



Cross-Border Mobility

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*Centre for Cross Border
Studies*



The Centre for Cross Border Studies

An independent, university-based research and development centre to stimulate new thinking and action on practical co-operation across the Irish border.





Patterns of links

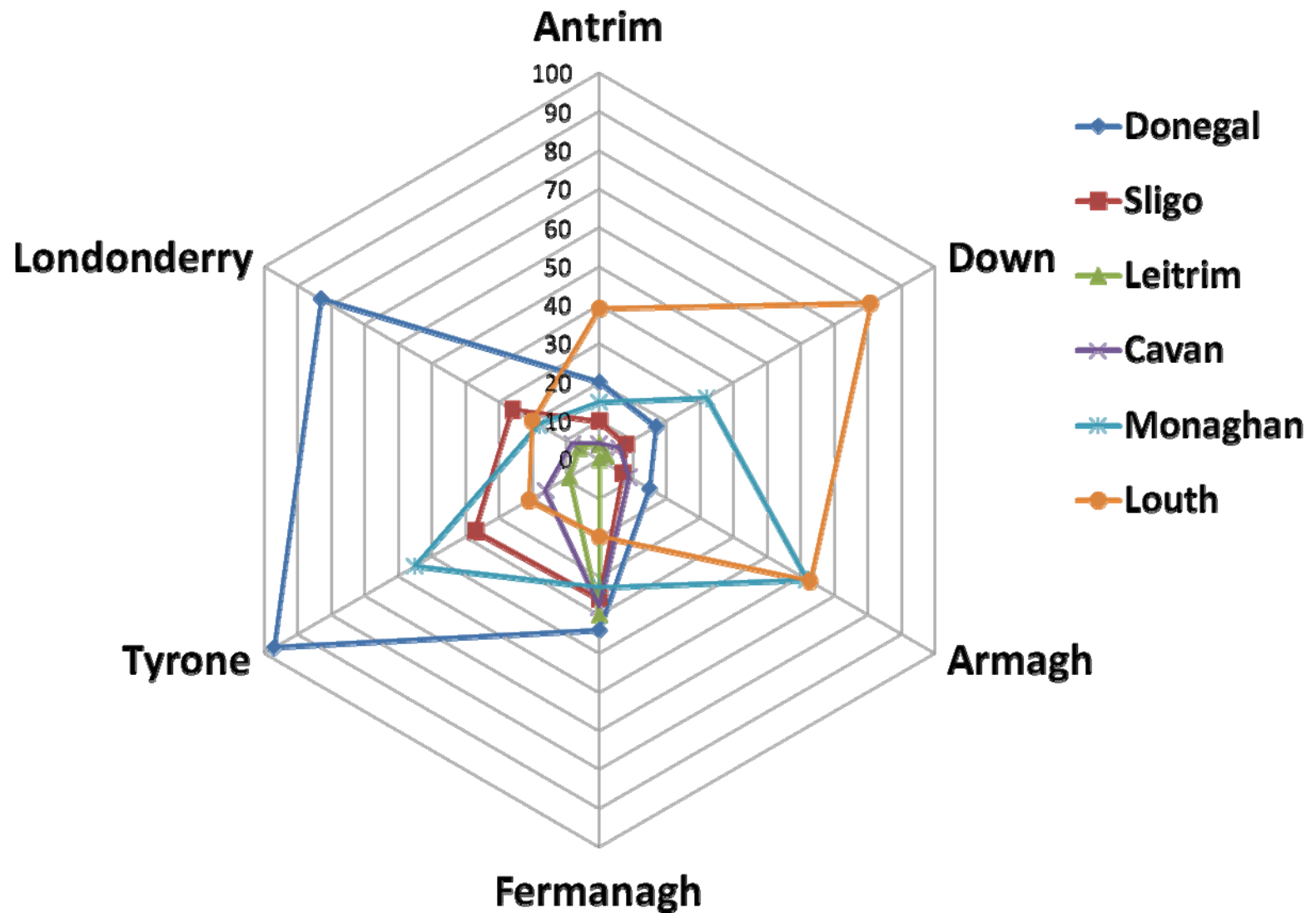
6064 cross-border linkages over
25 year period (1982-2007)

**Desire to co-operate stronger North
of the border**

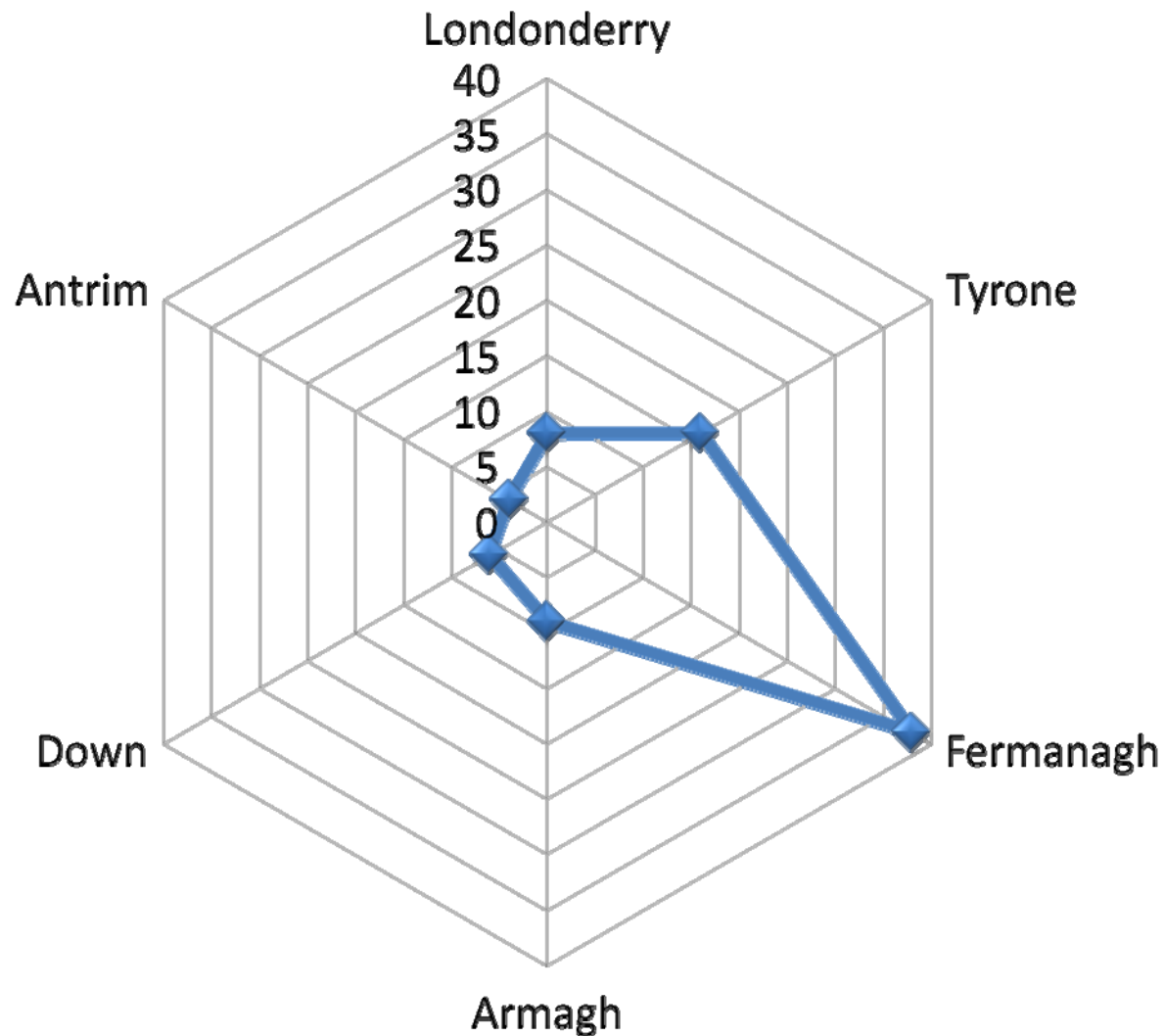
Co-operation three times more likely
to originate in the North



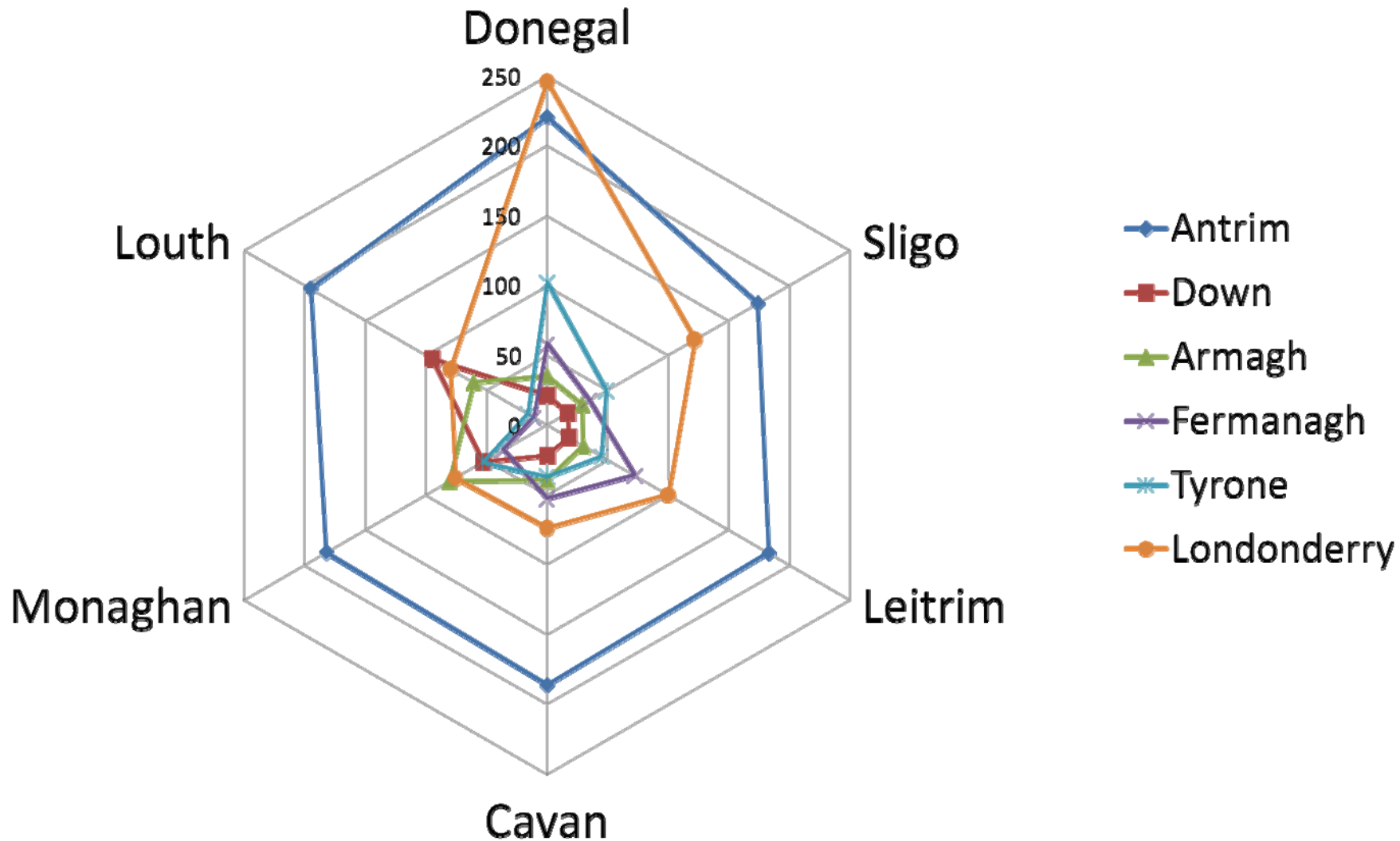
Cross-border linkages led by Southern-based organisations



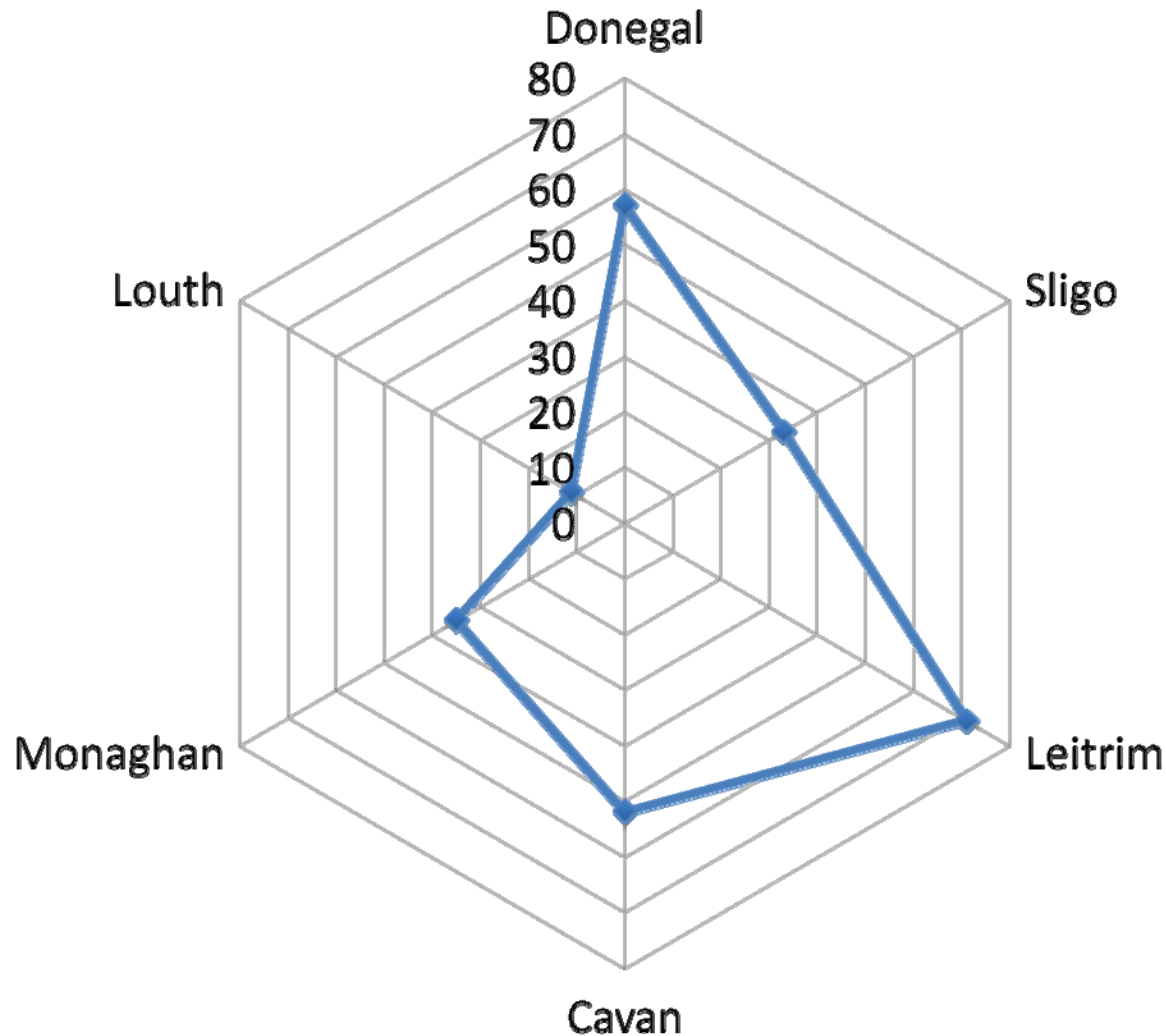
Cross-border linkages led by organisations in Co. Cavan



Cross-border linkages led by Northern-based organisations



Cross-border linkages led by organisations in Co. Fermanagh





Example: Donegal

Co-operation most intense in North West

Irish Census 2006

- Significant inward migration from the UK into Donegal
- 59% of all 'northbound' cross-border commuting

e.g. Kilderry – 21% of residents commute to Derry for work.



www.borderpeople.info



The North/South
Ministerial Council

borderpeople
crossing the border to live, work or study

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Welcome to the Border People website.

The Border People website is the central access point for all cross-border mobility information on the island of Ireland.

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Commute (regularly)



Work



Live



Study



Feature

- >> Borderwise factsheets and guides
- >> Vehicle Taxation Changes - Ireland and NI
- >> Cross-Border GP Out-Of-Hours Service
- >> Danske Bank abolish electronic cross-border transfer fees
- >> A New Era In Free All-Island Travel Begins

Border Ireland News

- >> New tourism strategy to benefit North West region [↗](#)
- >> Practical co-operation defines North/South relations - Paisley [↗](#)
- >> Irish shoppers break for the border to stock up [↗](#)

For all the latest news on cross-border cooperation, go to [borderireland.info](#) [↗](#)



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FAQs - Frequently Asked Questions

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Healthcare

Commute

Work

Live

Study

Frontier workers - health benefits

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Information applies to: **All**

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A frontier worker is one who lives in one member state and works in another, returning home daily or weekly. For example, persons who live in Northern Ireland and work in Ireland, or vice versa, are classified as frontier workers.

Under E.U. Regulations a frontier worker is entitled to receive health services in the State in which they are resident as if they have insured in that State. They are also entitled to receive benefits in the State in which they are employed and such benefits are provided in accordance with the provisions of the legislation of that State, as though the person concerned was resident in that State.

The person's spouse and dependants are entitled to receive benefits under the same conditions.

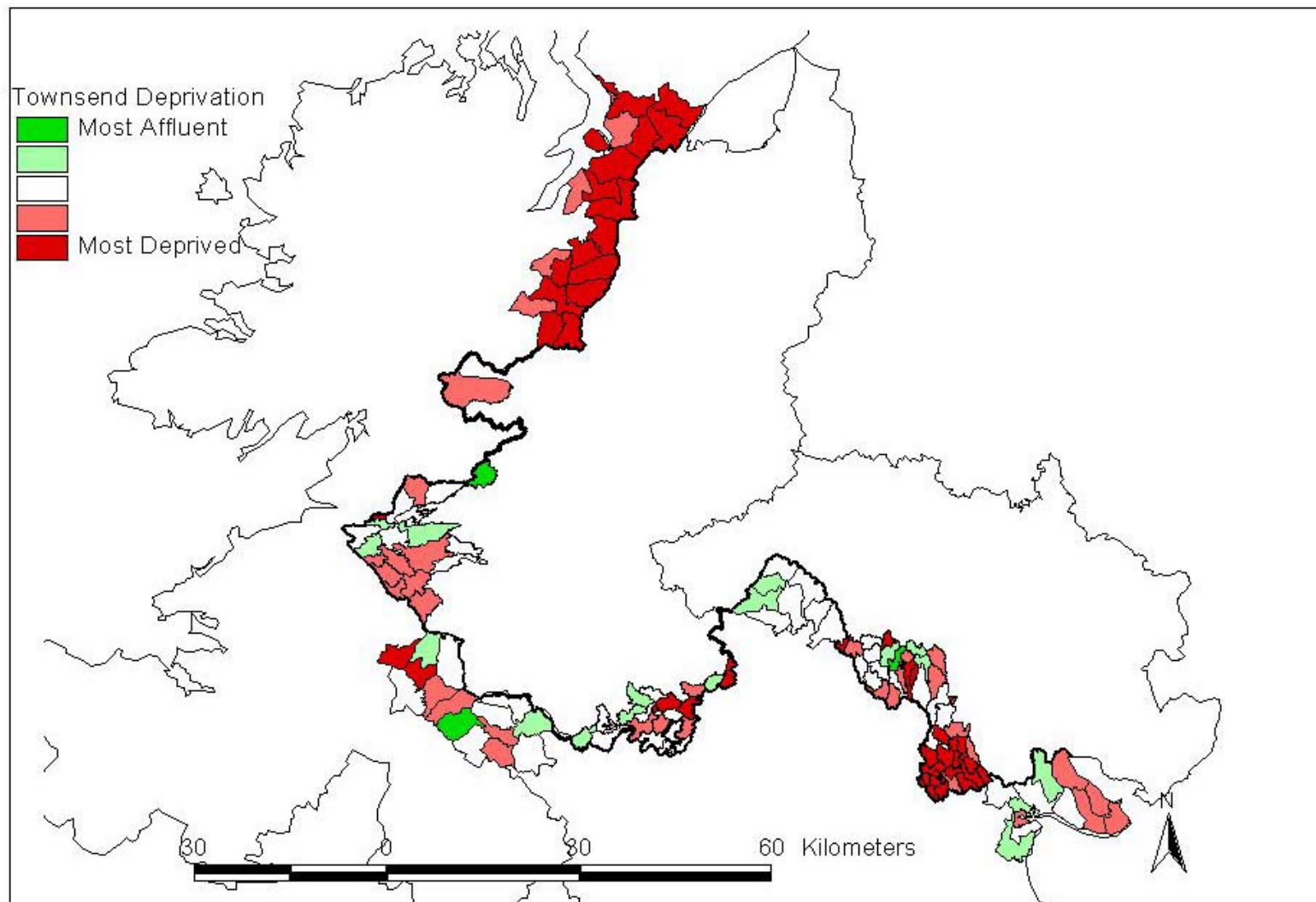
As such the person is insured in the country in which the person works i.e. in Ireland, the person is entitled to family benefits from Ireland even for members of that person's family who reside in Northern Ireland.

In relation to benefits in kind for sickness and accidents at work e.g. medical and dental care; medicines and hospitalisation, the person may obtain these benefits either in Northern Ireland or in Ireland i.e. the person's country of residence or work.

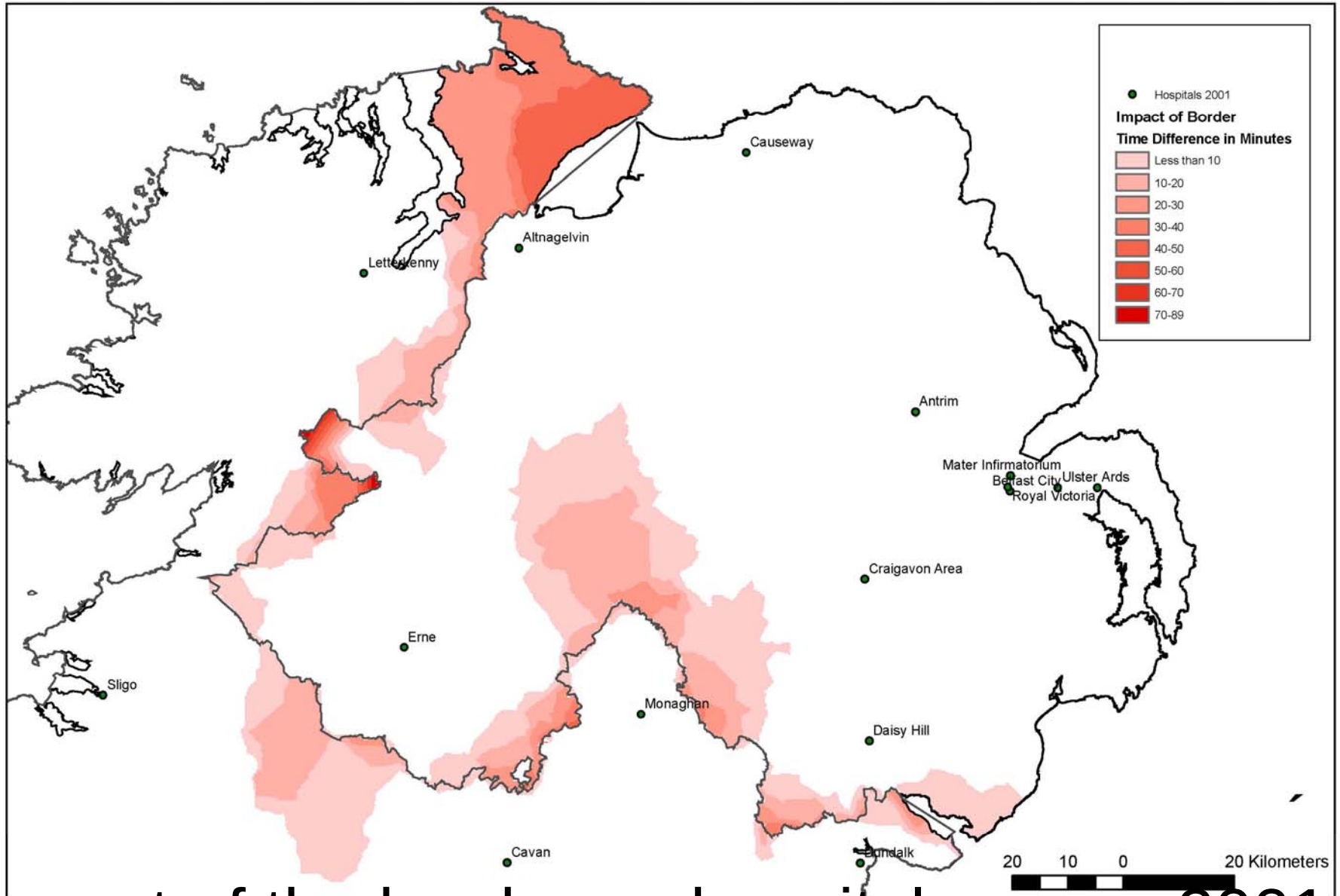


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Access to GP Out-Of-Hours Services 2006
Co-operation and Working Together, Derry



Impact of the border on hospital access 2001
National Geocomputational Centre, NUI
Maynooth

Banking



Commute

Work

Live

Study

Danske Bank abolish electronic cross-border transfer fees

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National Irish Bank and its sister company Northern Bank have today (27 November 2007) announced the abolition of fees for electronic cross-border transfers, between customer accounts in Northern Ireland and Ireland.

Until now, customers transferring funds between their own accounts in the two banks were charged €10 for Ireland to Northern Ireland transfers and £12 for Northern Ireland to Ireland transfers.

This change in policy by National Irish Bank and Northern Bank – the first such move by any bank on the island of Ireland - means that cross-border transactions can now be conducted for free. It has been facilitated by the introduction of new Danske Bank technology.



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Banking

Commute

Work

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Cross Border Personal Banking

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The 2001 [Study on Obstacles to Mobility](#) contained a recommendation that banks should publish comparative information on fees and charges for cross-border transactions in order to provide greater transparency for consumers. Following consideration of this by the [North South Ministerial Council](#) in October, 2007, the main banks operating in Ireland and Northern Ireland were subsequently invited to provide details of their fees and charges for a list of typical cross-border banking transactions which are presented in comparative tables.

The responses received are set out in the tables and are correct as of October 2008 but will be updated periodically.

- [1. Withdraw £100/€100 from a cash machine across the border.](#)
- [2. Pay £100/€100 for goods or service with a debit card across the border.](#)
- [3. Make a non-urgent one-off transfer of £100/€100 into a bank account across the border.](#)
- [4. Make an urgent \(same day\) one-off transfer of £100/€100 into a bank account across the border.](#)
- [5. Receive a one-off transfer of £100/€100 from a bank account across the border.](#)

Taxation

Commute

Work

Live

Study

Frontier worker in Ireland - taxation

Location: [Home](#) > [Choose Target Group](#) > [Information by Target Group](#) >

Information applies to: **All**

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If you are living in Ireland and working in Northern Ireland you may have a potential income tax liability both where you reside and where you work.

Income tax is collected in the jurisdiction in which you work; therefore you will pay income tax in Northern Ireland.

If you are employed you come under [the Pay As You Earn system in Northern Ireland](#), which means your income tax liability is assessed and you are issued with a tax code. Your employer will use this code to determine what deductions to make for income tax from your wages at source. (Other deductions may be made such as [National Insurance contributions](#) 

If you cross the border to work for an employer in Northern Ireland and are liable to UK tax and National Insurance on the income from that employment, your employer will deduct tax under the PAYE system based on a coding issued to the payer of the income. You will receive a coding notice that will set your allowances against your wage or salary.



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Taxation

Two individual queries this week.....

**1.A southern frontier worker asked to pay
PRSI contributions**

**2.DT9918 - DT: Ireland, Republic of:
double taxation agreement, Article 18:
Government functions**



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