

BORDER PEOPLE BRIEFING



April 2015

Cross-border

Family Benefits

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The Border People project provides information to citizens who cross the Irish border regularly; to live, work, retire or study. It is recognised as an important online source of cross-border information available to citizens on the island of Ireland. Although it was designed predominately as a signposting service the initiative receives direct enquiries from cross-border workers on a daily basis, and unfortunately a lot of those enquiries are driven by the administrative burden placed on families trying to apply for Family Benefits.

Under EU legislation the country of employment usually pays Family Benefits even if the family reside in another EU state. This applies to the many families living in the Irish border region. How the EU legislation is implemented by the Irish and UK authorities frequently results in excessive delays in payments and as a consequence many families are struggling financially.

Cross-border workers in Ireland

“If you work in one country but live in another and return there daily, or at least once a week, under EU law you count as a cross-border commuter (sometimes called cross-border or frontier worker).”¹

The number of cross-border workers in Ireland, North and South, is difficult to quantify. There is no central source of information, and the way that statistics are gathered on each side of the

border differ so that comparisons cannot easily be drawn.

In 2010 the Centre for Cross-Border Studies prepared a report, on behalf of EURES Cross-Border Partnership, which estimated that around 23,000 people were crossing the Irish border to work.

This compares with a 2001 report by the North South Ministerial Council which estimated 18,000 crossed the border to work. However, given that many cross-border workers are not officially registered, with for example the tax authorities, it is likely that the actual figure is much higher than the above estimates. In any case it is clear that thousands of families on the island are affected by problems accessing Family Benefits.

¹ http://europa.eu/youreurope/citizens/work/cross-border-worker/index_en.htm

² *Measuring Mobility in a Changing Island*, Centre for Cross Border Studies on behalf of EURES Cross Border Partnership, 2010

³ *Study of Obstacles to Mobility*, North South Ministerial Council, 2001

EUROPA - Which country pays your family benefits?

If you and/or your children's other parent works abroad, you might be entitled to family benefits from different countries.

In such cases, the relevant national authorities will take account of both parents' situations and decide which country has primary responsibility for paying the benefits. Their decision will be based on 'priority rules'.

If the benefits you receive from the 'primary' country turn out to be lower than what you would have received from the 'secondary' country where you also had rights (*because you work there or because you receive a pension there*), the secondary country will pay a supplement equivalent to the difference between the two benefits. In this way, you are ensured of receiving the maximum benefits to which you are entitled.⁵

Family benefits

Family Benefits vary from one EU country to another. Usually they are paid in the country of employment, however if a worker does not live in their country of employment they could be entitled to benefits in more than one country.⁴

The Department of Social Protection is the responsible authority in Ireland for payment of Family Benefits. They include:

- ◆ Child Benefit
- ◆ Family Income Supplement
- ◆ One-Parent Family Payment
- ◆ Guardian's Payment, (non-contributory) formerly Orphan's Pension (non-contributory)
- ◆ Domiciliary Care Allowance

The HM Revenue & Customs (HMRC) is the responsible authority

for payment of UK Family Benefits. They include:

- ◆ Child Benefit
- ◆ Child Tax Credits

HMRC applications are not processed in Northern Ireland, but are dealt with in Newcastle-upon-Tyne and enquirers are directed to helpline call centres based in England.

Cross-Border claims

Applying for Family Benefits very quickly becomes complicated for the cross-border worker. For the many thousands of families in Ireland the following types of scenarios make each application unique:

- ◆ Family, with two parents working, one parent working on each side of the border

- ◆ Family with two parents, one not working and the other working across the border
- ◆ Single parent families, living on one side of the border and working on the other

Which jurisdiction is responsible?

Where to claim and what to claim are the main questions asked of the Border People project by the public. This is not an easy question to answer, consider these examples:

1. A family living in Northern Ireland with one parent working across the border may be entitled to claim Irish Child Benefit *and* UK Child Tax Credits, depending on where/if the other partner works
2. A family living in Ireland with one parent working across the border in Northern Ireland may be entitled to claim UK Child Benefit and possibly a supplement of Irish Child Benefit, depending on the circumstances of the other parent
3. A single parent living in Ireland and working in Northern Ireland may be entitled to UK Child Benefit, UK Child Tax Credits and possibly a supplement payment of Child Benefit and One-Parent Family Payment from the Irish Department of Social Protection

The table opposite highlights the complexities. However, it must be stressed that the table is work in progress and **should not be used as a reference for advice provision**. It is included in this report simply to display the complexities that cross-border families encounter in claiming their Family Benefits. Deciphering the minefield of information is difficult.

⁴ <http://ec.europa.eu/social/main.jsp?catId=863&langId=en>

⁵ http://europa.eu/youreurope/citizens/work/cross-border-worker/family-benefits/index_en.htm

Family benefit	Responsible jurisdiction
A) FAMILY LIVES NORTH — Parent 1 works North & Parent 2 works North	
Child Benefit	North
Working Tax Credit*	North, treated as a couple
Child Tax Credit	North, treated as a couple
Family Benefit supplement	n/a
B) FAMILY LIVES NORTH — Parent 1 works North & Parent 2 works South	
Child Benefit	North, due to residence of the children
Working Tax Credit	North, treated as a couple
Child Tax Credit	North, treated as a couple
Family Benefit supplement	South, <i>if applicable</i> , i.e. only if Northern Family Benefits are lower than Southern Family Benefits
C) FAMILY LIVES NORTH — Parent 1 not working & Parent 2 works South	
Child Benefit	South
Working Tax Credit	North
Family Income Supplement*	South, Parent 2 should apply (WTC taken as means for FIS calculation)
Family Benefit supplement	North, <i>if applicable</i> , i.e. only if Southern Family Benefits are lower than Northern Family Benefits (supplement paid via CTC, claim as a couple)
D) FAMILY LIVES NORTH — Parent 1 works South & Parent 2 works South	
Child Benefit	South
Working Tax Credit	North
Family Income Supplement	South (WTC taken as means for FIS calculation)
Family Benefit supplement	North, <i>if applicable</i> , i.e. only if Southern Family Benefits are lower than Northern Family Benefits (supplement paid via CTC)
E) FAMILY LIVES SOUTH — Parent 1 works South & Parent 2 works South	
Child Benefit	South
Family Income Supplement	South
Child Tax Credit	N/a, South responsible for Family Benefits
Family Benefit supplement	N/a
F) FAMILY LIVES SOUTH — Parent 1 works South & Parent 2 works North	
Child Benefit	South, due to residence of the children
Family Income Supplement	South (WTC taken as means for FIS calculation)
Working Tax Credit	North
Family Benefit supplement	North, <i>if applicable</i> , i.e. only if Southern Family Benefits are lower than Northern Family Benefits (supplement paid via CTC)
G) FAMILY LIVES SOUTH — Parent 1 not working & Parent 2 works North	
Child Benefit	North
Working Tax Credit	North
Child Tax Credit	North
Family Benefit Supplement	South, <i>if applicable</i> , i.e. only if Northern Family Benefits are lower than Southern Family Benefits
H) FAMILY LIVES SOUTH — Parent 1 works North & Parent 2 works North	
Child Benefit	North
Working Tax Credit	North, treated as couple
Child Tax Credit	North, treated as couple
Family Benefit Supplement	South, <i>if applicable</i> , i.e. only if Northern Family Benefits are lower than Southern Family Benefits

Notes:

- * Working Tax Credit (WTC) is not a Family Benefit; it is applied for at the same time as Child Tax Credits. WTC is treated as income for Family Income Supplement claims (FIS).
- ** FIS is a Family Benefit and parents working South are entitled to apply but as it has an exceptionally low means-test threshold it is very unlikely to be paid if UK Working Tax Credit has already been awarded. Income and employment hours of both parents, working North and South, are jointly tested.

Experience of Border People

The application processes involved in cross-border claims for Family Benefits and the resulting excessive delays in processing those applications are significant barriers to mobility for families.

Although Border People is predominately a signposting information service, the project receives daily enquiries via the website, email and telephone. Most are of a complex nature. The lack of information and the amount of misinformation given to the public are driving a large number of the enquiries.

Problems with cross-border claims for Family Benefits are among the most frequent information requests received by Border People. The main issues are the *lack of information* on the rights and entitlements of cross-border workers; and the *lack of understanding* of the complicated administrative processes which confuse applicants, government agencies and advice workers. These issues result in:

- ◆ Misinformation given to the public
- ◆ Parents not claiming benefits to which they are entitled to
- ◆ Applications being rejected
- ◆ Applications being excessively delayed
- ◆ Families struggling financially while claims are processed
- ◆ EU citizens / families confronted with a significant barrier to mobility

Parents making the enquiries usually fall into three categories:

1. Those who *do not know* about the complications and delayed payments when they accept a job across the border, possibly finding themselves in financial hardship when their Family Benefits payments abruptly stop and a decision on their new entitlements are delayed
2. Those who *know* about the complications and the delayed payments and choose to take up employment across the border, accepting the inevitable delays and cash flow problems
3. Those who know about the complications and delayed payments and as a result *do not* exercise their EU right to free movement with regards to employment

UK tax credit applications

The overwhelming majority of Family Benefit enquiries to Border People highlight significant issues with applications for UK Tax Credits. It doesn't help that the term **Tax Credits** has a different meaning on each side of the border; Irish Tax Credits reduce a person's tax bill, UK Tax Credits are payments to low paid and/or families with children.

The Tax Credits issues dealt with by the Border People project emerge at all stages of the application process; and can in fact begin even before an application has been made. They include:

Pre-application stage

- ◆ Knowledge of applicants regarding their entitlement is very limited as there is no concise information applicable to cross-border applications
- ◆ Frequently the lack of knowledge of the processing authorities' front line staff can be very poor, e.g. a lack of local knowledge regarding geography of the island and a lack of understanding of the prevalence of cross-border working in border region



Application stage

- ◆ Application forms not being delivered to Ireland – the reasons given include applicants being told that a postcode is a mandatory requirement or insufficient postage (2nd class) being used
- ◆ Lack of information made available to the applicant on the status of their application – the complex case team cannot be contacted by phone or email
- ◆ Duplicate information being requested by the complex case team numerous times
- ◆ Waiting times of well over one year are common. This has a knock-on effect on payments from the other jurisdiction e.g. supplement payment of Irish Child Benefit

Ongoing awards

- ◆ Payments being stopped without notice or explanation
- ◆ Delays reinstating incorrectly stopped payments
- ◆ Overpayments to applicants because of Tax Credit Office delays in processing changes to claims
- ◆ No information being provided, applicants left completely in the dark

Supplement payments

A lot of confusion stems from the supplement payment mentioned above. For example, a cross-border worker living in Northern Ireland occasionally receives UK Child Benefit and *also* a supplement payment of Irish Child Benefit. This supplement payment, if any, is calculated as follows:

UK Child Benefit	
Add UK Child Tax Credits	
Total	
Less Irish Family Benefits	
Supplement amount (<i>if any</i>)	

If the UK Family Benefit paid is less than the amount of Irish Benefit a supplement is paid by the Irish Department of Social Protection to make up the difference. *However* that supplement cannot be paid until a decision has been made by the Tax Credits Office based in England. Delays of over 12 months are regular occurrences and the decision can often take over 18 months. In that time, no information is made available to applicants as their details are held by the Complex Case Team which cannot be contacted.

The above is a fairly simple example for illustration purposes. The reality for some families can be even more difficult if they are also in receipt of One-Parent Family Payment, Family Income Supplement and/or Domiciliary Care Allowance (in addition to Irish Child Benefit). For families living in Ireland these payments sometimes stop abruptly and are not reinstated until the Tax Credits Office makes a decision, as above. Even when the benefits are due to be paid again they usually are no longer paid weekly or monthly but are instead combined into one quarterly Supplement Payment which again may cause families to struggle with cash flow problems.

Experience of Cross-border Workers

I first had reason to apply for Child Tax Credits/Working Tax Credits when my Back-to-Work Allowance was coming to an end in 2008. My husband had been unemployed for several years at this point and was not in receipt of any benefit in the Republic of Ireland. I made my application and sent it in to HMRC and kept in contact with them on a regular basis to get updated on the progress of my application.

I received several requests for information that had already been submitted or told that no further information was requested on the system only to receive a letter telling me that my application had been refused due to information that had been requested by HMRC had not been submitted by me. I contacted HMRC and sent in an appeal against the decision and was sent out a further letter telling me that my claim had NOT been refused and that HMRC was awaiting further information to be submitted.

I went to the Enniskillen branch of HMRC to see if I could get to the bottom of the problem. When I explained my situation the lady checked the computer and informed me that NO record of any information requested by HMRC was showing up on the computer. She rang the Tax Credits Office and asked directly what it was that they were seeking from me and was told that the information that HMRC were requesting had already been submitted twice before.

I eventually discovered that because requests for information are sent from automated systems the 2nd Class postage was insufficient to deliver the letters across the border and the majority

had been returned to HMRC. Or that the letters that were delivered often took so long to deliver that the deadline date for submission of information had already expired.

This continued approximately for one year and in January of 2010 I was forced to withdraw my claim as we were now in serious financial difficulty and my husband went to the local Social Welfare Office to make a claim for Jobseekers Benefit.

I submitted a second application for Tax Credits in 2010 and encountered the same problems that I had experienced with the previous application.

They also denied my claim at one point as I had not submitted my husband's NI Number, despite the fact that I told them and wrote to them to state that my husband never worked nor lived in the UK/NI and had NO National Insurance Number. They told me that my husband would have to get a NI Number before they would deal with my claim, or that because I had no Child Benefit number my claim could not be processed.

This has continued for the past 3 years.

In June 2012 I received letter with an award notice that stated my award for Working Tax Credit for the previous 3 years was 0.00. My Claim for Child tax credit was pending awaiting information from the authorities in the Republic of Ireland. This was stated on the letters that applied to 2010, 2011, 2012.

In November 2012 the Child Benefit Office in the Republic of Ireland informed me that they were discontinuing my Child Benefit from December 2012 – 3 weeks before Christmas – as I was employed in the UK and should therefore be claiming my Child benefit in the country where I was paying my social insurance.

I rang Letterkenny where they deal with Child Benefit claims in the Republic of Ireland and explained what was happening with the authorities in the Tax Credit Offices in UK/NI, how difficult it was to get anywhere with them and that I had an on-going claim for the past 3 years, that the loss of my child benefit would have a serious detrimental financial effect for my family.

She told me that the Department of Social Protection had contacted the Child Benefit Office, that my claim had been withdrawn and it was "out of their hands".

As a result of this I am now in serious financial difficulty once again and I am unable to meet my mortgage repayments.

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Experience of Cross-border Workers

I live 5 km from the border with UK/NI it takes me 25 minutes to travel to work, but it may as well be a million miles. I have seriously considered quitting my job in Northern Ireland and if this situation continues for much longer this will be the only option I can see for me.

If I was offered my job today knowing what I know now I would never accept it. I would tell anyone considering a position in Northern Ireland to think again unless they are also considering moving into the jurisdiction. As a cross-border worker you are an invisible tax payer, unwanted by both sides, stuck between the rock and the hard place; each side saying you're the responsibility of the other.

Points to note:

- 1) *Always register letters to HMRC. The cost of this is huge and it should not have to be like this.*
- 2) *Photocopy any correspondence sent and note the date (again another expense incurred).*
- 3) *At any point you could be waiting 20-30 minutes for someone to answer the helpline number.*
- 4) *The postage issue should be addressed. Letters taking weeks to come to addresses in the Republic or not being delivered due to lack of adequate postage.*
- 5) *A separate department for Cross-border workers should be set up, where issues like Tax Credits can be dealt with quickly without forcing workers into financial difficulty.*

(Name withheld, March 2013)

I started working in Lisnaskea Co. Fermanagh on 27th August 2012.

In October I received a letter from Letterkenny to say as I now work out of the country my Child Benefit was being stopped which I was not aware would happen. Social Welfare did increase my One-Parent Family payment which I had to wait from August to December to receive.

I applied to UK for Tax Credits Child Tax Credits and Child Benefit. My boss rings every week to see what is holding up my payments.

UK Child Benefit only contacted Letterkenny Child Benefit Office 3 weeks ago but then sent me letter to say I didn't fill in employer details. I re-sent all details. Still no reply. My employer rang Tax Credits again last week and now they say I didn't send employer details. They have said they sent a letter to me over 3 weeks ago looking employer details again which I still have not received.

I am a complex case to them so it could take another 26 weeks from January 2013 which will mean I will be in my job 1 year.

I am getting fed up now at this stage and will have to consider leaving my position which took me a long time to get and I love it, however I am struggling a lot to keep up with bills.

(Name withheld, March 2013)

Experience of the Advice Sector

Migrant Workers

The most common issues in relation to UK Tax Credits for migrant workers that we have come across in recent months are as follows:

- ◆ Initial applications can take several months to process, with clients being asked to supply additional information repeatedly (in some cases clients can wait for 9 months to a year on a decision and supply the same information at least 2-3 times).
- ◆ International Team cannot be contacted by advice workers and the Tax Credit Adviser helpline is not able to assist advisers in resolving the issues.
- ◆ Tax Credits do not inform the client of the process of the claim and fail to inform clients if the Tax Credit International Team is unable to obtain information from the Other Member State. For instance when an advice worker contacted Tax Credits on behalf of a client the advice worker was told that the International Team only try to contact the Other Member State twice and if the authorities in the migrant's country of origin do not respond they stop trying and reject the claim without explaining this to the client. This results in either the client appealing the decision to reject the claim or reclaiming and going through the same process again.
- ◆ Clients may have to contact their country of origin and ask the authorities there to contact UK Tax Credits or find out if UK Tax Credits/Child Benefit has tried to contact them.
- ◆ Clients can have difficulty understanding the criteria and legislation surrounding Tax Credits especially Working Tax Credit and are sometimes given misinformation, i.e. told different things by different Tax Credit advisers.

One issue that has come to light is that some migrant workers come to live in Northern Ireland and expect to be able to apply for Tax Credits based on the fact that they reside in the UK, regardless of whether they work in NI or the Republic of Ireland. This highlights the fact that the eligibility rules for cross-border workers for tax credit claims are particularly confusing.

The fact that the International Team cannot be contacted directly to discuss the case causes even more confusion and longer delays. Often advisers are forced to submit complaints to Tax Credits in order that the clients' case will be addressed.

Jennie Hammon
Advice NI

UK Tax Credits for Border Workers

Border workers claiming UK Tax Credits are often penalised and end up losing money. When they make a claim this is dealt with by the complex case team and can take up to 1 year to make a payment.

Overpayments often arise when clients notify UK Tax Credits that they are working across the border as it can take a long time for them to do calculation and decide that they have no entitlement to this benefit. Tax Credits do not stop and can result in this overpayment by the time decision is made.

Border workers are often misadvised by UK Tax Credits and this can result in them losing money.

There needs to be a team within Tax Credits who deal with this quickly and correctly and are aware of the rights of border workers. This will help all those frontier workers have the correct rate of benefit paid and not have a long wait or overpayment

Rosemarie McDonnell

Manager

Newry & Mourne Citizens Advice Bureau

Recommendations

CLEAR INFORMATION PROVISION: It is complicated for a cross-border worker to identify which social welfare system they are part of so the provision of clear, tailored information is essential.

- ◆ *An awareness building of / marketing campaign for good sources of cross border information (see appendix) is required.*
- ◆ *General information should be tailored for cross-border claims and be made easily accessible e.g. available online*
- ◆ *Phone service helpline specific to cross-border applications should be provided*
- ◆ *Application forms tailored to suit cross-border claims and accompanied by guidance notes should be provided*
- ◆ *An online calculator that outlines the Family Benefit entitlements should be developed*
- ◆ *A physical Cross-border Information Office should be situated in a border town and servicing the border regions via outreach*
- ◆ *Training should be provided for call centre staff on how to deal with cross-border enquiries / applications*

FAST TRACK SYSTEM FOR CROSS-BORDER APPLICATIONS: In Autumn 2012 Lee Hatton from the Law Centre (NI) wrote an article in the Centre's periodical 'Frontline'⁷ explaining a fast track procedure available for refugees living in Northern Ireland to make a claim for Tax Credits via the Social Security Agency in Northern Ireland when making claims for other benefits.

- ◆ *A similar fast track system should be provided for cross-border workers living and working in Ireland, north or south.*
- ◆ *Applications for Northern Ireland Child Benefit and Tax Credits should be processed in Northern Ireland*
- ◆ *Cross-border Family Benefits applications should be dealt with by a specialist cross jurisdictional team based on the island*

COLLABORATION BETWEEN DEPARTMENT, AGENCIES, ADVICE PROVIDERS AND THE PUBLIC: Supplement payments from the Irish Department of Social Protection cannot be paid until a decision has been made by the Tax Credits Office based in England. Delays of over 12 months are regular occurrences and the decision can often take over 18 months. In that time, no information is made available to applicants as their details are held by the Complex Case Team which cannot be contacted. The Department of Social Protection has been particularly proactive in finding solutions to the UK Tax Credits delays and in 2013 set up direct phone contact to assist communications and speed up the decision making process; however information is not available directly to the applicant.

- ◆ *Cross jurisdictional collaboration between Family Benefit decision makers should be fostered*
- ◆ *Applicant or their representative (advice worker) should be provided with access to up-to-date information on the status of their application.*

ASSISTANCE WITH MAKING A COMPLAINT: A recent HMRC study into the experience of Tax Credits customers state that *the majority of customers were satisfied with their recent experience of the Tax Credits helpline*. This does not appear to be the experience of those people who have contacted Border People and Citizens' Information providers. Very few enquirers to the Border People project have actually lodged an official complaint to, for example, the Tax Credits Office. Most have simply given up; abandoning their claim after many months of delay.

⁷New fast track procedure for tax credit claims, Frontline, Lee Hatton, Law Centre (NI), Autumn 2012

⁸Channels of Communication: Usage and Preferences among Tax Credits Customers, HMRC Research Report Number 273, Deborah Reynolds, August 2013

Conclusion

The experience of the Border People project demonstrates that the systems in place for claiming Family Benefits for cross-border workers is not satisfactory. In this difficult economic climate families are deterred from seizing employment opportunities across the border because of the burden of having to navigate the complicated administrative systems of both the UK and Irish Authorities.

For the families who do engage with the Family Benefits process many are struggling with severe cash flow difficulties as payments from one jurisdiction are abruptly and unexpectedly stopped. Families can remain without payments for many months while the administrative systems in the UK and Ireland investigate which is responsible. They can then wait again for many months – often well over twelve months – for payments to be made.

Border People therefore recommends:

- ◆ There is a clear need for *tailored information* relating to cross-border entitlement. Ideally claim forms and a helpline should be tailored specifically for cross-border claims. With access to relevant information individuals could make informed decisions about the effects of cross-border employment on their Family Benefits in the long term and would importantly help families to avoid cash flow crises in the short to medium-term.
- ◆ There is an overwhelming need for parents to gain *access to information regarding the status of claims*. In many cases the claims are excessively delayed and as parents cannot obtain updates many abandon their claim due to frustration and confusion.
- ◆ The *excessive delays* created by the Tax Credits Office are a huge concern. Undoubtedly the claims would be processed more quickly and accurately if they were dealt with on the island of Ireland by a cross jurisdictional team, with knowledge of the geography of Ireland and Northern Ireland and an understanding that families and workers cross the border as a common



Crossing the border regularly? We're here to help.

www.borderpeople.info

Your one-stop guide to everything from taxation, social security and job seeking, to health, education, banking and telecommunications.

Cross-border Information Sources

www.borderpeople.info

- Child Benefit in Ireland <http://borderpeople.info/a-z/child-benefit-in-ireland.html>
- Child Benefit in Northern Ireland <http://borderpeople.info/a-z/child-benefit-in-northern-ireland.html>
- Tax credits in Northern Ireland <http://borderpeople.info/a-z/tax-credits-in-northern-ireland-2.html>

www.hmrc.gov.uk

- Tax credits for cross-border workers www.hmrc.gov.uk/taxcredits/start/who-qualifies/not-in-uk/cross-border.htm

www.gov.uk

Tax credits if you're outside the UK

- Your family lives abroad <https://www.gov.uk/tax-credits-if-moving-country-or-travelling/your-family-lives-abroad>
- You live outside the UK <https://www.gov.uk/tax-credits-if-moving-country-or-travelling/you-live-outside-the-eu>
- Cross-border workers <https://www.gov.uk/tax-credits-if-moving-country-or-travelling/crossborder-worker>

http://europa.eu

- Cross-border commuting – Family Benefits http://europa.eu/youreurope/citizens/work/cross-border-worker/family-benefits/index_en.htm



www.borderpeople.info

The Border People Project

In 2001 the North South Ministerial Council published a *Study of Obstacles to Mobility*, which explored the wide range of obstacles which hindered people moving across the Irish border to live and work. The report presented 50 recommendations / solutions and of relevance is the second recommendation which was:

A one-stop cross-border mobility information website should be established which would provide comprehensive and easily accessible information on key aspects of jobs, learning opportunities and living conditions on both sides of the border. This would be linked with European Commission proposals for development of such a site on a pan-European basis. This site should also provide linkages to websites for government departments as well as representative agencies and voluntary groups.

In response to this recommendation a partnership between the North South Ministerial Council Joint Secretariat and the Centre for Cross Border Studies **launched a prototype Border People website in October 2007** which was initially funded by the EU PEACE Programme and then developed as part of the Centre's 2009-2012 INICCO-1 programme with EU INTERREG funding.

The Border People website provides **practical information** for people crossing the border to **live, work, study or retire** and is recognised as an important portal for cross-border **citizens' information and advice** in Ireland. It provides a signposting service to a wide range of (single jurisdiction) information sources, the most popular of which are in the areas of social security, taxation, welfare benefits, healthcare, pensions, and motoring. As well as providing information to citizens the Border People project has actively engaged with policy and decision makers.

Although Border People is predominately a signposting information service, the project receives public enquiries via the website, email and telephone. The majority are usually of a complex nature and the amount of misinformation given to the public by for example local social welfare, health agencies and tax offices is driving a large number of the enquiries.

One cross border worker stated ***"With the support of the Border People, I successfully appealed an incorrect decision made by the HSE regarding my right to a medical card given the fact I reside in the south but work in the north."***

This phase of Border People (2013-2015) is an integral part of the INICCO-2 programme, also funded by the EU INTERREG IVA Programme. Behind the scenes four organisations are committed partners:

The Centre for Cross Border Studies

North South Ministerial Council Joint Secretariat

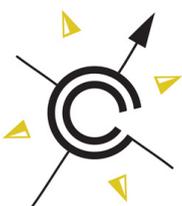
Citizens Information Board (Ireland)

Citizens Advice Bureaux (Northern Ireland)

The partners will be advised and guided by representatives from the **NI Social Security Agency**, the **EU International Section of the Department of Social Protection** and **EURES Cross Border Partnership**.

For further information please contact Annmarie O'Kane, Centre for Cross Border Studies - a.okane@qub.ac.uk

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