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

Crossing the border regularly?
Need cross border information? We’re here to help.

I’m crossing the border to...

- Live
- Work
- Study
- Retire

Site Search
Find out information on cross border taxation, social security, job seeking and much more

Enter your search here
SEARCH
Implications of cross-border mobility

**Student**
- Access to education
- Access to health care
- Right to work while studying
- Habitual residence status

**Worker**
- Unrestricted access to employment
- Right to equal treatment, non discrimination
- Recognition of qualifications
- Access to healthcare, at home and at work
- Impact on habitual residence status
- Social welfare entitlements e.g. illness benefit
- Taxation and social insurance payments
- Commuting e.g. car registration, taxation, drivers licences

**Family member**
- Married persons taxation
- Spouse moving jurisdiction
- Children
  - Maternity and paternity entitlement
  - Healthcare
  - Child care and education
  - Social welfare e.g. Child Benefit

**Retiree**
- Aggregation of social insurance
- State pensions
- Long-term illness benefits
- Health care entitlement for retired cross-border workers
A frontier worker is someone who is employed in one EU member state but lives in another and returns there at least once per week.

A cross-border worker is frequently used as an equivalent definition.

Note: For social security purposes a cross-border worker can sometimes refer to a person who returns home less frequently e.g. once per month. They may have different social security rights, especially with unemployment benefit.
Social insurance contributions are paid in the member state of employment

Contributions paid in member states can be combined to help a person qualify for a benefit

Usually only contribution based benefits are exportable

For social security purposes habitual residence is not affected by cross-border employment. A person working across the border all week is not regarded as habitually resident there.

23-30,000 cross-border workers on this island
## Competent state

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Paid by country of...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illness benefit</td>
<td>Last insured employment</td>
</tr>
<tr>
<td></td>
<td>- <em>May need to combine social insurance contributions to qualify</em></td>
</tr>
<tr>
<td></td>
<td>- <em>Contrib-based Employment &amp; Support Allowance is limited to 12mths</em></td>
</tr>
<tr>
<td>Maternity benefit</td>
<td>Employment</td>
</tr>
<tr>
<td></td>
<td>- <em>May need to combine social insurance contributions to qualify</em></td>
</tr>
<tr>
<td>Family benefits</td>
<td>Employment</td>
</tr>
<tr>
<td></td>
<td>- <em>Employment on both sides of the border</em></td>
</tr>
<tr>
<td></td>
<td>- <em>Family breakdown, maintenance payments</em></td>
</tr>
<tr>
<td>Pension</td>
<td><em>Apply in country of residence, citing EU record of employment</em></td>
</tr>
<tr>
<td>Unemployment benefit</td>
<td>Paid by country of Residence – fully unemployed</td>
</tr>
<tr>
<td></td>
<td>Paid by country of Employment – temporarily unemployed</td>
</tr>
<tr>
<td></td>
<td>- <em>May need to combine social insurance contributions to qualify</em></td>
</tr>
</tbody>
</table>
## Family Benefits

<table>
<thead>
<tr>
<th>North</th>
<th>South</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Child Tax Credits / Universal Credit</td>
<td>2. Family Income Supplement/Working Family Payment</td>
</tr>
<tr>
<td></td>
<td>3. One Parent Family Payment</td>
</tr>
<tr>
<td></td>
<td>4. Guardian's payment</td>
</tr>
<tr>
<td></td>
<td>5. Domiciliary Care Allowance</td>
</tr>
<tr>
<td></td>
<td>6. Back to work family dividend</td>
</tr>
</tbody>
</table>

- Under EU regulations the country of employment pays family benefits, even if the family reside in another EU state.
- If both parents are employed, one on each side of the border, the country of residence of the children will pay the full rate, and the second country will pay the shortfall, if any.
- If in doubt submit a claim in both jurisdictions, highlight the cross-border employment.
- The authorities will decide between them which has primary responsibility.

A cross-border claim for Family Benefits will be impacted by a parent being made fully unemployed.
Family live in Strabane; Mum, Dad and 2 children. Dad works in Strabane, Mum works in Letterkenny

1. Illness benefits > south is responsible for mum’s illness benefit
2. Family benefits > north will pay family benefits, and the south will pay a top-up amount (due to mum’s employment)
3. Temporary unemployment > mum can claim JSB in Letterkenny
4. Fully unemployed > mum should claim in Strabane & the Irish Family Benefits top up will stop
COVID-19 supports: LIVE NORTH, WORK SOUTH

- **Enhanced Illness Benefit** - €350. Paid for 2 weeks if self isolating on direction of a doctor, and up to 10 weeks if diagnosed with CV-19.

- **Short Time Work Support** - a form of [Jobseeker's Benefit](#) for workers who have been placed on a shorter working week.


- **Job seekers benefit** - €203+ pw. Workers made temporarily unemployed, with proof that their contract still in place. PRSI and National Insurance contributions can be combined to help the person qualify.

- **Temporary COVID-19 Wage Subsidy Scheme** – up to 70% net wages, up to €410, PAYE employees. The scheme runs for 12 weeks, starting 26 March
Statutory Sick Pay (SSP) - £94.25pw
(Other ESA other options are available, but are complex)

New Style Jobseekers Allowance – based on contributions, PRSI can be combined with National Insurance Contributions to help the person qualify.

Coronavirus Job Retention Scheme – PAYE employees, 80% of wages up to £2,500 per month

*Rachael will mention more about NI supports in a moment.*
Red flags

- COVID-19 Pandemic Unemployment Payment (PUP) **not** available for NI residents working south

- **PUP** will not affect Family Benefits claims

- Jobseeker claims can affect Family Benefits

- Unemployment can affect access to healthcare in NI for cross-border workers living south
My brother and brother in law have been temporarily laid off from work.

They called the Irish Welfare Office this morning and were told that the south won’t be paying. ✗

- They are not entitled to claim PUP
- But they should apply for Irish Jobseekers benefit
The Irish Government recently changed who can qualify for the pandemic unemployment payment.

They have stopped workers who live in the north from receiving this payment. X

- NI residents were never included in the PUP. The headlines did not make this clear but it was included in the finer detail
I’m a self-employed joiner, I live in Donegal and work in Derry just wondering where I should apply for any benefits because I’m out of work, any help would be appreciated thanks

As you are self-employed and resident in Donegal you should apply for the COVID-19 Pandemic Unemployment Payment.
I’m currently self-isolating as a member of my family is showing symptoms of the Coronavirus.

I was advised by my employer that I should apply for SSP in the north.

- You should apply for **Enhanced Illness Benefit** - €350pw. It is paid for 2 weeks if self isolating on direction of a doctor, and up to 10 weeks if diagnosed with CV-19.
The Irish government recently announced that employers can apply for a grant to cover 80% of an employees’ salary subject to the employee being paid via PAYE system.

To date there has been no mention of the impact this has on border workers. Do we qualify?

- Yes, cross-border workers on the payroll at the required date are included the temporary Wage Subsidy Scheme.
COVID 19 – Supports for cross-border workers

**COVID-19 Pandemic Unemployment Payment** is only paid to workers living in the Republic of Ireland. It is not available to NI residents.

**Partially or intermittently unemployed**

*(Reg 883/2004, article 65)* EU rules state that cross-border workers who are made partially or intermittently unemployed should seek support from their country of employment. This usually refers to people who still have a contact of employment but may, for example, have had their working hours reduced.

- **Live north – work south** (reduced working hours) >> [more info on Short Time Work Support](#)
- **Live north – work south** (temp layoff, you’ll need a letter from your employer) >> [more info on Jobseekers Benefits](#) (based on your PRSI and National Insurance contributions)
- **Live south – work north** (reduced working hours) >> [more info on NI Social Security for jobseekers](#)

Please note that claims for Universal Credit cannot be opened for cross-border workers living in the south, you may instead be required to open a claim for UK Tax Credits.
Wholly / Completely unemployed

If your employment has completely ended the same EU rules state you should claim unemployment benefit in your country of residence:

- **Live north - work south** (now completely unemployed) >> more info on New Style’ Jobseeker’s Allowance

  If a cross-border worker living in N.I but who works in RoI becomes unemployed, they should register with the employment services (Jobs and Benefit offices) and claim unemployment benefits in their country of residence – N.I. in this case. Information about contributions paid in RoI will be exchanged between NI/RoI institutions. They can also register with the employment service in RoI if they want to look for work there, but their unemployment benefit will be paid by NI.

  If the person lives N.I. they can claim both new style JSA and Universal Credit, but any new style JSA would be taken into account for UC purpose

- **Live south - work north** (now completely unemployed) >> more info on COVID-19 Pandemic Unemployment Payment. Please note this a temporary, emergency payment and in the long term you may need to apply for Job seekers benefit

  [https://borderpeople.info/a-z/covid-19-supports-for-cross-border-workers.html](https://borderpeople.info/a-z/covid-19-supports-for-cross-border-workers.html)