



The Centre for
Cross Border Studies

Border People: www.borderpeople.info Cross-border Citizens Information

The screenshot shows the homepage of the Border People website. At the top left is the logo for 'borderpeople' with the tagline 'crossing the border to live, work, study, retire'. To the right of the logo is a 'Select Language' dropdown menu, social media icons for Facebook, Twitter, and LinkedIn, and a 'Donate' button. Below the logo is a navigation menu with links for 'A-Z', 'Categories', 'FAQs', 'Brexit Hub', 'Events', 'Policy', and 'Media & News'. The main heading reads 'Crossing the border regularly? Need cross border information? We're here to help.' Below this is a section titled 'I'm crossing the border to...' with four image-based buttons: 'Live' (showing a family), 'Work' (showing a man in a car), 'Study' (showing students at a computer), and 'Retire' (showing an elderly couple). At the bottom, there is a yellow search bar with the text 'Site Search | Find out information on cross border taxation, social security, job seeking and much more'. The search bar contains the placeholder text 'Enter your search here' and a blue 'SEARCH' button. To the right of the search bar are two icons: a grid icon for 'Categories' and a question mark icon for 'Frequently Asked Questions'.





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





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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, , InterTradelreland, NI Rural Women's Network, HSE EU & North South Unit, Newry & Mourne Community Advice and Donegal CIS



Pinnead tweet

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 🙌



Crosscrae Migrant Project and 9 others

Cross-border Advisors Group



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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.



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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?



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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



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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



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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



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An Roinn Gnóthaí Eachtracha
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Department of Foreign Affairs
and Trade