



borderpeople

crossing the border to live, work or study

Cross Border Citizens Information *www.borderpeople.info*

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**The Centre for
Cross Border Studies**



European Union
European Regional
Development Fund
Investing in your future



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PRICEWATERHOUSECOOPERS 

North / South Ministerial Council
An Chomhairle Aireachta Thuaidh / Theas

Study of Obstacles to Mobility

November 2001



INDECON
INTERNATIONAL ECONOMIC CONSULTANTS

Study of Obstacles to Mobility (2001) - 50 Recommendations

- **Information Improvements**
- Taxation
- Pensions
- Social Security benefits
- Health/ Childcare
- Housing
- Transport
- Education, Training, Employment
- Telecoms, Banking and Insurance



Barriers in Europe

In 2012 an **Association of European Border Regions** project focused on barriers to labour market mobility for EU border regions

- Lack of information
- Lack of reliable stats / data
- Differences in social security systems
- Cultural differences
- Language difficulties
- Recognition of qualifications

OVERALL
REPORT

Information services for cross-border
workers in European border regions



Association of European Border Regions





Welcome to Border People

Crossing the border regularly? We're here to help. Your one-stop guide to everything from taxation, social security and job seeking, to health, education and banking.

LIVE



STUDY



WORK



RETIRE



Categories

- ▶ Banking
- ▶ Business
- ▶ Consumer issues
- ▶ Education
- ▶ Employment
- ▶ Housing
- ▶ Health
- ▶ Motoring
- ▶ Retirement
- ▶ Social welfare
- ▶ Tax
- ▶ Telecommunications
- ▶ Travel

Life Events

- ▶ Adoption
- ▶ Becoming unemployed
- ▶ Bereavement
- ▶ Buying a car
- ▶ Buying a house
- ▶ Commuting
- ▶ Getting divorced
- ▶ Getting ill
- ▶ Going back to education
- ▶ Going to third level education
- ▶ Studying
- ▶ Having a baby
- ▶ Moving
- ▶ Older people Health Care
- ▶ Retiring
- ▶ Running a business
- ▶ Schools
- ▶ Setting up a bank account
- ▶ Shopping
- ▶ Starting a new job
- ▶ Travelling
- ▶ Working

Information For

Popular Articles

- Free movement of people: Commission to tackle tax discrimination against mobile EU citizens
- Child Benefit in Ireland
- National Insurance Number - Northern Ireland
- Pensions in Ireland
- Tax credits in Northern Ireland

[View all articles](#)

Features

- Seminar on Cross Border Social Security
- Training for Information Advisors
- Habitual Residence - EU Practical Guide
- EU Press Release 20 Jan 2014
- Cross-Border Prescriptions and Pharmacies
- IntertradeIreland offers 100% funding to develop cross border business
- User Survey - Help us improve the information on the Border People website
- Guide to Legislation for EU Workers

[View all articles](#)

Supporting cross-border co-operation

Advisory Group members:

- Centre for Cross Border Studies
- North South Ministerial Council Joint Secretariat
- Citizens Information Board (South)
- Citizens Advice (North)
- Department of Social Protection (South)
- Department of Social Development (North)
- Eures Cross Border Partnership



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Managed by CCBS, in collaboration with the NSMC Joint Secretariat, since 2007

- 2007 – 2009 Peace funding
- 2009 – 2013 INTERREG Funding
- 2013 – 2015 (Jan) INTERREG Funding
- 2015 – 2016 (June) Dept Foreign Affairs & Trade



An Roinn Gnóthaí Eachtracha agus Trádála
Department of Foreign Affairs and Trade





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What is the project?

- **Website** – highlighting cross-border issues and signposting onto appropriate orgs
- **Advice provision** – via email and telephone
- **Training & support** – mainstream advice sectors
- **Policy** – influencing and impacting

ACCESS TO CREDIBLE CROSS-BORDER INFORMATION





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Wide range of cross-border info required

- Shopping / consumer rights
- Emergency Healthcare
- Motoring and travel
- Employment
- Healthcare for frontier workers
- Social welfare for workers, retirees, moving across the border





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Guidance / Sign posting

- Shopping – European Consumer Centres
- Emergency Healthcare – EHIC
- Employment – Recognition of qualifications
- Healthcare for frontier workers – EU entitlement in jurisdictions where they live and work
- Social welfare – EU aggregation of social insurance and exportability of benefits: pensions, illness benefits, family benefits





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Definition of a Worker

The freedom of movement of persons is one of the fundamental freedoms of the EU

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



Ireland / Northern Ireland

How many commuters?

- Research carried out in 2010 in the *North West Region* estimates that almost 5,500 people commute across the border to work
- Extrapolated to the entire border region almost 24,000 commuters exist





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Commuting

- Would work visas be required?
- Would cross-border workers encounter border controls each day?
- Would that mean long queues to show an Irish or UK passport?
- What would happen the other EU migrants e.g. working North but living South?





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Social Security for cross-border workers

EU Regs

- **Unemployment Benefits** usually paid by State of Residence
- **Family Benefits** usually paid in State of Employment unless there is also employment in State of Residence
- **Illness Benefit** is usually paid by the State of last insured employment ...



EU worker ...

- Bulgarian man moved to North of Ireland and took up employment in the South.
- He needed surgery and was unable to work
- He was able to claim Illness Benefit from Irish Department of Social Protection, he transferred his Bulgarian Social Insurance record

*Right to Reside, Right to Work,
Right to Social Security as a EU Worker*





Cross-border workers - *Pensions*

- For Northern residents, working South, will their social insurance (PRSI) paid across the border still count towards their pension?
- For Southern residents, working North, will their National Insurance Contributions remain exportable and count toward their old age pension?



An exit from the EU will present many more challenges for citizens already encountering daily obstacles to cross-border mobility.

A lot more answers are needed before citizens can make an informed decision on this referendum.



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