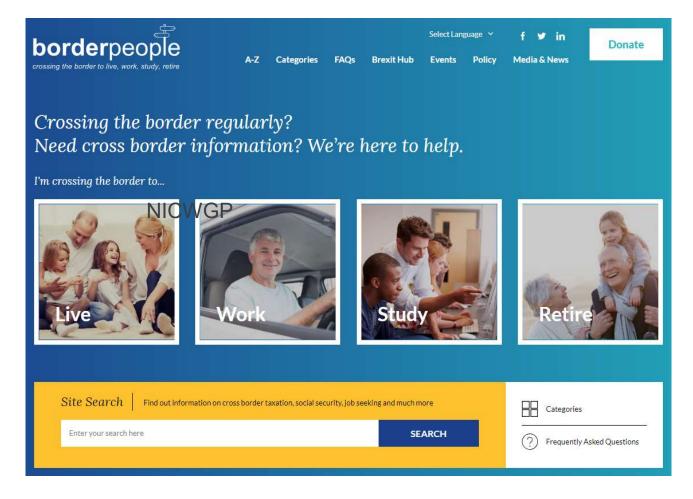


Border People: www.borderpeople.infoCross-border Citizens Information









Cross-border Advisory Group

Ireland

- Citizens Information Board
- Department for Social Protection

Northern Ireland

- Law Centre NI
- Department for Communities

Both jurisdictions

- Centre for Cross Border Studies
- North South Ministerial Council Joint Secretariat
- Cross Border Partnership Employment Services





Supporting the advice sectors, North and South







The Centre for Cross Border Studies



Border People @BorderPeople · 23h

A brilliant cross-border discussion this morning! Thanks for your contribution EURES Cross Border Partnership, AdviceNI, Monaghan CIS, North Dublin CIS, , InterTradeIreland, NI Rural Women's Network, HSE EU & North South Unit, Newry & Mourne Community Advice and Donegal CIS





Border People @BorderPeople · Feb 16

Thanks to everyone who joined our cross-border discussion & thanks to @CAJNi for the update on #Brexit Immigration checks, CTA, #FrontierWorkersPermit.

Reps from Dublin, Armagh, Belfast, Donegal, Newry, Balbriggan, Monaghan, Lisburn, Dundalk & Antrim #NorthSouthCooperation \$\infty\$



Cross-border **Advisors Group**



Cross-border training







Common cross-border issues for workers

- Cross-border employment
- Tax implications
- Social insurance contributions
- Access to healthcare
- Retirement and pensions
- Commuting; driving permits and insurance





Example 1

I am employed by a large multi-national based in Northern Ireland, however I am resident in the Republic of Ireland.

Where do I pay my income tax?

- As a cross -order worker you must pay income tax in the country where you earn your income, but your ultimate tax responsibility is with the country where you live so you must submit an annual self assessment tax return each year declaring your worldwide income.
- A Double Taxation Agreement is in place between the UK and Ireland so you will be awarded a credit for any tax paid across the border.





Self assessment

North

- Northern Ireland tax year starts on 6th April and ends on the 5th April the following year.
- Often a top-up bill of UK tax to pay

South

- Irish tax year January to December
- Transborder workers relief often no Irish tax to pay, provided there is no Irish income





Example 2

I am employed in Northern Ireland, however I am resident in the Republic of Ireland, and I wish to work from home.

Will that affect my tax?





Where to pay Income Tax?

1) Commute full-time

- Employer runs one payroll
- Employee pays tax at work
- Employee declares their world-wide income at home

2) Work from home full-time

- Employer runs payroll in jurisdiction of employee's residence
- Employee pays tax at home

3) Work from home part-time

- Employer runs two payrolls Irl and UK
- Employee pays tax via employer at work and at home
- Employee declares their world-wide income at home





Where to pay Social Insurance

Commute full-time

- Employer runs one payroll
- Employee pays social insurance at work

Work from home full-time

Social insurance will be paid at home

Work from home part-time

- Worker will only pay Social Insurance in one jurisdiction
- If majority of income is earned at home, or more than 25% of duties carried out there, home is the competent jurisdiction for social insurance





Working from home ...

Current situation

- Risk of employers not recruiting across the border
- Risk of cross-border employees not being offered WFH opportunities
- Employee contracts could be changed
- Employer subject to cost of running payrolls in both jurisdictions

Current solutions

- Awareness building employers, how to guides, support for small businesses, etc.
- Awareness for potential employees implications beyond tax

Future

Regionally relevant policies

- Tailored policies that reflect cross-border life
- Holistic approach looking beyond taxation, collaborating across depts





Realities – Irish border region

- There is no central source of information for cross-border workers (Govt led)
- Two very different tax systems
- Lack of awareness of the obligation to declare cross-border income at home
- Accountants and financial advisors
 - Are often only expert on one jurisdiction
 - Do not consider impact on social insurance and healthcare
- People are often reliant on support from mainstream citizens information advisors, community & voluntary sector, civic society led projects





Border People: www.borderpeople.infoCross-border Citizens Information initiative

