

# **Indecon Economic Report on Addressing Challenges Faced by Returning Irish Emigrants**

Submitted to

**Department of Foreign Affairs and Trade**

Prepared by

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*[www.indecon.ie](http://www.indecon.ie)*

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## Executive Summary

### Introduction and Background

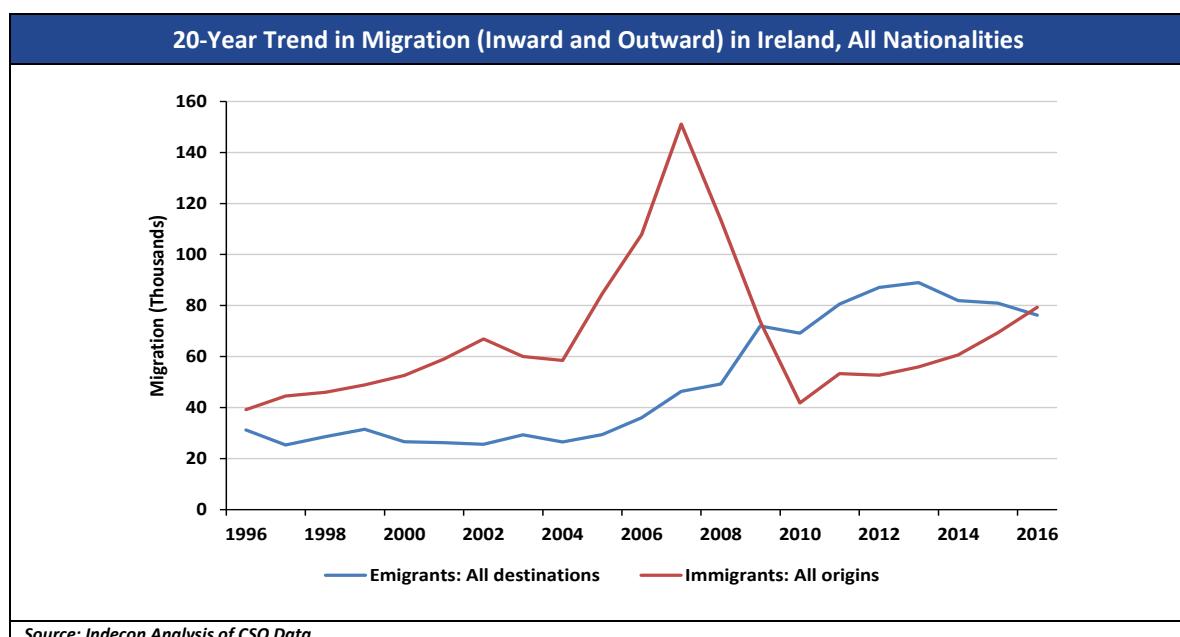
This report represents an independent and evidence-based examination of the challenges faced by Irish emigrants. Following a competitive tender, Indecon Research Economists were appointed by the Minister of Foreign Affairs and Trade to investigate the challenges facing Irish emigrants returning to live in Ireland and to consider potential measures to reduce the barriers for returning emigrants.

The background to the study is that the Irish Government's Diaspora Policy contains specific commitments to examine issues affecting Irish people abroad and those seeking to return home. To support this work the Government established an Interdepartmental Committee on the Diaspora Policy and this current report builds on the valuable work completed by the Interdepartmental Committee. The Diaspora Policy also provides a broader framework for the Irish Government Emigrant Support Programme, which funds organisations engaged in providing frontline welfare supports to Irish communities worldwide.

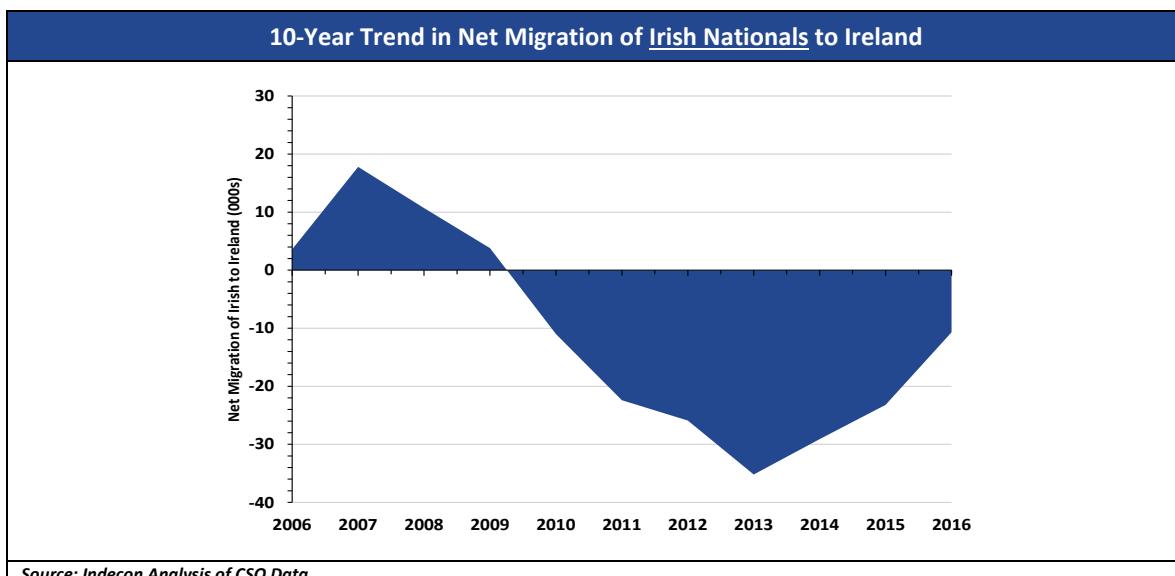
The Irish Government recognises Ireland's unique and important relationship with its diaspora. Supporting returning Irish emigrants represents one part of its efforts to nurture and develop this relationship. In order to assist those Irish emigrants who wish to return home, it is essential that they are supported to overcome any unnecessary administrative or other barriers. It is also important that the needs of Irish migrants who have returned are supported to ensure they are reintegrated into Irish society and are made to feel welcome.

### Profile of Migration in Ireland

In order to understand the barriers faced by Irish emigrants it is important to put this in the context of the extent and nature of migration to and from Ireland. The 20-year trend in migration (inward and outward) in Ireland in the following graph shows that Ireland experienced a long period of net inward migration from 1996 - 2010. In the period 2010 - 2015 net outward migration was recorded. However, in 2016 net inward migration was again evident, in part reflecting the improvement in the Irish economy and in the labour market.



The level of net migration of Irish nationals is presented below. This shows net migration of over 35,000 of Irish nationals leaving Ireland in 2013. The scale of net migration of Irish nationals has declined significantly in the years to 2016. The evidence not surprisingly shows that emigration of Irish nationals is correlated strongly with economic performance. A key challenge for policymakers interested in supporting returning emigrants is to ensure that the Irish economy continues to grow in a sustainable manner.



Data on the overall scale of returning Irish emigrants shows that in 2006, 25,989 Irish nationals indicated that their usual place of residence one year previously was abroad. In 2011, this dropped to 17,921. By 2016 the numbers of returning Irish emigrants increased with 26,428 indicating they were living abroad the previous year.

<b>Irish Nationals Aged One Year and Over Who Lived Abroad One Year Ago</b>			
	<b>2006</b>	<b>2011</b>	<b>2016</b>
Irish Nationals Aged One Year and Over Usually Resident and Present in the State	3,706,683	3,863,194	4,026,547
-of whom their usual place of residence one year ago was abroad (number)	25,989	17,921	26,428
-of whom their usual place of residence one year ago was abroad (%)	0.70%	0.46%	0.66%

Source: Indecon Analysis of CSO Census of Population Data

### Analysis of Irish Emigrants in Key Markets

The impact of barriers facing returning emigrants will be influenced by their country of residence, and in general many of the barriers to returning emigrants are lower for those who migrated to other EU countries. The United Kingdom has historically been a major destination for Irish migrants. In 2016 the number of Irish-born individuals resident in the UK was estimated to amount to 335,000. This excludes citizens with dual nationality and also individuals of Irish ancestry. The scale of the Irish diaspora in the UK is of note and free mobility and rights to work for these citizens, as well as mutual transferability in a wide range of areas such as driving licences and recognition of qualifications, must be protected in the context of Brexit.

Alongside the United Kingdom, the United States has been a key destination for Irish emigrants. In the period 2015/2016 there were an estimated 120,144 Irish-born residents living in the US. In recent years Australia has become a major location for Irish emigrants. In 2015/2016 an estimated 74,888 Irish-born residents were living in Australia. Canada is a growing destination for Irish migrants. The number of Irish-born people resident in Canada is estimated at 34,090. Estimates of the total number of Irish citizens resident outside of the State prepared by the Department of Foreign Affairs suggest there are over 3.6 million Irish citizens resident outside the State who are citizens by virtue of being born on the island of Ireland or as a result of a parent's Irish citizenship. Indecon estimates that there are over 828,000 Irish-born emigrants living abroad.

Estimated Total Irish-Born Emigrants Living Overseas	
Location	2015/2016
United Kingdom	335,000
United States	120,144
Australia	74,888
Canada	34,090
Other Countries*	264,042
<b>Total</b>	<b>828,164</b>

*Source: Indecon analysis, ONS, Migration Policy Institute, Australian Bureau of Statistics, Statistics Canada, CSO Census  
\*Note: All other countries estimated based on the proportion of recently returned migrants from these locations*

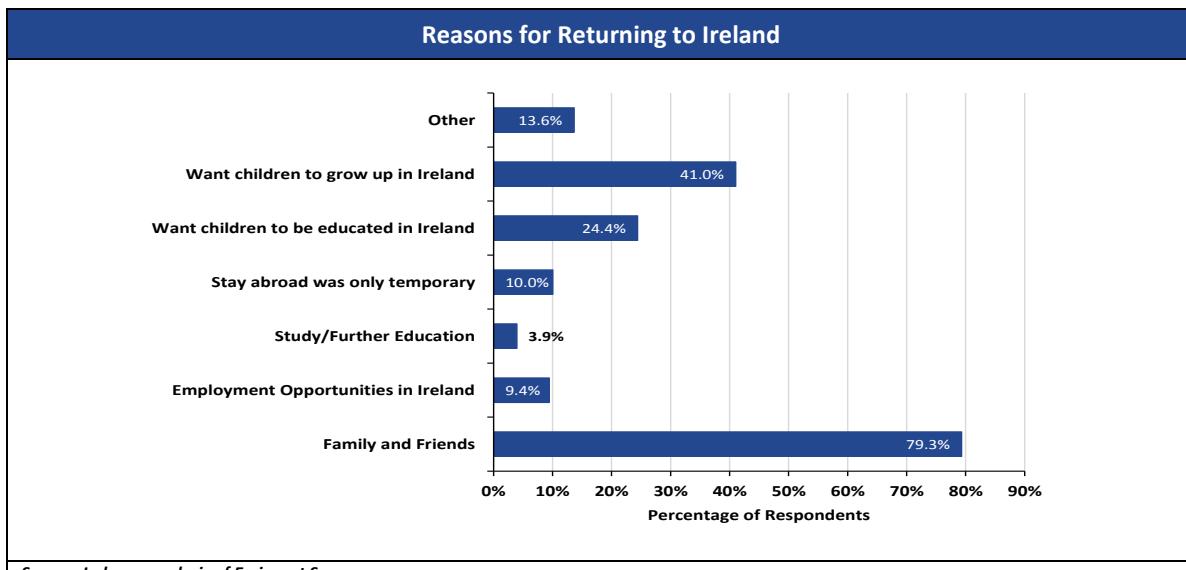
The fact that so many of Irish emigrants have gone to non-EU countries other than the UK means that barriers to returning to Ireland which do not exist for those living in other EU countries is of particular importance to Irish emigrants.

## Factors Influencing Emigration Decisions

In order to propose effective solutions for any barriers which impact on returning emigrants it is necessary to identify the range of factors influencing the decision to return to Ireland. Extensive work on this has been undertaken by the Interdepartmental Committee on the Diaspora Policy and other organisations. To build on this work, Indecon obtained detailed submissions from a wide range of organisations and individuals interested in this area. In addition, extensive new empirical work including a survey of emigrants was undertaken by Indecon. This has facilitated an up-to-date understanding of the characteristics of the Irish diaspora and individuals' perceptions with regards to the impacts of a range of different barriers faced by returning emigrants.

Based on the new evidence completed for this study, it is clear that seeking employment was a primary driver for many Irish emigrants with over 43% of respondents indicating that seeking employment was a reason for leaving, and 30% indicated that this was to develop their career. The fact that a majority of respondents indicated that employment or career related factors influenced their decision to emigrate has implications for the importance of removing any barriers to returning emigrants securing employment.

An analysis of the factors influencing returning Irish emigrants shows that the one of the main reasons for returning to Ireland is family and friends being in Ireland. A significant percentage indicated that they wanted their children to grow up in Ireland, whilst almost a quarter stated that having their children educated in Ireland was an important factor in a decision to return. The focus on children and family life has implications for the importance of issues related to education and childcare.



### Identification of Barriers Faced by Returning Emigrants

The results of our primary research on emigrants' views of the barriers faced returning to Ireland is summarised in the next table. The results highlight that emigrants perceive significant barriers in areas of employment, motor related issues and housing. Other relevant barriers include health and childcare, finance and banking, immigration and welfare, and education. Additional issues were also considered as part of our consultation programme including entrepreneurial barriers and issues for those wishing to be involved in the agricultural sector.

Research Among Emigrants – Summary of Views/Perceptions on Thematic Areas/Factors Affecting Returning Emigrants - % of Respondents		
Theme	Difficult	Very Difficult
1. Housing	19.5%	43.4%
2. Motor	17.5%	41.4%
3. Employment	28.1%	14.5%
4. Finance and Banking	19.9%	16.3%
5. Health and Childcare	18.5%	14.1%
6. Immigration and Welfare	16.5%	11.9%
7. Education	10.9%	8.9%

*Source: Indecon Survey of Emigrants*

An outline of the specific barriers identified in each thematic area is presented in the table below.

Barriers Faced by Emigrants	
Theme	Issues
Housing	Purchasing or renting suitable housing/accommodation in Ireland
	Accessing social housing in Ireland
	Securing a mortgage in Ireland
Motor	Obtaining an Irish driver's licence
	Obtaining Car Insurance (including recognition of driving record / experience while abroad)
Employment	Identifying and securing suitable employment opportunities in Ireland
	Recognition and transferability of my qualifications
	Undertaking interviews with prospective employers in Ireland
Finance & Banking	Opening an Irish Bank Account
	Organising a Pension
	Transferring Pensions or Other Savings to Ireland
Health & Childcare	Securing Childcare
	Accessing Government Childcare Schemes
	Obtaining Health Insurance in Ireland
	Accessing GP and Other Healthcare Services
Immigration and Welfare	Obtaining a Visa/Leave to Remain/Permission to work for my Spouse/Partner
	Demonstrating normal/habitual Residence in Ireland
	Obtaining a Personal Public Service (PPS) number
	Accessing Welfare Supports
Education	Organising Primary or Secondary Schooling
	Organising University/Higer/Further Education
	Payment of University/Higer/Further Education Fees

*Source: Indecon Survey of Emigrants*

Underlying a number of the barriers is the difficulty for Irish emigrants in obtaining information on returning to Ireland. Research with Irish emigrants undertaken by Indecon for this study highlights the significance of this issue and as is indicated in the next table, the majority of emigrants found it difficult to obtain such information.

Perceptions on Ease or Difficulty in Obtaining Information for Returning Irish Emigrants	
Very Easy	1.0%
Easy	8.9%
Neither Easy nor Difficult	16.1%
Difficult	43.7%
Very Difficult	22.9%
Don't Know	7.4%

*Source: Indecon Survey of Emigrants*

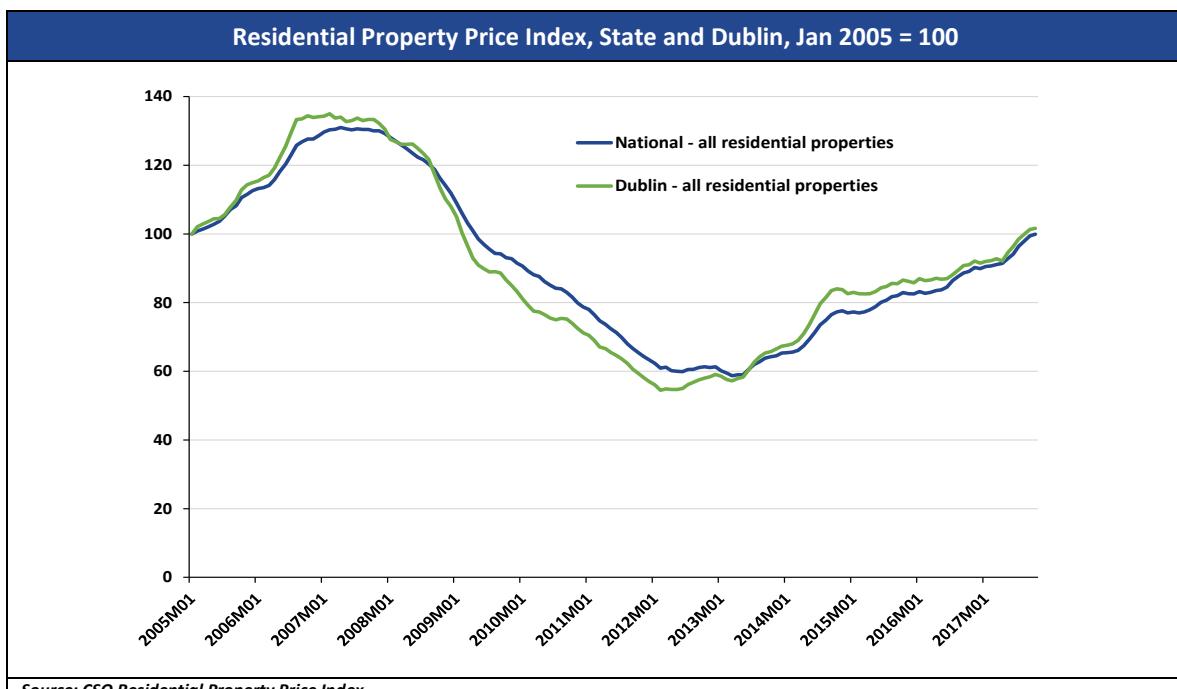
The strength of views of Irish emigrants on the need to improve access to information on the practicalities of returning to Ireland is illustrated in some of the comments of individual emigrants who were consulted as part of this study.

Emigrant Views on Information Availability
“No informative guide or information in one place is available.”
“Lots of unknowns. A government info website would be useful for returning emigrants.”
“Provide one place online that gives out information on re-establishing oneself in Ireland.”
“A lot of red tape and forms in trying to come ‘home’.”
“It appears that everything is difficult for returnees.”

*Source: Indecon Survey of Emigrants*

## Housing Related Barriers

As noted above, access to housing is a key issue facing returning emigrants. As shown in the next figure, residential property prices have seen a sustained increase since 2013 although are lower than the peak prices in 2007. There are however very significant differences in the current criteria for assessing mortgages.



As a result of the price increases and the changes in prudential lending rules, it is generally accepted that access to housing will remain a key challenge for both returning emigrants and for other residents, until there is an acceleration in the supply of housing. There are, however, some specific issues which represent additional barriers for returning emigrants in accessing the housing market.

One issue for emigrants is access to information on both house prices and regulatory issues. For example, there are major regional differences in housing prices and obtaining information on these may be of assistance for some returning emigrants. While house price growth is a feature across all regions, these have been especially acute in the major urban centres. For example, average asking prices for residential properties in Sligo in 2017 Q3 were €133,374; €124,435 in Leitrim; and €558,961 in South County Dublin.<sup>1</sup>

Given the developments in the housing market, returning emigrants and Irish residents face significant barriers concerning access to housing. Results from Indecon's primary research related to housing issues presented in the table below shows that almost 79% of emigrants viewed purchasing or renting accommodation as a difficult or very difficult factor. Securing a mortgage was also viewed very negatively (69.8% difficult or very difficult).

Views of Emigrant Survey Respondents on Housing Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Purchasing or renting suitable housing/accommodation in Ireland	1.1%	4.3%	8.9%	24.3%	54.5%	6.9%
Securing a mortgage in Ireland	0.3%	1.9%	5.3%	23.6%	46.2%	22.7%

*Source: Indecon analysis of Emigrant Survey*

A particular issue that has been highlighted in our consultation process involves the difficulties in obtaining access to mortgages for recently returned emigrants. Central Bank regulations appropriately require certain rigorous prudential rules including requirements in relation to deposits, loan-to-value ratio, and record of income. However, access to mortgages is an area where many returning emigrants are disadvantaged by being largely excluded from the Government's Help to Buy incentive if they have not paid Irish tax in the last four calendar years. Not having access to this scheme makes it more difficult for returning emigrants to build up the deposit required to secure mortgage finance.

## Motor Related Barriers

Barriers related to driving a car and obtaining insurance were seen by emigrants consulted as among the most difficult. The significance of this is evident by examining new empirical data on the means of travel to work by recently returning emigrants. This shows that nearly 30% drive to work. The views of emigrants in relation to motor issues show that obtaining an Irish driver's licence and car insurance are major issues.

The cost and delays in being able to drive is a major frustration for some returning Irish emigrants and is likely to prevent many emigrants securing employment. These include large numbers of skilled Irish emigrants in the construction sector who left during the property crash who will find it much more difficult to return to Ireland if there are barriers to their driving. The difficulties with obtaining a driver licence relates to emigrants residing in non-EU countries and this is a particular issue given the geographic profile of Irish emigrants.

<sup>1</sup> The Daft.ie House Price Report, 2017 Q3.

Views of Emigrant Survey Respondents on Motor Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Obtaining an Irish driver's licence	6.4%	17.0%	16.2%	18.4%	20.6%	21.3%
Obtaining Car Insurance (including recognition of driving record / experience while abroad)	1.5%	3.1%	6.5%	16.5%	62.1%	10.2%

Source: Indecon analysis of Emigrant Survey

## Employment Related Barriers

An essential requirement for many returning emigrants is the ability to secure employment in Ireland.

A logistical barrier to obtaining employment by returning emigrants raised during consultations involves interview practices. Often returning emigrants are required to attend face-to-face interviews and may in some cases be given short notice towards the final stages of the recruitment process.

The recognition of foreign qualifications has also been raised by consultees during this project. Facilitating the recognition of academic and professional qualifications earned abroad is a challenging area but continued development of mutual recognition will enable returning emigrants to re-join the Irish labour force.

Barriers to identifying and securing suitable employment opportunities in Ireland are considered significant by many emigrants with 61.8% deeming this to be difficult or very difficult. As employment and career issue was a key motivation for Irish emigrants to leave Ireland, facilitating their access to employment is critical if they are to return.

Views of Emigrant Survey Respondents on Employment Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Identifying and securing suitable employment opportunities in Ireland	1.4%	8.8%	20.2%	37.5%	24.3%	7.8%
Recognition and transferability of my qualifications	11.6%	25.0%	23.9%	17.3%	9.7%	12.5%
Undertaking interviews with prospective employers in Ireland	2.5%	16.5%	26.3%	29.6%	9.6%	15.4%

Source: Indecon analysis of Emigrant Survey

## Finance & Banking Related Barriers

Significant issues identified under the finance and banking heading involve information on the process of opening a bank account in Ireland, as well as pension issues such as organising a pension and transferring a pension or savings back to Ireland. The information concerning the requirements for opening an Irish bank account was raised during our primary research. Generally, the issues raised involve perceptions about the requirements in order to set up a bank account, including some banks requiring PPS numbers and/or proof of address in Ireland (e.g., utility bill).

In terms of pension issues, we understand that on an intra-EU basis, pension payments will be recognised across the EU and one can be paid a state pension from each country in which one has worked. One's aggregated pension from EU countries is based on the combined record in each country. Outside of the EU, Ireland has concluded bilateral social security arrangements with eight countries/regions, including the core emigrant markets (Australia, United States, and Canada). A specific issue was raised concerning the perceived requirement to pay any voluntary pension contribution within 12 months; however, Indecon notes that this requirement was changed in 2017 but this would not appear to be widely known among emigrants. Views on perceptions of the finance and banking related barriers are presented in the next table.

Views of Emigrant Survey Respondents on Finance Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Opening an Irish Bank Account	8.3%	19.6%	19.9%	19.5%	17.0%	15.8%
Organising a Pension	2.1%	5.9%	12.4%	17.9%	14.3%	47.4%
Transferring Pensions or Other Savings to Ireland	1.5%	8.8%	13.2%	22.4%	17.7%	36.4%

*Source: Indecon analysis of Emigrant Survey*

## Health and Childcare Related Barriers

A key motivation for many returning emigrants is to bring up their children in Ireland. The issue of the affordability of childcare services in Ireland is therefore an issue for many emigrants given the relatively higher costs compared to other countries.

Issues were also raised concerning health insurance. The requirement for a 26-week waiting period is of particular concern for returning emigrants even for individuals with no pre-diagnosed health problems.

There are also concerns regarding the age-related community loading on health insurance taken out by emigrants who left Ireland after May 2015.

The following table shows the views of emigrants in relations to health and childcare. Obtaining health insurance in Ireland was perceived by over 40% of respondents to be either difficult (21.3%) or very difficult (22.5%). There is also a significant lack of information on the practicalities and costs of securing childcare and accessing government childcare schemes.

Views of Emigrant Survey Respondents on Health and Childcare Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Securing Childcare	0.5%	4.7%	11.8%	16.4%	13.0%	53.6%
Accessing Government Childcare Schemes	0.8%	4.5%	10.0%	14.6%	9.9%	60.2%
Obtaining Health Insurance in Ireland	1.3%	12.3%	14.5%	21.3%	22.5%	28.0%
Accessing GP and Other Healthcare Services	3.1%	23.1%	22.4%	21.5%	10.8%	19.1%

*Source: Indecon analysis of Emigrant Survey*

## Immigration and Welfare Related Barriers

A number of issues raised by emigrants are related to immigration and welfare. For returning emigrants who have a partner from a non-EU country, the process of returning to Ireland to live with a partner is dependent on a number of factors including the relationship status of the couple (de jure or de facto). Depending on these factors, a returning emigrant and spouse/partner may face a considerable period of uncertainty as to the approval of their permission to reside in Ireland. During the application process the spouse/partner may not be eligible to work in Ireland, which is considered a significant financial barrier for a returning emigrant in this situation.

Certain social welfare programmes require recipients to satisfy the Habitual Resident Condition (HRC) in order to be eligible. This requirement has been cited by stakeholders as a potential barrier facing returning emigrants, due to their potential subsequent lack of access to certain welfare programmes. This is an area, however, where Deciding Officers at the Department of Employment Affairs and Social Protection have discretion. Significantly, the Department has issued guidelines to all Deciding Officers with respect to returning emigrants in the context of the HRC. Possibly as a result of this, social welfare refusals due to the HRC have been falling in recent years.

Accessing a PPS Number (PPSN) has also been raised as a barrier facing returning emigrants, due to the documentation required to be presented during the face-to-face interview. Indecon is aware that there is an option to pre-book an appointment at a PPSN centre, and the ability to present non-standard proof of address if a returning emigrant does not have a bill with their name and address.

Of the immigration and welfare related factors included in Indecon's survey of emigrants, demonstrating normal/habitual residence in Ireland and accessing welfare supports were viewed to be the most difficult for returning emigrants with 41.9% and 44.7% of respondents stating that they felt these are either difficult or very difficult.

Views of Emigrant Survey Respondents on Immigration and Welfare Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Obtaining a Visa/Leave to Remain/Permission to work for my Spouse/Partner	5.8%	5.5%	13.0%	6.6%	5.0%	64.1%
Demonstrating normal/habitual Residence in Ireland	4.1%	12.2%	15.0%	27.7%	14.2%	26.8%
Obtaining a Personal Public Service (PPS) number	12.1%	23.1%	17.4%	10.7%	4.9%	31.9%
Accessing Welfare Supports	0.5%	3.5%	10.9%	20.9%	23.8%	40.4%

*Source: Indecon analysis of Emigrant Survey*

## Education Related Barriers

Specific issues of concern under the education thematic section includes accessing primary and secondary schooling and accessing affordable third-level courses.

It should be noted that primary and secondary schools have a degree of independence in relation to admissions. However, all schools must implement an enrolment policy that concords with the Education Act 1998. As such, the children of returning emigrants face the same application process as children born in Ireland. Some research shows that approximately 20% of schools are oversubscribed, i.e., there is more demand than spaces available. Often schools in Ireland will have a waiting list several years in advance. This represents a potential barrier for returning emigrant families as they may not know several years in advance if they will be returning home.

The fees paid by a third-level student will be dependent on their citizenship, schooling history and residency status. Students fall into three categories of fee structure: free-fees, EU fees, and non-EU fees. An important and welcome Government announcement in 2014 allowed for students who have spent five years in an Irish school to avail of EU fees. This was aimed at allowing the children of emigrants to return to Ireland for their third-level education without facing non-EU fees. However, children of Irish emigrants, including Irish citizens who did not spend five years in Irish schools, are treated as non-EU unless they have been resident in other EU Member States. This is also an issue concerning residency requirements for access to EU fees for individuals who were not resident for the relevant period due to studying outside of the EU.

A more specific issue impacting on a smaller number of returning emigrants concerns intern training of medical graduates which provides graduates with the opportunity to experience the reality of patient care in a range of healthcare settings. Allocation of intern positions is by competitive process. In 2015 there was a change in how these places were allocated. A tiered system was adopted, in which applications to medical schools via the CAO are allocated internship placements prior to other applicants. As a result, returning emigrants may be disadvantaged compared with CAO-entrant graduates.

The views of emigrants on education issues shows that payment of university/higher/further education fees had the highest rate of people viewing it to be difficult or very difficult (24.6%). There are also high levels of lack of knowledge of issues involved in organising schools or university education.

Views of Emigrant Survey Respondents on Education Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Organising Primary or Secondary Schooling for my Children	2.0%	11.0%	14.9%	13.0%	6.8%	52.4%
Organising University/Higher/Further Education for my Children	0.8%	4.2%	12.5%	8.5%	6.2%	67.7%
Payment of University/Higher/Further Education Fees	0.7%	3.0%	11.1%	11.0%	13.6%	60.6%

*Source: Indecon analysis of Emigrant Survey*

## Entrepreneurial Related Barriers

Specific issues explored under the entrepreneurial thematic section include difficulties facing returning emigrants in relation to setting up a business, and accessing Government grant schemes in the agricultural sector. This is also an issue concerning the tax treatment on importation of tools from outside of the EU. This is determined by EU requirements but there is a possibility of exemptions for certain businesses.

Barriers Facing Back for Business Participants	
Specific Barriers	Percentage of Mentions
Networking/ Re-establishing contacts	28.5%
Finance (lack of, challenges around access to)	16.6%
Lack of local knowledge- markets, culture etc.	10.6%
Government and non-govt. supports	6.0%
Knowledge of legal frameworks	5.3%
Lack of expertise	4.6%
Other	28%

*Source: Back for Business Participant Questionnaire*

The difficulty in setting up a business upon returning to Ireland has been cited by several consultees during the duration of this project. Back for Business is a very appropriate initiative aimed at helping overcome such barriers and tasked with supporting entrepreneurial activity of returning Irish emigrants. This valuable initiative has the support of the Government through the Emigrant Support Programme of the Department of Foreign Affairs and Trade. Back for Business surveyed its 45 participants regarding barriers facing setting up a business in Ireland upon return as presented in the next table. The results highlight the importance of networking and re-establishing contacts in Ireland.

## Summary of Recommendations

As part of our analysis we have examined a wide range of potential changes which would facilitate returning emigrants. It is, however, important that changes are feasible and take account of wider EU and Irish issues. We have, however, identified 30 targeted recommendations which we believe are amenable for implementation. A summary of the recommendations is outlined in the next table.

Summary of Recommendations	
<b>Information Provision</b>	
1.	Develop Best-in-Class Online Information Service for Irish Emigrants
2.	Use of Technology to Facilitate Returning Emigrants
<b>Housing</b>	
3.	Adjust Help to Buy Eligibility Rules to Ensure Returning Emigrants are Not Excluded
4.	Enhance the Provision of Information on Requirements for Mortgage Approval and on Housing Market
5.	Improved Procedures for Housing for Vulnerable Returning Emigrants
<b>Motor Driving</b>	
6.	Waive EDT Courses for Drivers with Previous Irish Driving Experience and with Current Overseas Licence
7.	Expand Bilateral Driver Licence Exchange Programme
8.	Improve Procedures to Facilitate Renewal of Driving Licences for Irish Emigrants Temporarily Abroad
9.	Highlight Motor Insurance Companies who Facilitate Returning Emigrants
10.	Introduce Measures to Remove Any Unjustified Motor Insurance Penalties for Returning Emigrants
<b>Employment</b>	
11.	Invest in Overseas Job Fairs and Dissemination of Information on Job Opportunities
12.	Ensure Greater Use of Technology to Facilitate Applications from Returning Emigrants
13.	Improve Transferability of Qualifications and Training
<b>Financial and Banking and Pensions</b>	
14.	Clarify Ability of Emigrants to Set Up Bank Accounts Online from Overseas
15.	Highlight Recognition of Overseas Savings as Proof of Mortgage Repayment Criteria
16.	Increase Awareness of 2017 Changes in Voluntary Social Welfare PRSI Contributions
<b>Health and Childcare</b>	
17.	Provide Information to Emigrants on New Financial Supports for Childcare and on Childcare Costs by Region
18.	Engage with Health Insurers re Exemption for Waiting Times for Returning Irish Emigrants
19.	Amend Health Insurance Act to Exempt Emigrants Community Rating Loading
<b>Immigration and Welfare</b>	
20.	Develop of Pre-Clearance/Online De Facto Visa Applications
21.	Ensure Consistency in Application of Habitual Residence Condition Guidelines
22.	Promote Pre-booking of PPSN Centre Appointments
<b>Education Related</b>	
23.	Progress the Education Admissions Bill
24.	Explore the Feasibility of an Appropriate Reserve of Percentage of School Places
25.	Consider a Means Tested Third Level Grant for Children of Irish Emigrants
26.	Review Allocation Mechanism for Medical Interns
27.	Introduce Increased Flexibility for EU Post Graduate Fees
<b>Entrepreneurial Related</b>	
28.	Continue to Support International Networking Events
29.	Continue Investment by Development Agencies in Supporting Returning Emigrants
30.	Disseminate Information on National Reserve and Young Farmer's Scheme and Consider Feasibility of Adjustments Proof of Income

## Conclusions

The empirical analysis undertaken in this report provides a rigorous evidence-based approach to assessing the problems faced by returning emigrants. To address the barriers faced by returning emigrants, detailed recommendations have been proposed. Implementation of the recommendations would represent a significant reduction in the barriers faced by some returning emigrants and would be an important symbol of the Government's and the Irish people's commitment to welcoming returning emigrants. The fact that so many Irish emigrants have gone to non-EU countries means that many of the EU-wide measures which facilitate the removal of such barriers for EU citizens do not apply to many returning Irish emigrants.

Indecon accepts that some of these recommendations require significant changes but given the extent of the barriers faced by our returning emigrants we believe these are justified. In a number of cases, if viewed in isolation, there is underlying justification for the existing barriers. However, when examined from the position of a returning emigrant the accumulation of barriers can prove too much and can lead to misperceptions of not being welcome in their own country. It is therefore important that unless there are overwhelming public policy reasons for not implementing the recommendations that the proposed should be supported.

It is important to highlight that none of the barriers identified have been designed in any way to restrict the return of emigrants but in general reflect unintended consequences of legitimate policy objectives. There is, however, a need for specific adjustments to take account of the issues faced by returning emigrants. Ireland has a welcoming approach to returning emigrants and there have been impressive steps taken in recent years to adjust policy administration to facilitate returning individuals and families.

The analysis undertaken in this report outlines the changing nature of Irish emigrants. Emigration is increasingly seen as temporary rather than permanent for many, albeit not all emigrants, and it is no longer uncommon for people to leave and return to Ireland, even to do so a number of times. There is a greater sense among Irish people of being a 'citizen of the world'. Taoiseach Leo Varadkar recently announced Irish Government plans to double Ireland's Global Footprint by 2025. The key aims of Ireland's Global Footprint 2025 are: attracting greater investment in Ireland; boosting tourism and trade; building stronger links with our diaspora; and increasing cultural exchange. Indecon believes that each of these aims will be advanced by the greater facilitation of the migration and return of Irish people.

Continuing to enhance the attractiveness of Ireland by adjusting any unintended obstacles to returning emigrants and other individuals wishing to live in Ireland has important implications for national competitiveness. In a growing Irish economy facilitating the return of skills will be of importance in sustaining economic growth and will support the development of indigenous and foreign internationally traded investment.

## 1 Introduction and Background

### 1.1 Introduction

This report represents an independent evidence-based examination of the challenges faced by Irish emigrants. Following a competitive tender, Indecon Research Economists were appointed by the Minister of Foreign Affairs and Trade to examine the challenges facing Irish emigrants returning to live in Ireland and to consider potential measures to reduce the barriers for returning emigrants.

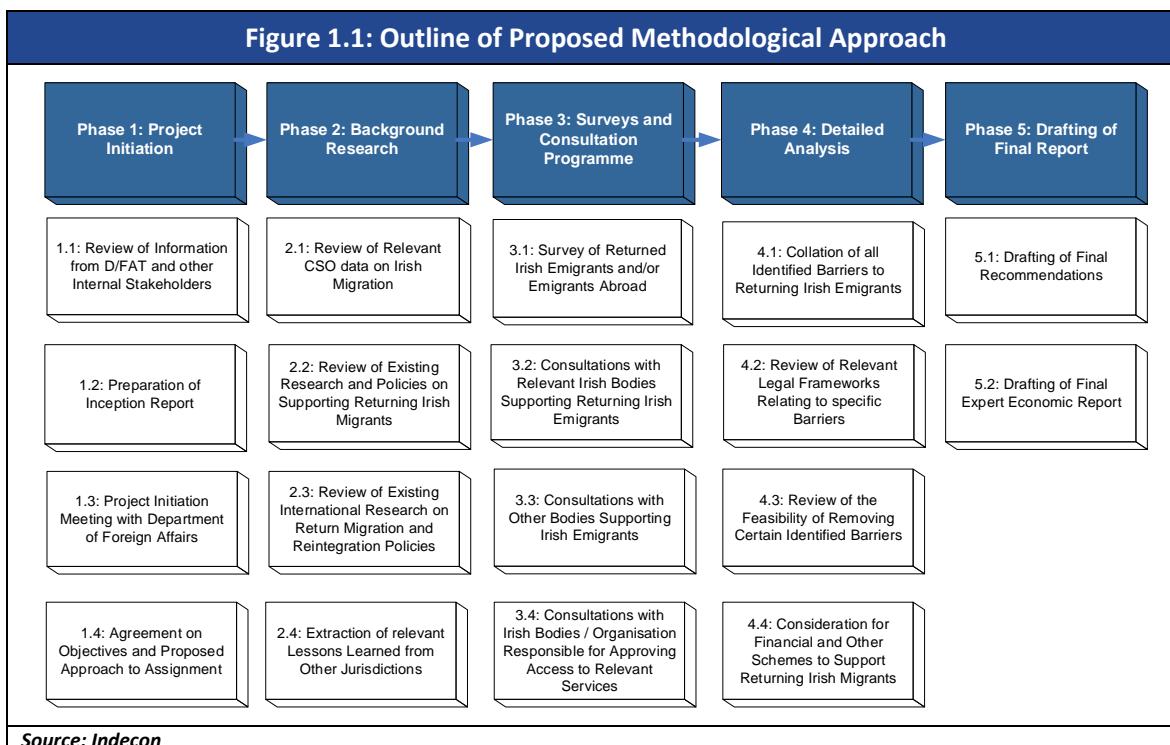
### 1.2 Background and Scope

The background to the study is that the Irish Government's Diaspora Policy contains specific commitments to examine issues affecting Irish people abroad and those seeking to return home. To support this work the Government established an Interdepartmental Committee on the Diaspora Policy and this current report builds on the valuable work completed by the Interdepartmental Committee. The Diaspora Policy also provides a broader framework for the Irish Government Emigrant Support Programme, which funds organisations engaged in providing frontline welfare supports to Irish communities worldwide.

The Irish Government recognises Ireland's unique and important relationship with its diaspora. Supporting returning Irish emigrants represents one part of its efforts to nurture and develop this relationship. In order to assist those Irish emigrants who wish to return home, it is essential that they are supported to overcome any unnecessary administrative or other barriers. It is also important that the needs of Irish migrants who have returned are supported to ensure they are reintegrated into Irish society and are made to feel welcome.

### 1.3 Methodological Approach

Indecon's methodological approach is outlined next. The approach adopted involved a coordinated programme of both primary and desktop research. Extensive new empirical research including insights from emigrants was obtained which provides an authority evidence-based analysis of the realities facing returning emigrants to Ireland.



## 1.4 Structure of Report

The remainder of this report is structured as follows:

- ❑ Section 2 provides a profile of migration in Ireland.
- ❑ Section 3 concerns an analysis of the Irish emigrants across the key emigrant markets.
- ❑ Section 4 examines the factors influencing emigration as well as the decision to return to Ireland. The key barriers for returning emigrants are also presented in this section.
- ❑ Section 5 through Section 12 present an analysis of barriers facing returning emigrants on a thematic basis.
- ❑ Section 13 outlines our key conclusions and summarises our recommendations.

## 1.5 Acknowledgements and Disclaimer

Indecon would like to particularly acknowledge with thanks the insights provided by over one thousand (1,188) emigrants who took the time to input to our detailed survey and to also provide individual insights into the practical realities facing returning emigrants.

Indecon would also like to acknowledge the valuable inputs of officials from the Department of Foreign Affairs and Trade as well as the wide range of Departments and Government Bodies consulted during this project. Specifically we acknowledge the inputs of officials in Government Departments, including: Dr. Ann Derwin, Christopher Campbell, Caitríona Ingoldsby, and Anne Norton at the Department of Foreign Affairs and Trade; Fidelma Cotter, Mary O'Sullivan, Niall O'Muircheartaigh and Margaret McConnon at the Department of Employment Affairs and Social Protection; Ken Spratt, Ray O'Leary, and Oisín Timoney at the Department of Transport, Tourism

and Sport; John Lohan at the Department of Children and Youth Affairs; Elizabeth Canavan at the Department of Rural and Community Development; Vincent Landers and Anne Holland at the Department of Education and Skills; Eamonn Molloy at the Department of the Taoiseach; Gerry McDonagh, Garrett Byrne, and Michael Walsh at the Department of Justice and Equality; and John Phelan, John Hogan and Joe Cullen Department of Finance.

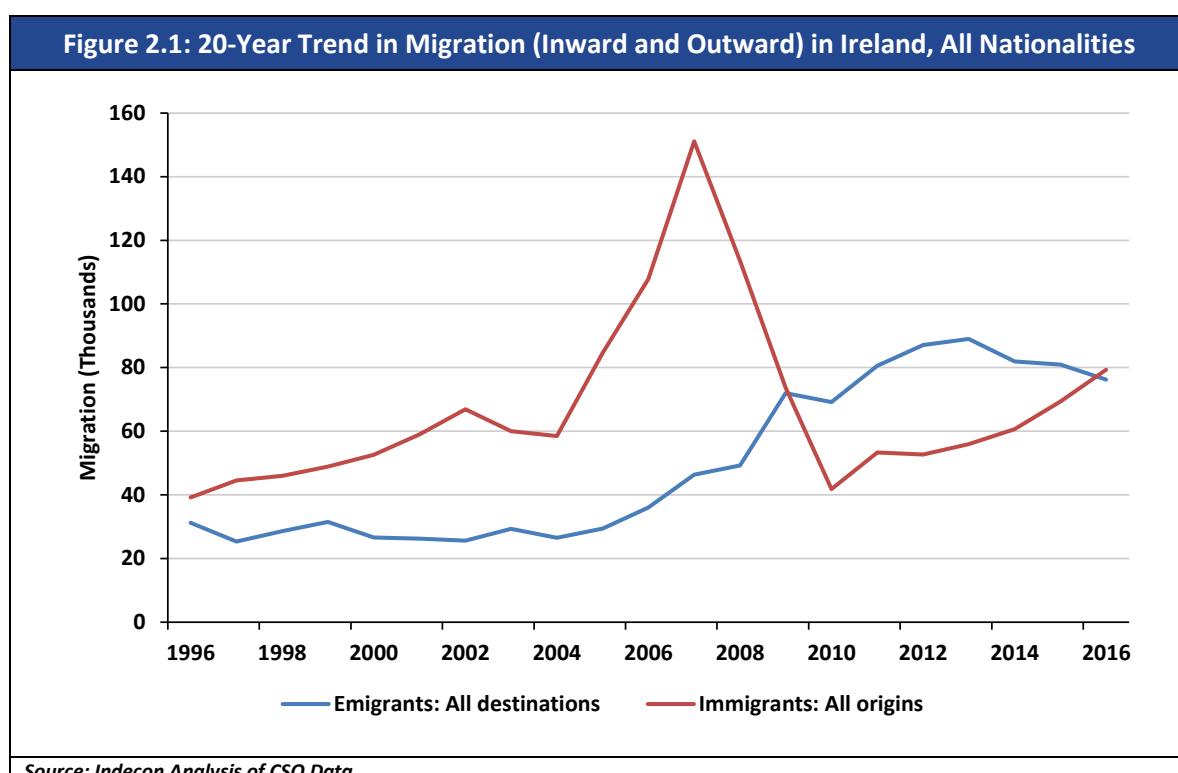
We would also like to thank other organisations and individuals for their useful inputs, including: Professor Peter Clinch at the National Competitiveness Council; Moyagh Murdock at the Road Safety Authority; Brendan Murphy and Ciaran Dooly at the Central Statistics Office; Teresa Griffin and Sé Goulding at the National Council for Special Education; Ray Kelly at SOLAS; Keith Walsh at the Revenue Commissioners; Professor Mark Ferguson at Science Foundation Ireland; Angela Lambkin and Barbara Kelly at Quality and Qualifications Ireland; Geralyn McGarry at the Citizens Information Board; Ray Bowe at the IDA; Ian Mathews at Trinity College Dublin; Paula Fitzsimons at Back for Business; Catherine Kenny at the Irish Council for Prisoners Overseas; Sarah Owen, Richard King, Danielle McLaughlin and Judy McAvoy at Crosscare; Karen McHugh at Safe Home Ireland; Ailbhe Mullen at the Irish International Business Network; Christine Winning at Corporate Care; Shane Dempsey and Dermot Carey of the Construction Industry Federation; Noel Brett and Felix O'Regan at the Banking and Payments Federation Ireland; Brian Cotter at the American Chamber of Commerce Ireland; Catherine Cosgrave at the Immigrant Council of Ireland; Ciaran Staunton at the Irish Lobby for Immigration Reform; Páraic Duffy at the Gaelic Athletic Association; Seán Fay at Celtic Turtle; Barbara McGrath at Brightwater Recruitment; Cathy Murphy at the Irish Canadian Immigration Centre; and Declan Jackson, John Byrne at Insurance Ireland, and Declan Moran of VHI. Particular thanks are due to Ciaran Staunton of the Irish Lobby for Immigration Reform who provided various inputs to the review. Special thanks are also given to individual members of the public who provided inputs to this report, including: K.A Murphy, Cathal McInerney, Siobhan Bergin, Niamh Corcoran, Edan Corcoran, and Oghenerukevwe Agbahovbe, as well as those who submitted anonymously.

Indecon would also like to thank the multitude of private and voluntary organisations that provided invaluable submissions to aid our research. The usual disclaimer applies and the views and analyses contained in this document are the sole responsibility of Indecon.

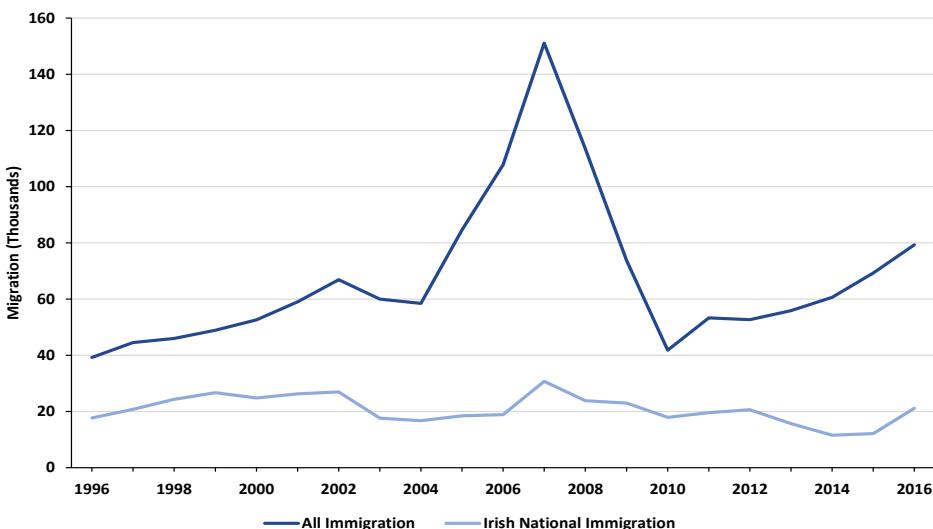
## 2 Profile of Migration in Ireland

### 2.1 Introduction

In order to understand the barriers faced by returning Irish emigrants, it is important to put this in the context of the extent and nature of migration to and from Ireland. The 20-year trend in migration (inward and outward) in Ireland in the next graph shows that Ireland experienced a long period of net inward migration from 1996-2010. In the period 2010–2015, net outward migration was recorded. However, in 2016 net inward migration was evident, in part reflecting the improvement in the Irish economy and in the labour market.

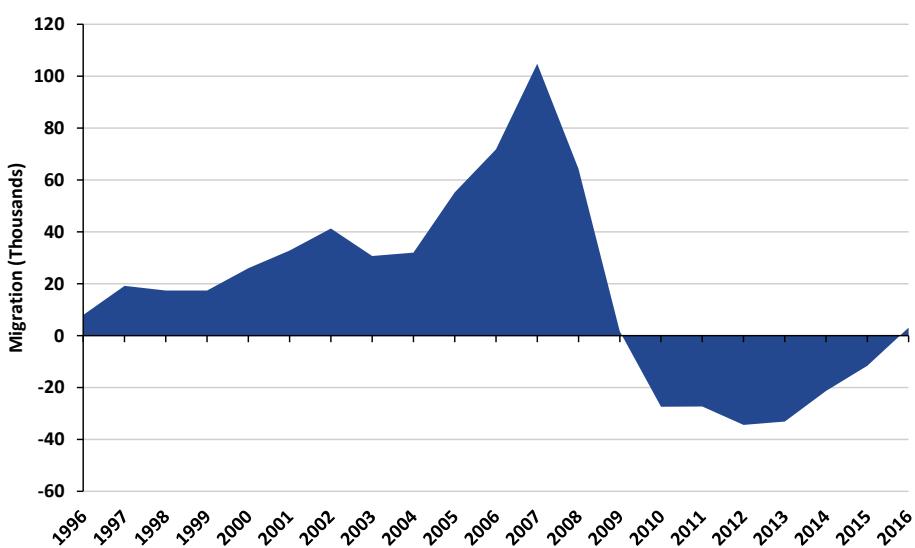


Presented in Figure 2.2 overleaf is the 20-year trend in the immigration of all nationalities as well as the pattern of immigration of Irish nationals. Irish nationals as a share of total immigrants has shown marked variance over the period and accounted for over 50% in 1999 to less than 18% in 2006.

**Figure 2.2: 20-Year Trend in All Immigration and Irish National Immigration in Ireland**

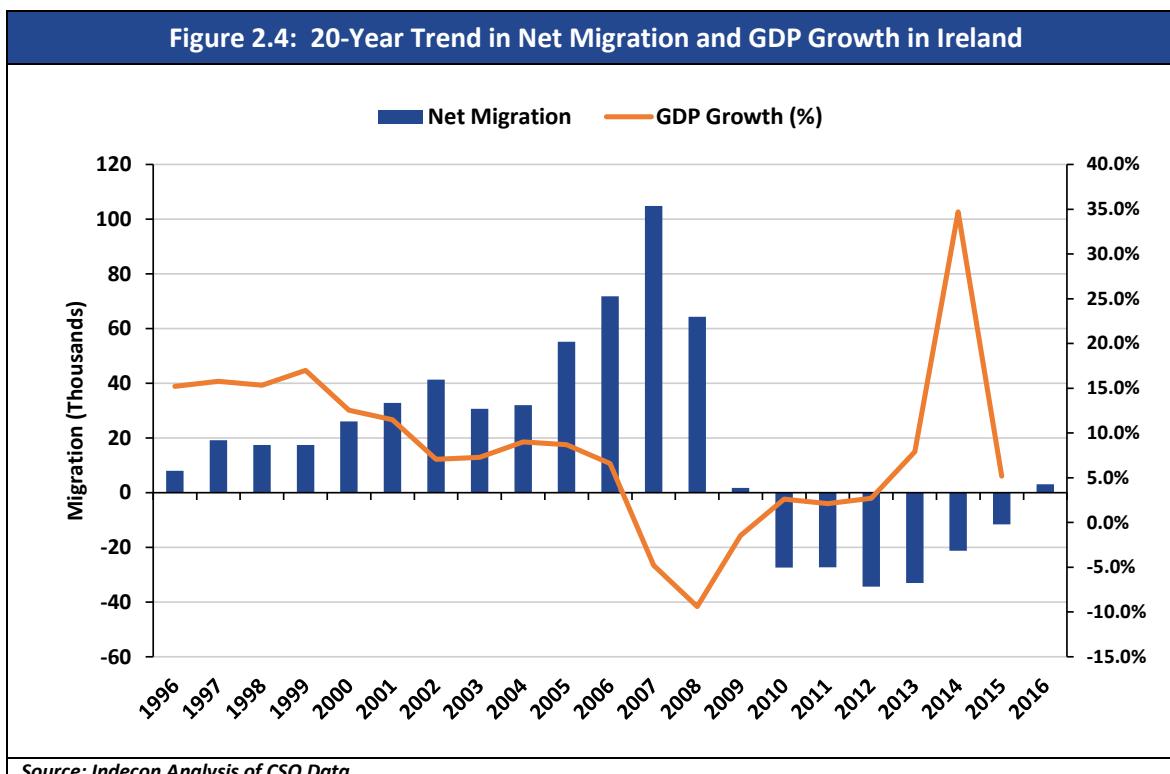
Source: Indecon Analysis of CSO Data

Examining the pattern of net migration (immigration less emigration) reveals that in recent decades Ireland experienced high degrees of net immigration. In the period examined, 14 years saw positive net migration (1996-2009 and 2016). The evidence not surprisingly shows that emigration is correlated strongly with economic performance. A key challenge for policymakers interested in supporting returning emigrants is to ensure that the Irish economy continues to grow in a sustainable manner.

**Figure 2.3: 20-Year Trend in Net Migration in Ireland, All Nationalities**

Source: Indecon Analysis of CSO Data

Indecon has plotted the 20-year trend in net migration and growth in GDP in the figure below. These two series exhibit a high degree of correlation, with a lagged effect. This confirms that a key barrier facing potentially returning emigrants in many periods was the performance of the Irish economy. Given the recent growth in the economy this suggests the potential to attract Irish emigrants to return to Ireland and highlights the importance of removing any barriers which such individuals and families face.



## 2.2 Demographic and Socioeconomic Profile of Emigrants

In order to focus on the issues facing returning Irish emigrants, it is instructive to consider the socioeconomic profile of emigrants as the barriers are likely to vary by age and other characteristics. Figure 2.5 overleaf presents the numbers of emigrants from Ireland across four age cohorts. Of note is the rapid growth in emigration of the 15-24 and 25-44-year-old cohorts since the mid-2000s. Emigration for the 15-24-year-olds peaked in 2011 and has subsequently fallen to pre-crisis levels, while the 25-44-year-olds have continued to exhibit high levels of emigration.

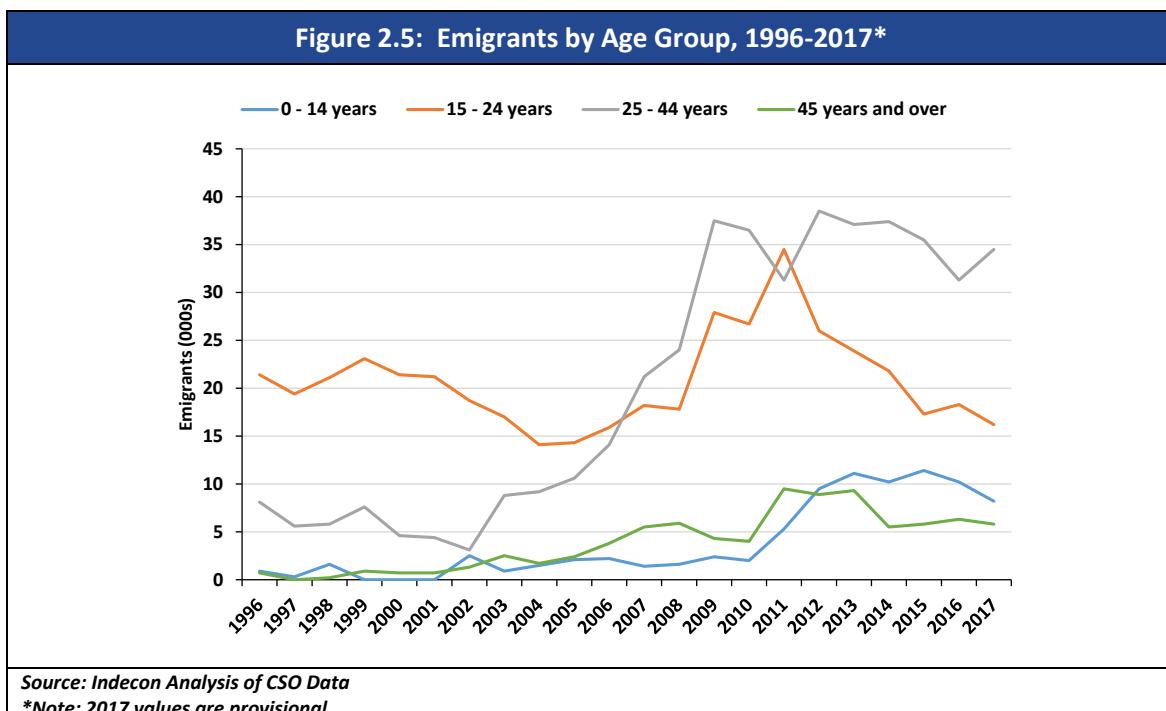
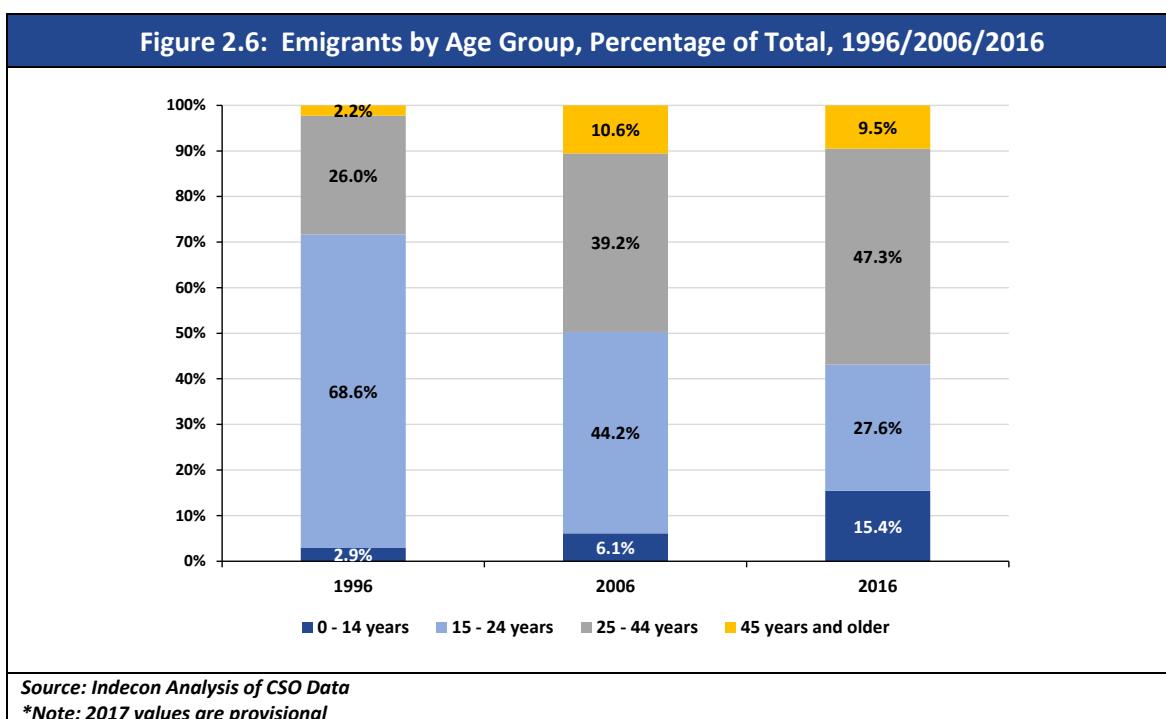
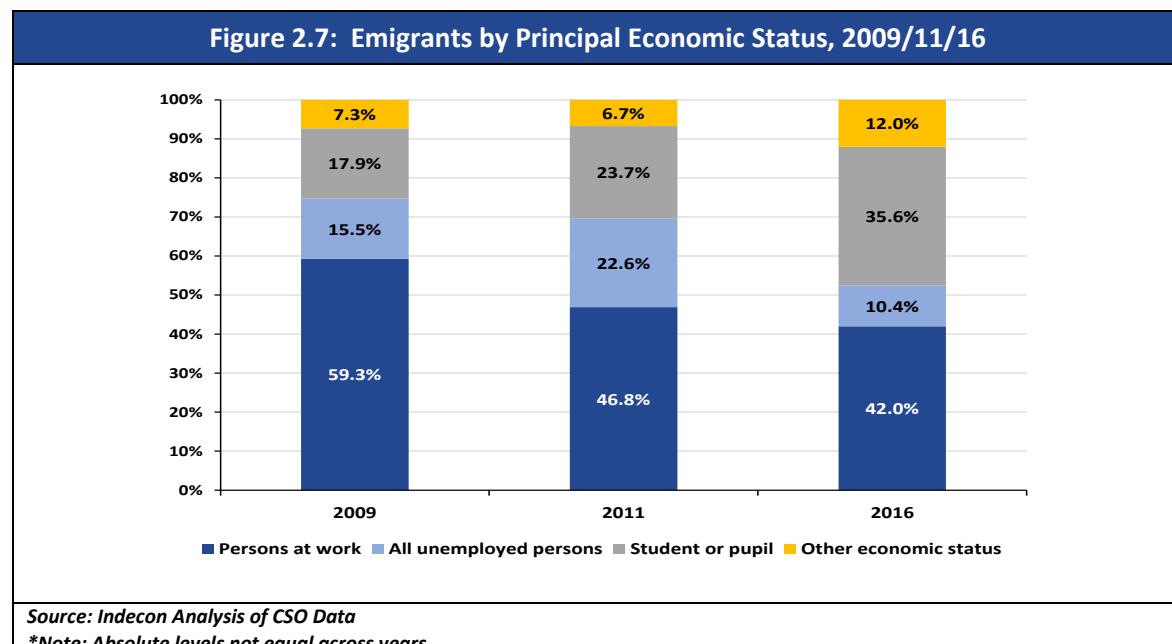


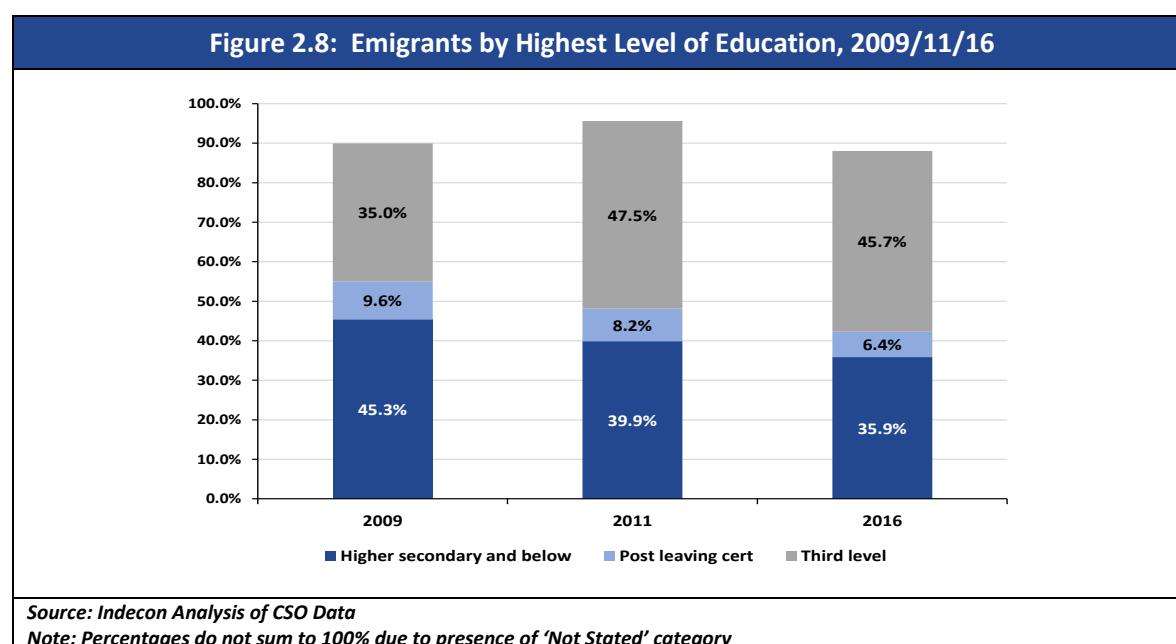
Figure 2.6 shows the proportion of the age groups in relation to the overall number of emigrants for three selected years. This highlights the fluctuating nature of emigration from Ireland. In 1996 the 15-24-year-old cohort made up 69% of total emigrants, whereas in 2016 this cohort had fallen to 28%. The relative growth in the younger (0-14 years) and older (45 years and older) cohorts should also be noted.



The principal economic status of emigrants from Ireland is presented in Figure 2.7 for three years (2009, 2011, and 2016). As expected, the proportion of unemployed emigrants was greater in years coinciding with the economic downturn. A pattern of note is the greater numbers of students/pupils emigrating in 2016 relative to previous years.



Data for the educational attainment levels of emigrants from Ireland is presented in the next figure. The fall in the proportion of emigrants with a secondary level education or lower is noteworthy. The figures highlight the diversity in emigrants and the need to have tailored responses depending on the specific needs of individual returning emigrants.



## 2.3 Migration of Irish Nationals

As this study concerns an analysis of returning emigrants, it is useful to examine evidence on the migration of Irish nationals. The next graph displays the 10-year trend in Irish emigrants leaving the country. In 2013, over 50,000 Irish nationals emigrated from Ireland. In subsequent years the numbers of Irish nationals leaving Ireland has fallen substantially.

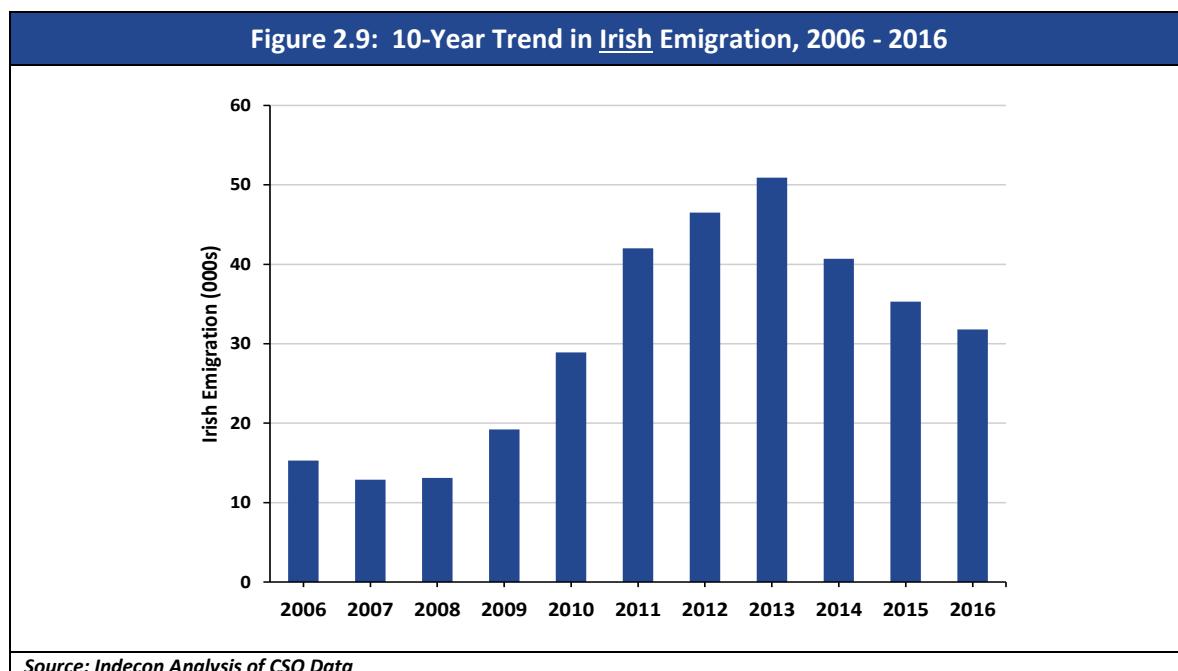


Figure 2.8 presents the 20-year trend in returning Irish emigrants. The number of returning Irish emigrants has fluctuated in recent decades, but showed a welcome increase in 2016.

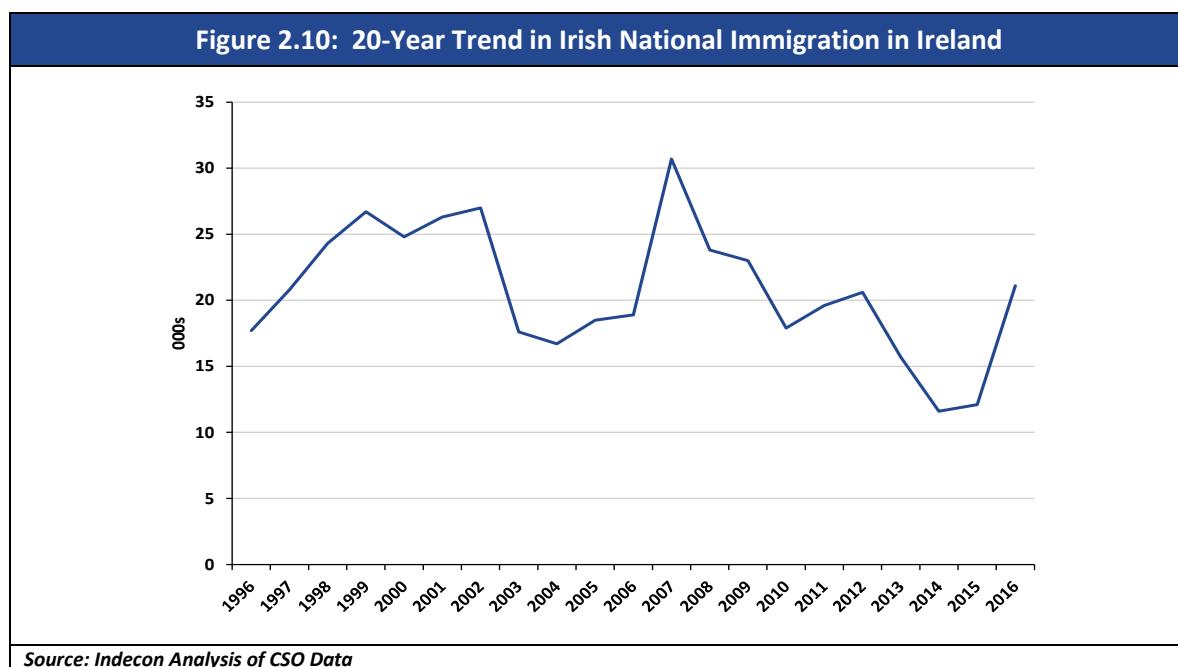
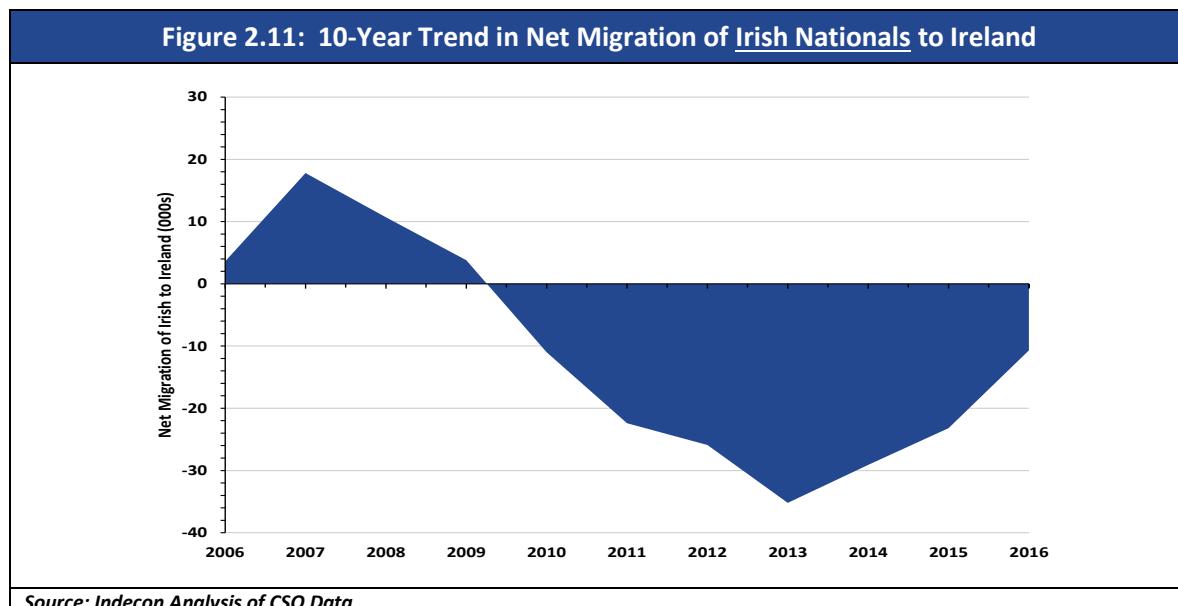


Table 2.1 demonstrates that the number of Irish persons returning to Ireland increased by 74% from 2015 to 2016. This has contributed significantly to the reduction in net outward migration of Irish persons, as discussed subsequently.

Table 2.1: Irish National Immigrants 2012-2016							
	2012	2013	2014	2015	2016	% change 2014-2015	% change 2015-2016
Irish Immigrants (000s)	20.6	15.7	11.6	12.1	21.1	4.3%	74%

Source: Indecon Analysis of CSO Data.

The trend in level of the net migration of Irish nationals to Ireland is presented in Figure 2.11. This shows net migration of over 35,000 of Irish nationals leaving Ireland in 2013, but the scale of net migration of Irish nationals has declined significantly in the years to 2016.

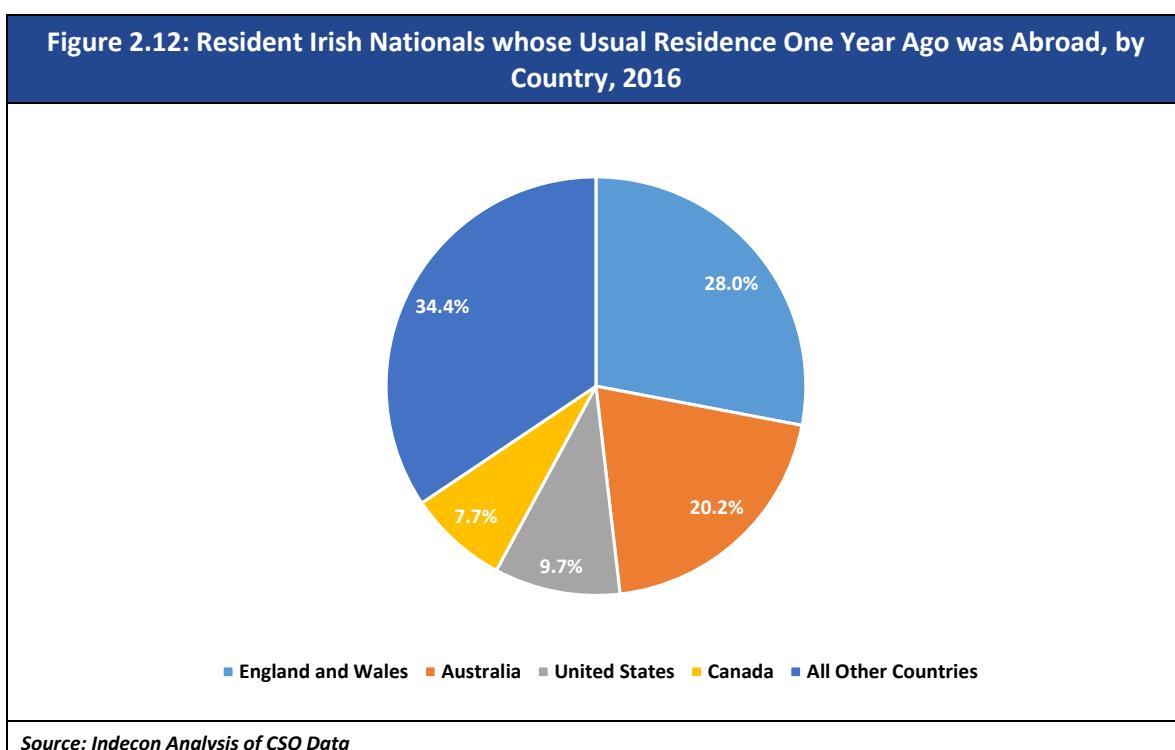


Evidence on the overall scale of returning Irish emigrants shows that in 2006, 25,989 Irish nationals indicated that their usual place of residence one year previously was abroad. In 2011, this dropped to 17,921. In 2016, the numbers of returning Irish emigrants increased to 26,428 with (0.7%) of the population indicating they were living abroad the previous year.

<b>Table 2.2: Irish Nationals Aged One Year and Over Who Lived Abroad One Year Ago</b>			
	<b>2006</b>	<b>2011</b>	<b>2016</b>
Irish Nationals Aged One Year and Over Usually Resident and Present in the State	3,706,683	3,863,194	4,026,547
-of whom their usual place of residence one year ago was abroad (number)	25,989	17,921	26,428
-of whom their usual place of residence one year ago was abroad (%)	0.70%	0.46%	0.66%

*Source: Indecon Analysis of CSO Census of Population Data*

An important factor to consider in the context of barriers facing returning Irish emigrants is the departing destination from which they are returning. This will have implications due to bilateral agreements, jurisdictional similarities, and co-membership of supranational organisations (e.g., EU). Figure 2.12 presents data regarding the country of usual residence of those Irish nationals who lived abroad one year ago. The top four destinations of England and Wales, Australia, United States, and Canada, account for over 65% of this cohort. All other destinations had less than 3% of this cohort, implying a heavily skewed returning emigrant profile in terms of geographic distribution.



The pattern of departing destinations for Irish nationals changes over time. A breakdown by country of returning Irish emigrants who reported that their usual place of residence the year prior was abroad is shown in Table 2.3 overleaf, for the years 2006, 2011 and 2016. Of note is the increased significance of Canada in terms of the previous area of residence of returning Irish emigrants, although England and Wales, Australia and the United States remain the most important countries of origin for recent returning emigrants.

**Table 2.3: Resident Irish Nationals whose Usual Residence One Year Ago was Abroad, by Country and Census Year (Number)**

	2006	2011	2016
England and Wales	8,721	4,966	7,401
Australia	5,618	3,921	5,327
United States	3,420	1,688	2,566
Canada	429	845	2,036
New Zealand	770	598	798
Spain	894	662	682
Scotland	761	700	672
France	683	529	669
Germany	547	323	494
China	**	163	312
All Other Countries*	4,146	3,526	5,471
<b>Total</b>	<b>25,989</b>	<b>17,921</b>	<b>26,428</b>

*Source: CSO Census of Population.*  
*\*All Other Countries excludes Ireland and Northern Ireland.*  
*\*\*The figure for China alone is not available for 2006, China is grouped with Asia.*  
*Note: 2006 figure for New Zealand includes New Zealand and other Oceanic countries. 2011& 2016 figures for Africa include South Africa and Other Africa.*

A percentage breakdown by country of Irish persons who reported in the 2006, 2011 and 2016 that their usual place of residence one-year prior was abroad is shown in Table 2.4. Those who said they lived in England/Wales or Australia account for approximately half of all recently returning Irish emigrants.

**Table 2.4: Resident Irish Nationals whose Usual Residence One Year Ago was Abroad, by Country and Census Year (%)**

	2006	2011	2016
England and Wales	34%	28%	28%
Australia	22%	22%	20%
United States	13%	9%	10%
Canada	2%	5%	8%
New Zealand	3%	3%	3%
Spain	3%	4%	3%
Scotland	3%	4%	3%
France	3%	3%	3%
Germany	2%	2%	2%
China	**	1%	1%
All Other Countries*	16%	20%	21%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

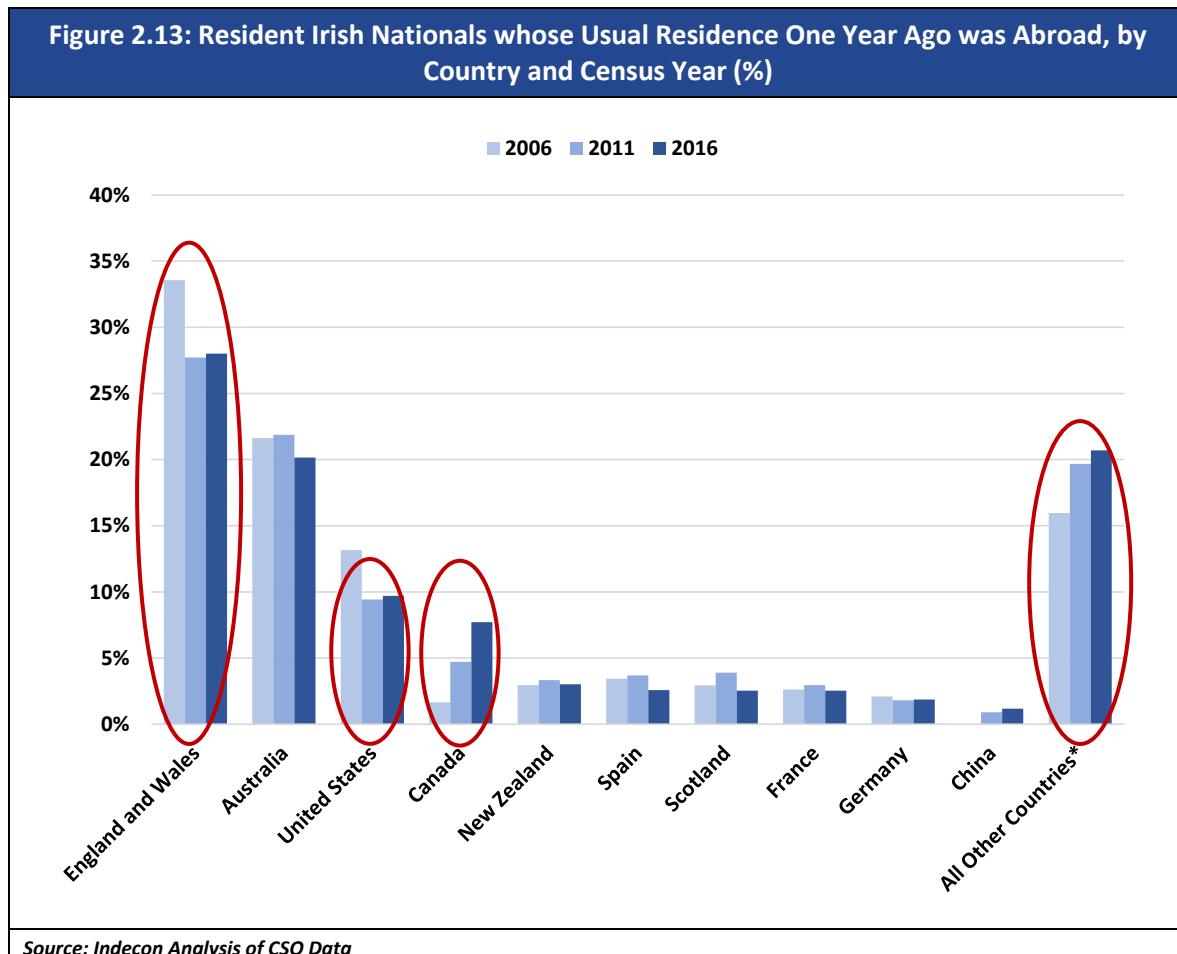
*Source: Indecon Analysis of CSO Census of Population.*

*\*All Other Countries excludes Ireland and Northern Ireland.*

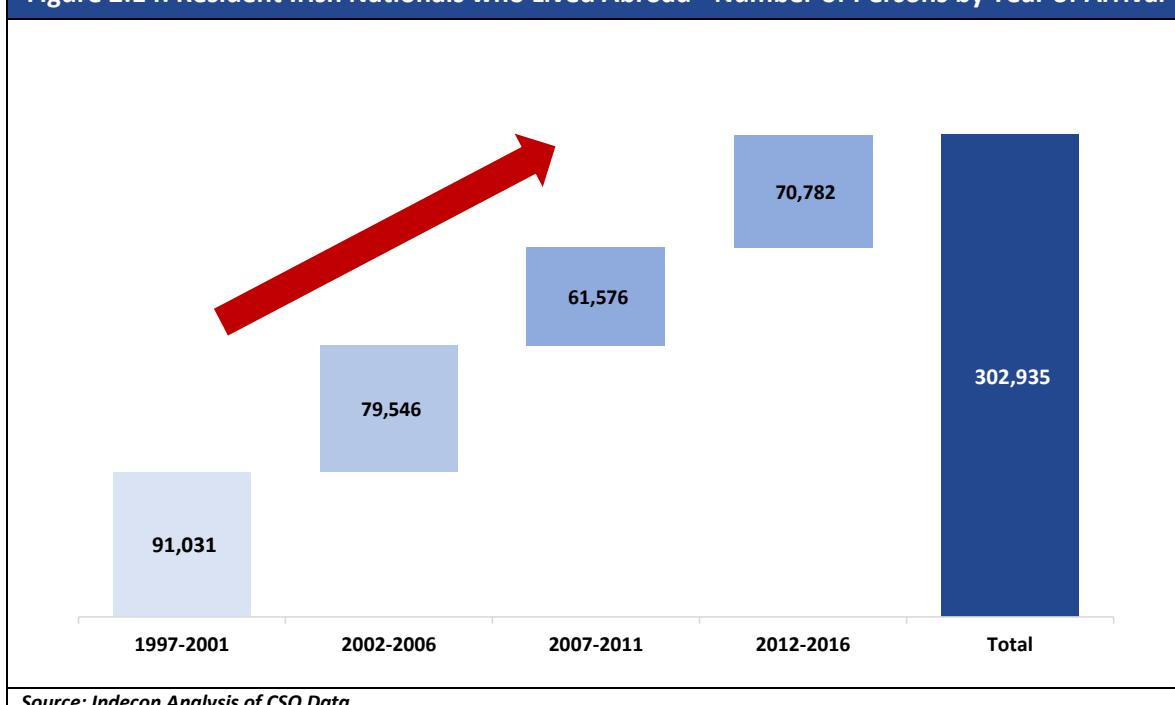
*\*\*The figure for China alone is not available for 2006, China is grouped with Asia.*

*Note: 2006 figure for New Zealand includes New Zealand and other Oceanic countries. 2011& 2016 figures for Africa include South Africa and Other Africa.*

Analysing this data graphically highlights the shifting returning emigrant trends over the 2006 to 2016 period. Interestingly, Canada and All Other Countries saw strong growth in relative terms from 2006 to 2016, while the traditional emigration destinations such as England and Wales and the USA saw relative decreases.



An analysis of returning Irish emigrants over time is presented in Figure 2.14. Over 300,000 Irish nationals who have lived abroad arrived in Ireland during 1997 to 2016. Approximately 23% of these arrived in Ireland in the 2012-2016 period, indicating a growth in returning emigrants in recent years.

**Figure 2.14: Resident Irish Nationals who Lived Abroad - Number of Persons by Year of Arrival**

An analysis of returning Irish emigrants is presented in the next table. This question was also asked in relation to the country/destination of residence in which they resided. This showed that cumulatively 300,000 Irish residents reported they lived abroad for one year or more and returned to take up residence in Ireland sometime between 1997 and 2016.

**Table 2.5: Resident Irish Nationals who Lived Abroad by Year of Return and Country of Previous Residence 1997-2016 - Number of Persons**

	1997-2001	2002-2006	2007-2011	2012-2016	Total
UK	46,615	31,595	22,881	23,538	124,629
EU 15 excluding Ireland & UK	6,648	6,390	5,616	7,084	25,738
EU 15 to EU 28 States	1,511	2,458	1,473	969	6,411
USA	11,512	10,408	6,301	7,078	35,299
Other countries	24,745	28,695	25,305	32,113	110,858
<b>All Countries</b>	<b>91,031</b>	<b>79,546</b>	<b>61,576</b>	<b>70,782</b>	<b>302,935</b>

*Source: Indecon Analysis of CSO Data*

Equivalent data is presented in percentage terms in the table overleaf. This highlights the fluctuating nature of departing destinations for returning emigrants across the years examined. Over 50% of those who returned from 1997 – 2001 came from the UK but this fell to 33% in the 2012 – 2016 period.

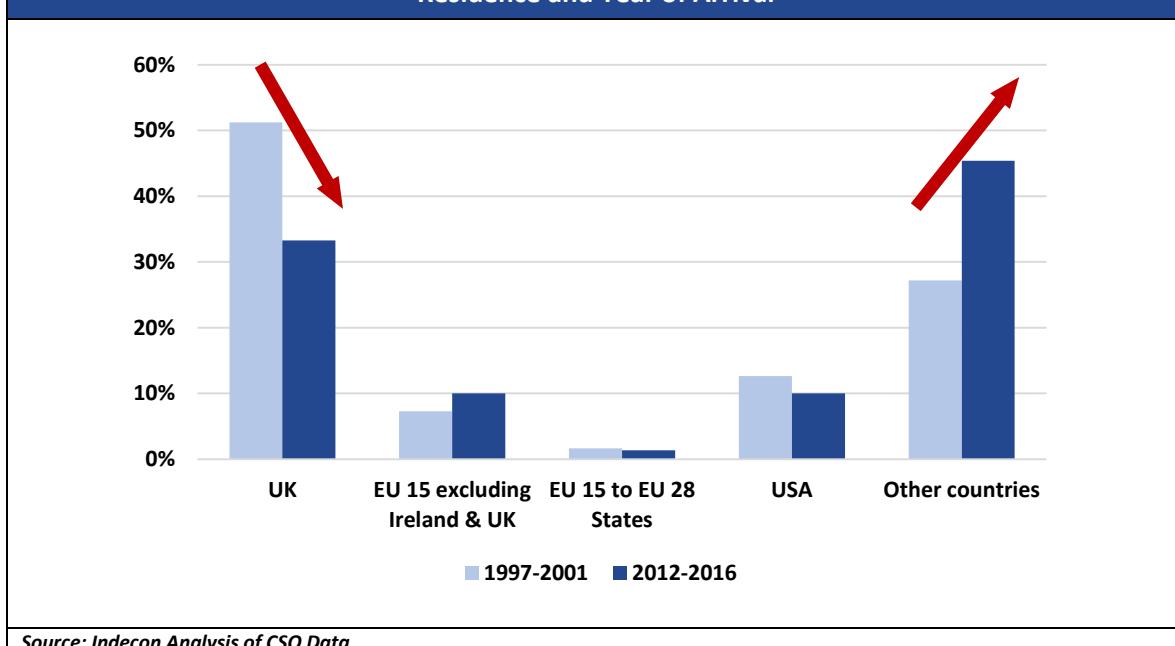
**Table 2.6: Resident Irish Nationals who Lived Abroad by Year of Return to Ireland and Country of Previous Residence 1997-2016 - %**

	1997-2001	2002-2006	2007-2011	2012-2016	Total
	%	%	%	%	%
UK	51%	40%	37%	33%	41%
EU 15 excluding Ireland & UK	7%	8%	9%	10%	8%
EU 15 to EU 28 States	2%	3%	2%	1%	2%
USA	13%	13%	10%	10%	12%
Other countries	27%	36%	41%	45%	37%
<b>All Countries</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: Indecon Analysis of CSO Data

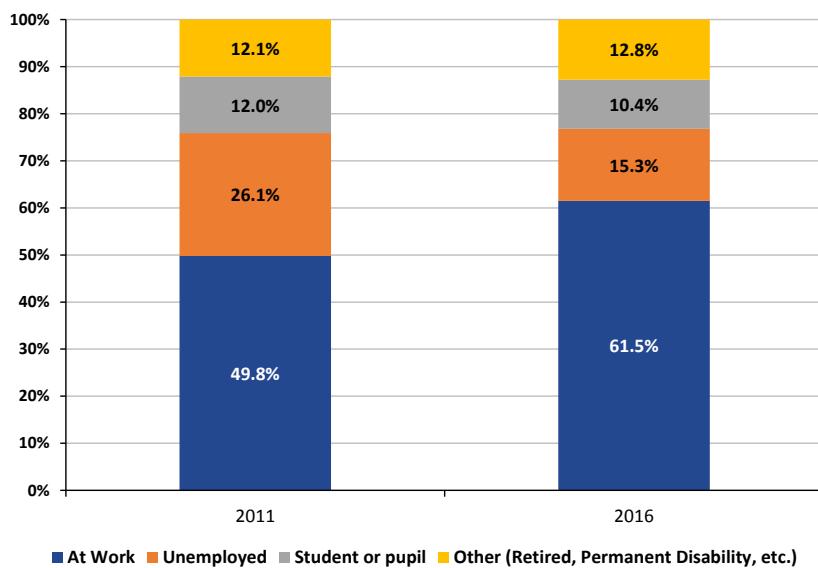
These changing patterns of returning emigrants is presented in Figure 2.15. This shows that while UK has become a less important origin destination, it remains the single largest country for recently returned Irish emigrants.

**Figure 2.15: Resident Irish Nationals who Lived Abroad by Year – Country of Previous Residence and Year of Arrival**



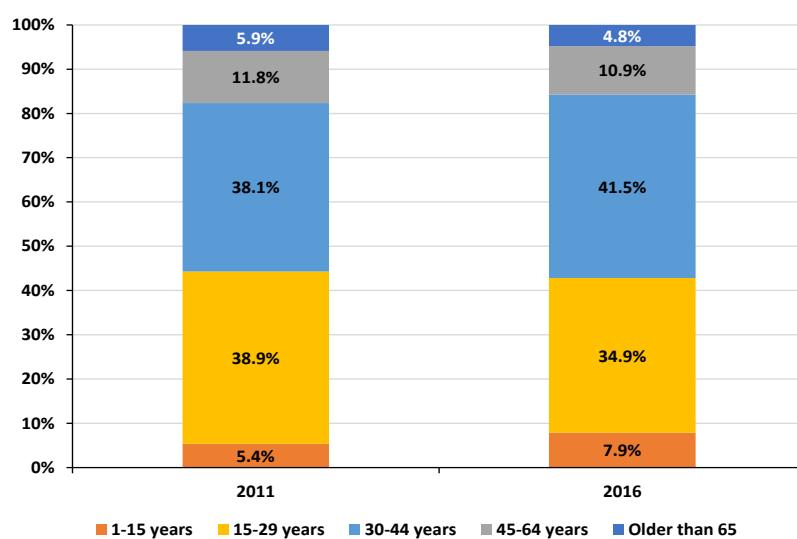
Source: Indecon Analysis of CSO Data

An analysis of the socioeconomic profile of recently returned Irish emigrants indicates that the percentage of those currently in employment rose from 50% to 61% over the 2011 to 2016 period. Encouragingly, the proportion of those currently unemployed has fallen over the same period (26% to 15%). Other principal economic statuses including students and retired persons saw little change.

**Figure 2.16: Irish Nationals Living Out of State One Year Prior, by Principle Economic Status**

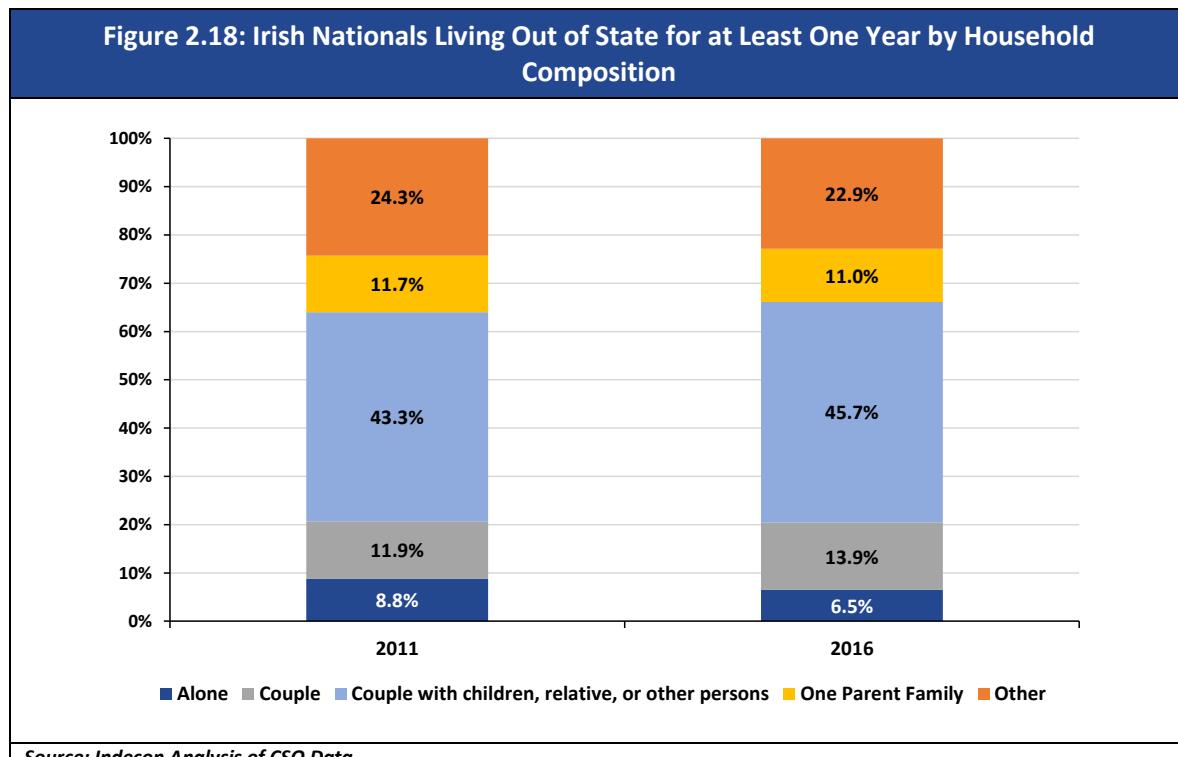
*Source: Indecon Analysis of CSO Data*

The age profile of Irish nationals who lived abroad in the previous year for both 2011 and 2016 is presented in Figure 2.17. Of particular note in the context of potential barriers for returning emigrants is that a large majority of recently returned Irish nationals are of working age. This reinforces the priority which should be given to any barriers to returning emigrants securing employment.

**Figure 2.17: Irish Nationals Living Out of State for at Least One Year and Recently Returned, by Age**

*Source: Indecon Analysis of CSO Data*

Evidence on the household composition of recently returned Irish emigrants shows that these primarily consist of a couple with children or other relatives/persons. Few returning emigrants live alone upon return. This has implications for the significance of barriers concerning access to education as well as housing and visa or residence permits for partners.



## 2.4 Summary of Findings

This section concerned a profile of migration in Ireland, with a focus on the core group relevant to this project of returned emigrants. The key findings are summarised below:

- ❑ The performance of the Irish economy has a correlated relationship with migration patterns, suggesting economic factors are a driver of migration decisions. In 2007, approximately 151,100 immigrants entered Ireland, while 46,300 emigrants left Ireland. This represents over 100,000 of net migration to Ireland in that year. Ireland saw negative net migration in all years from 2009 to 2015. In 2016, there was a marginally greater number of immigrants than emigrants.
- ❑ Emigrants in the 15-24 and 25-44 age cohorts increased substantially during the crisis period. While the number of 15-24-year-old emigrants has subsequently fallen to pre-crisis levels, the older cohort of 25-44 has remained static at levels seen during the crisis. The proportion of emigrants who are unemployed has fallen from 22.6% in 2011 to 10.4% in 2016, reflecting the improved macroeconomic environment. Emigrants in 2016 were also more highly educated relative to emigrants who left in 2009.

- ❑ The number of Irish nationals emigrating from Ireland is also correlated to the performance of Irish economy. In 2013, over 50,000 Irish nationals emigrated while only 15,700 Irish people immigrated to Ireland. Over 65% of recently returned Irish emigrants returned from the UK, Australia, the United States, and Canada. All remaining countries accounted for less than 3% of recently returned emigrants. These core markets have shifted over time, with returned emigrants from the UK and USA falling in proportional terms, with returning emigrants from Canada and the wider world increasing proportionally. Recently returned emigrants from the 2016 Census are also more likely to hold employment upon return relative to the 2011 cohort. A high proportion of recently returned migrants also live in a household made up of a couple with child/children.
- ❑ Data on the overall scale of returning Irish emigrants shows that in 2006, 25,989 Irish nationals indicated that their usual place of residence one year previously was abroad. In 2011, this dropped to 17,921. By 2016 the numbers of returning Irish emigrants increased, with 26,428 indicating they were living abroad the previous year.

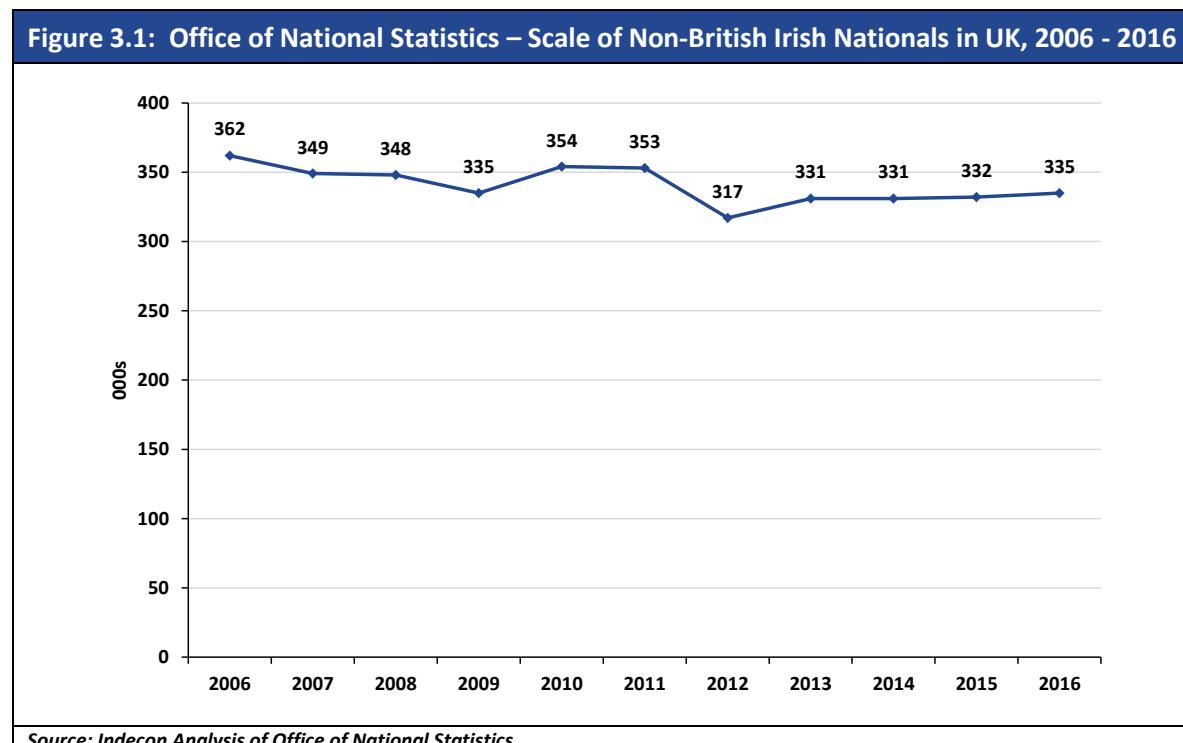
## 3 Analysis of Irish Emigrants in Key Markets

### 3.1 Introduction

The scale and impact of barriers facing returning emigrants will be influenced by the country to which migrants moved. It is therefore useful to examine the number of Irish nationals residing abroad.

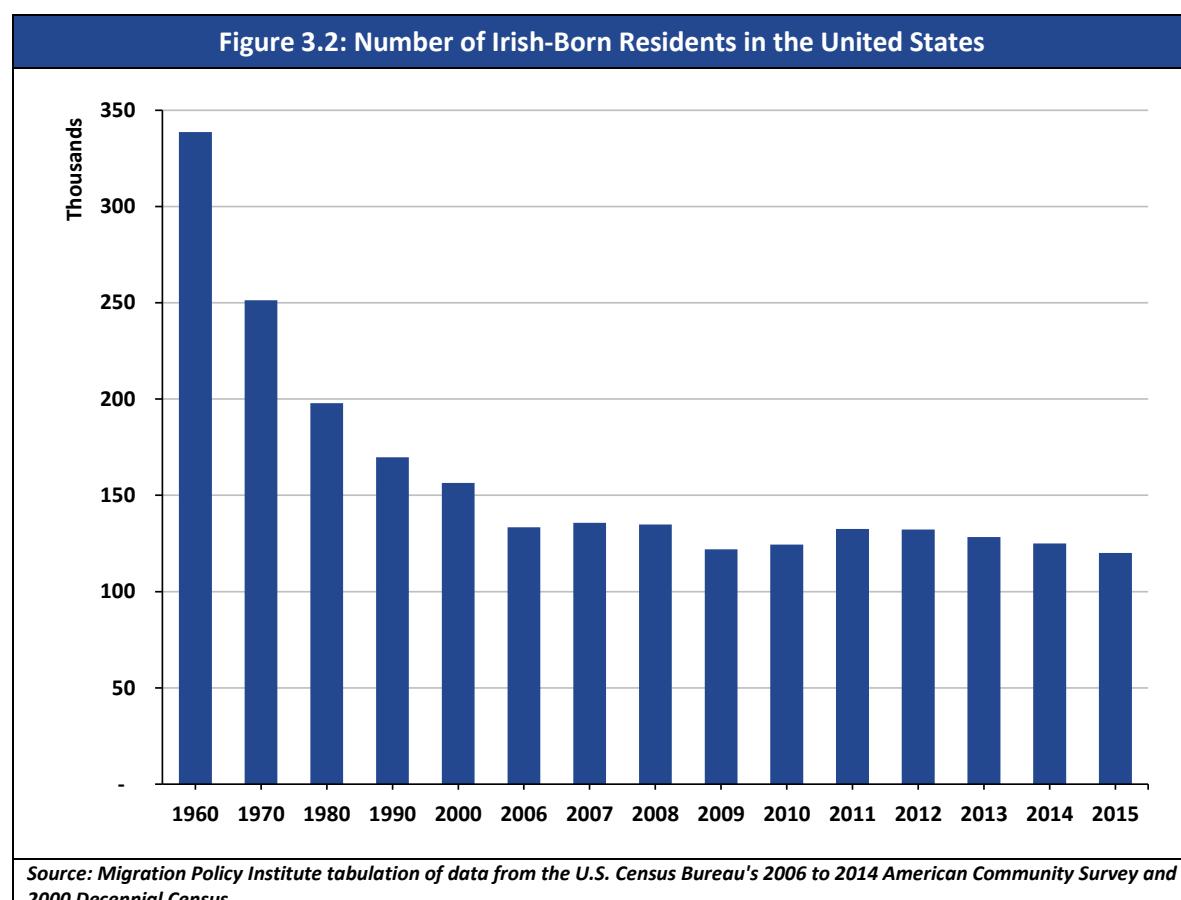
### 3.2 Irish Emigrants in United Kingdom

The impact of barriers facing returning emigrants will be influenced by country, and in general many of the barriers to returning emigrants are lower for those who immigrated to other EU countries. The United Kingdom has historically been a major destination for Irish migrants. In 2016 the number of Irish-born individuals resident in the UK was estimated to amount to 335,000. This excludes citizens with dual nationality and also individuals of Irish ancestry. The scale of the Irish in the UK is of note and free mobility and rights to work for these citizens, as well as mutual transferability in a wide range of areas such as driving licences and recognition of qualification, must be protected in the context of Brexit.



### 3.3 Irish Emigrants in United States

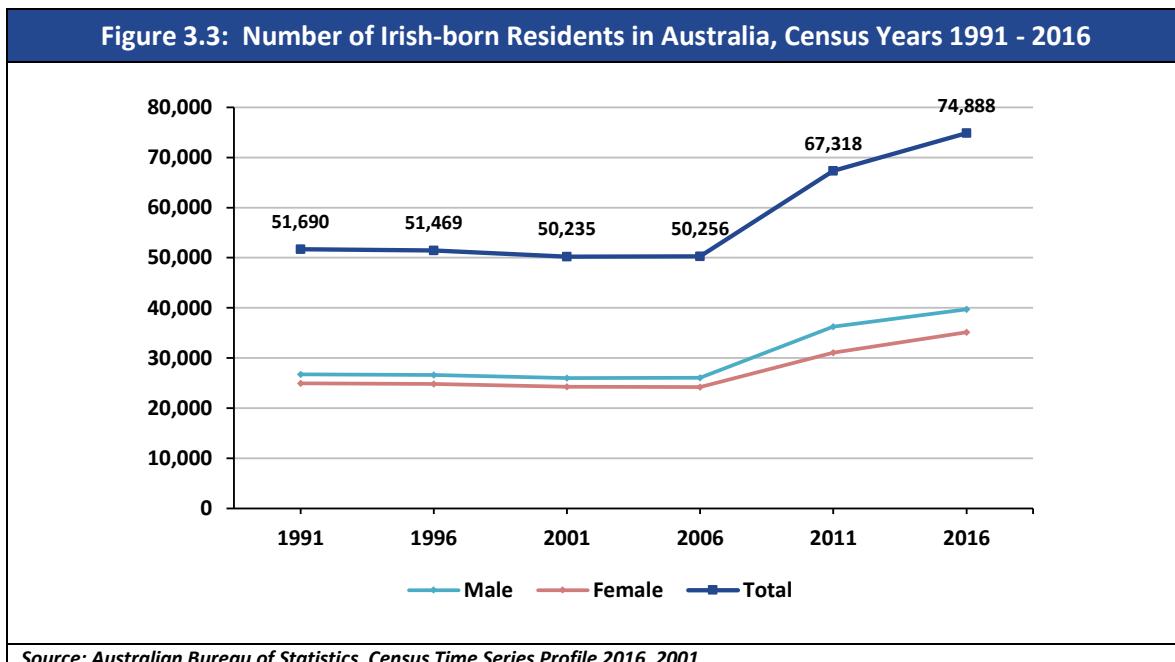
Alongside the United Kingdom, the United States has had strong traditional ties with Ireland and as such has been a major migration destination for Irish emigrants. Presented in the figure below is the number of Irish-born residents in the United States for selected census years as well as annual estimates for the 2006 – 2015. In the period 2015/2016 there were an estimated 120,144 Irish-born residents living in the US.



### 3.4 Irish Emigrants in Australia

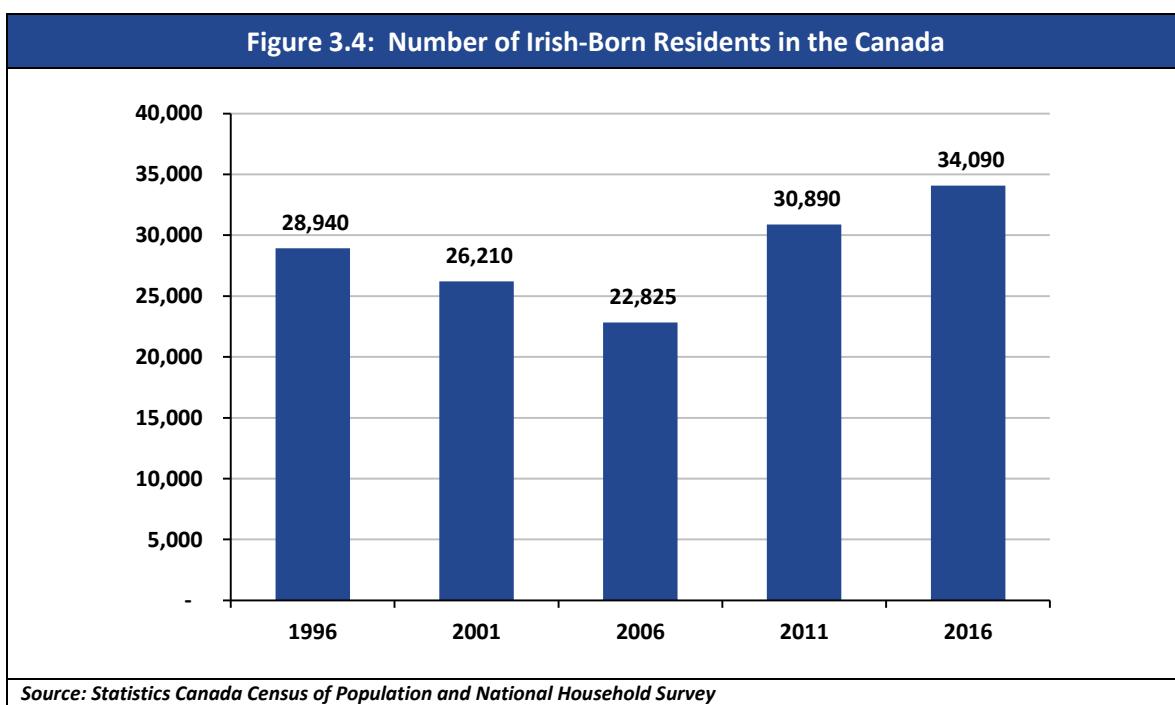
In recent years Australia has become a major migrant destination for Irish emigrants. As presented in the figure overleaf, the past decade has seen strong growth in the number of Irish-born residents in Australia. In 2015/2016 an estimated 74,888 Irish-born residents were living in Australia. The future path of Irish migration is inherently uncertain; however, changing administrative factors such as the abolition of the most popular Temporary Work (Skilled) Visa in April 2017 should be noted.<sup>2</sup>

<sup>2</sup> <https://www.border.gov.au/Trav/Visa-1/457> - "On 18 April 2017, the Hon Malcolm Turnbull MP, Prime Minister of Australia and the Hon Peter Dutton MP, Minister for Immigration and Border Protection jointly announced that the Temporary Work (Skilled) visa (subclass 457 visa) will be abolished and replaced with the completely new Temporary Skill Shortage (TSS) visa which will support businesses in addressing genuine skill shortages."



### 3.5 Irish Emigrants in Canada

Canada is another major destination for Irish migrants. The numbers of Irish-born people resident in Canada for each census year since 1996 is presented below (1996, 2001, 2006, 2011, and 2016). In the five years after 2006, the numbers of Irish-born in Canada rose by 35% to 30,890. This growth continued and in 2016 had increased to 34,090.



### 3.6 Overall Estimate of Irish Citizens Abroad

An estimate of the overall number of Irish-born persons living abroad is presented in the table below and suggests a total figure of 828,164. This excludes individuals with dual passports in the UK. This estimate is 3.2% higher than a United Nations estimate of the number of international migrants with an Irish origin in 2017 (802,084).<sup>3</sup>

<b>Table 3.1: Estimated Total Irish Emigrants</b>	
<b>Location</b>	<b>2015/2016</b>
United Kingdom	335,000
United States	120,144
Australia	74,888
Canada	34,090
Other Countries*	264,042
<b>Total</b>	<b>828,164</b>

*Source: Indecon analysis, ONS, Migration Policy Institute, Australian Bureau of Statistics, Statistics Canada, CSO Census*  
*\*Note: This estimate is based on assuming that the Irish in other countries account for the same percentage of returning Irish national emigrants in 2016, (31.9%). If we assume that other countries account for the same percentage of Irish as occurred for emigration from Ireland over 1987-2017 (46.8%), this would suggest a higher figure.*

Estimates of the total number of Irish citizens resident outside of the State prepared by the Department of Foreign Affairs suggest there are over 3.6 million Irish citizens resident outside the State who are citizens by virtue of being born on the island of Ireland or as a result of a parent's Irish citizenship, where that citizenship is from being born on the island of Ireland, or who have citizenship through the Foreign Births Registration (FBR) process.

### 3.7 Summary of Findings

An analysis of the Irish born citizens in key emigrant markets was undertaken in this section. The key findings are summarised below:

- ❑ In 2016, there were approximately 335,000 non-British Irish nationals in the UK. It should be noted that this does not include those who are both British and Irish on a dual citizenship basis. The number of non-British Irish nationals in the UK has fallen marginally from a peak of 362,000 in 2006.
- ❑ The number of Irish-born residents in the United States has fallen strongly when taking a long-term perspective. In 1960, there were 339,000 Irish-born residents in the USA; however, over the next forty years these numbers fell to 156,000. In 2015 there were approximately 125,000 Irish-born residents in the USA.

<sup>3</sup> United Nations, Department of Economic and Social Affairs. Population Division (2017). Trends in International Migrant Stock: The 2017 revision (United Nations database, POP/DB/MIG/Stock/Rev.2017).

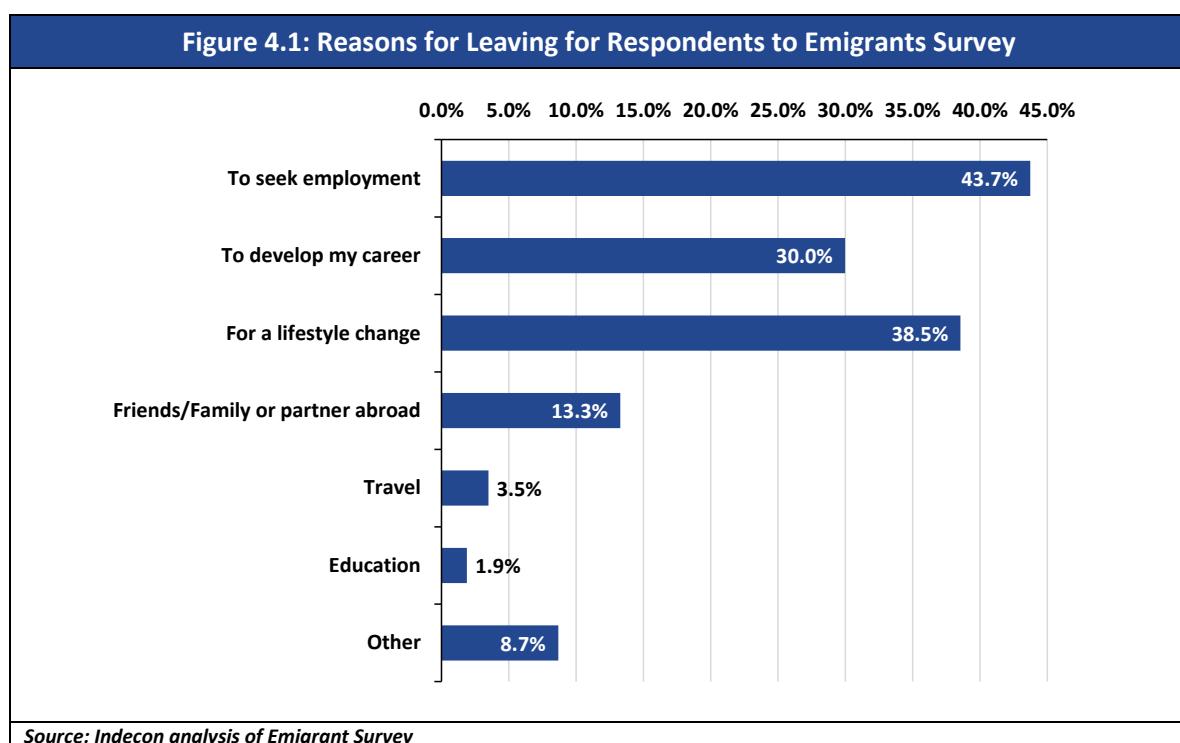
- ❑ In recent years Australia has become a major migrant destination for Irish emigrants. Irish-born residents in Australia grew by 34% in the 2006-2011 period, coinciding with the economic downturn in Ireland. In 2016, there were 74,888 Irish-born residents in Australia. The Australian Government has recently made changes to its immigration policy which may have implications as to the future trends in Irish emigration to Australia.
- ❑ The number of Irish-born residents in Canada gradually fell from 28,940 in 1996 to 22,825 in 2006. This coincides with the improving macroeconomic conditions in Ireland over the period. The numbers of Irish residents in Canada increased during the recession and in 2016 equalled 34,090.
- ❑ Canada is a growing destination for Irish migrants. The number of Irish-born people resident in Canada was 34,090. Estimates of the total number of Irish citizens resident outside of the State prepared by the Department of Foreign Affairs suggest there are over 3.6 million Irish citizens resident outside the State who are citizens by virtue of being born on the island of Ireland or as a result of a parent's Irish citizenship. Indecon estimates that there are over 828,000 Irish-born emigrants living abroad.

## 4 Factors Influencing Emigration and Returning Emigrants

### 4.1 Factors Influencing Emigration

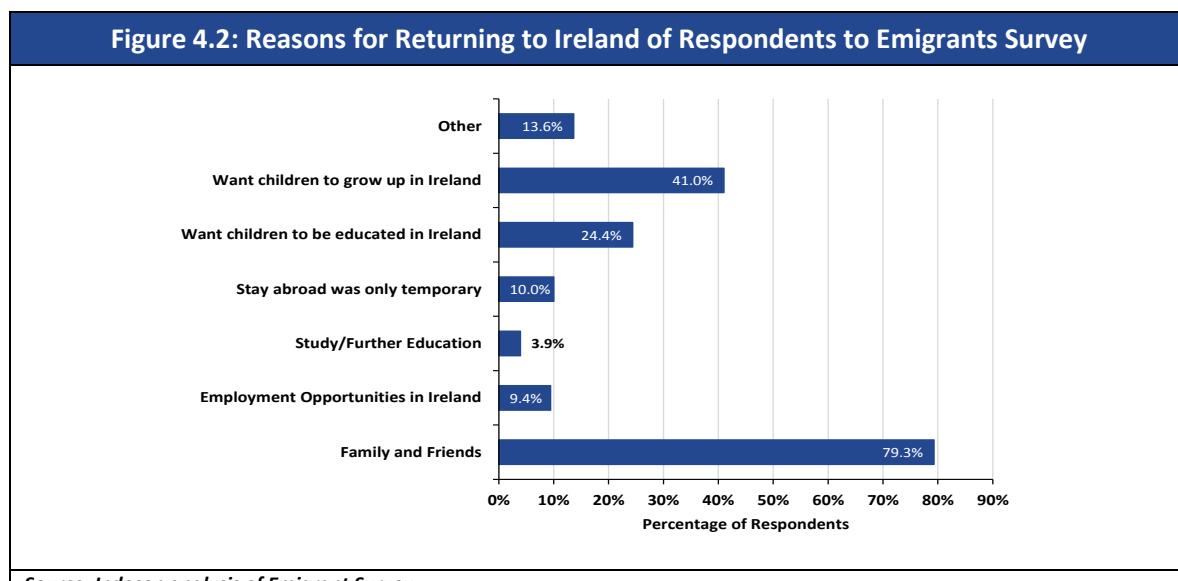
In order to propose effective solutions for any barriers which impact on returning emigrants it is necessary to identify the range of factors influencing the decision to return to Ireland. Extensive work on this has been undertaken by the Interdepartmental Committee on the Diaspora Policy and other organisations. To build on this valuable work Indecon obtained detailed submissions from a wide range of organisations and individuals interested in this area. In addition, extensive new empirical work involving a survey of emigrants was undertaken by Indecon. This has facilitated an up-to-date understanding of the characteristics of Irish emigrants and individuals' perceptions with regards to the impacts of a range of different barriers faced by returning emigrants.

In considering the barriers facing returning emigrants it is useful to examine the factors influencing emigration. Based on new survey evidence completed for this study, it is clear that seeking employment was a primary driver for many Irish emigrants with over 43% of respondents indicating that seeking employment was a reason for leaving, and 30% to develop their career. The fact that a majority of respondents indicated that employment and career related factors influenced their decision to emigrate has implications for the importance of employment in considering policies to facilitate returning emigrants.



## 4.2 Factors Influencing Returning Irish Emigrants

An analysis of the factors influencing returning Irish emigrants presented in Figure 4.2 shows that the one of the main reasons for returning to Ireland is family and friends being in Ireland. A significant percentage indicated that they wanted their children to grow up in Ireland, whilst almost a quarter of respondents stated that having their children educated in Ireland was an important factor in their decision to return. The focus on children and family life in these responses has implications for the importance of issues related to education and childcare.



This section provides an overview of the key barriers facing returning emigrants in order to provide insight into their relative importance.

## 4.3 Identification of Barriers Faced by Returning Emigrants

The results of our primary research on emigrants' views of the barriers faced by returning emigrants are summarised below. This provides important new insight into the relative significance of issues for returning emigrants. The results highlight that emigrants perceive significant barriers in areas of employment, motor related issues and housing. Other relevant barriers include health and childcare, financial and banking, immigration and welfare, and education.

**Table 4.1: Aggregated Views of Emigrant Survey Respondents by Theme**

Theme	Difficult	Very Difficult
Housing	19.5%	43.4%
Motor	17.5%	41.4%
Employment	28.1%	14.5%
Financial and Banking	19.9%	16.3%
Health and Childcare	18.5%	14.1%
Immigration and Welfare	16.5%	11.9%
Education	10.9%	8.9%

Source: Indecon Survey of Emigrants

An outline of the specific barriers identified in each thematic area is presented in the table below.

Table 4.2: Barriers Faced by Emigrants	
Theme	Issues
Housing	Purchasing or renting suitable housing/accommodation in Ireland
	Accessing social housing in Ireland
	Securing a mortgage in Ireland
Motor	Obtaining an Irish driver's licence
	Obtaining Car Insurance (including recognition of driving record / experience while abroad)
Employment	Identifying and securing suitable employment opportunities in Ireland
	Recognition and transferability of my qualifications
	Undertaking interviews with prospective employers in Ireland
Finance & Banking	Opening an Irish Bank Account
	Organising a Pension
	Transferring Pensions or Other Savings to Ireland
Health & Childcare	Securing Childcare
	Accessing Government Childcare Schemes
	Obtaining Health Insurance in Ireland
	Accessing GP and Other Healthcare Services
Immigration and Welfare	Obtaining a Visa/Leave to Remain/Permission to work for my Spouse/Partner
	Demonstrating normal/habitual Residence in Ireland
	Obtaining a Personal Public Service (PPS) number
	Accessing Welfare Supports
Education	Organising Primary or Secondary Schooling
	Organising University/Higer/Further Education
	Payment of University/Higer/Further Education Fees

*Source: Indecon Survey of Emigrants*

Underlying a number of the barriers is the issue of the ease or difficulty for returning Irish emigrants in obtaining information on the practicalities of returning to Ireland. New empirical survey research with Irish emigrants undertaken by Indecon for this study highlights the significance of this issue and as is indicated below, the majority of emigrants found it difficult to obtain such information.

Table 4.3: Perceptions on Ease or Difficulty in Obtaining Information for Returning Irish Emigrants	
Perception	Percentage of Respondents
Very Easy	1.0%
Easy	8.9%
Neither Easy nor Difficult	16.1%
Difficult	43.7%
Very Difficult	22.9%
Don't Know	7.4%

*Source: Indecon Survey of Emigrants*

The strength of views of Irish emigrants on the need to improve access to information on the practicalities of returning to Ireland is illustrated in some of the comments of individual emigrants who were consulted as part of this study.

**Table 4.4: Emigrant Views on Information Availability**

<p>"No informative guide or information in one place is available."</p> <p>"Lots of unknowns. A government info website would be useful for returning emigrants."</p> <p>"Provide one place online that gives out information on re-establishing oneself in Ireland."</p> <p>"A lot of red tape and forms in trying to come 'home'."</p> <p>"It appears that everything is difficult for returnees."</p>
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#### 4.4 Summary of Findings

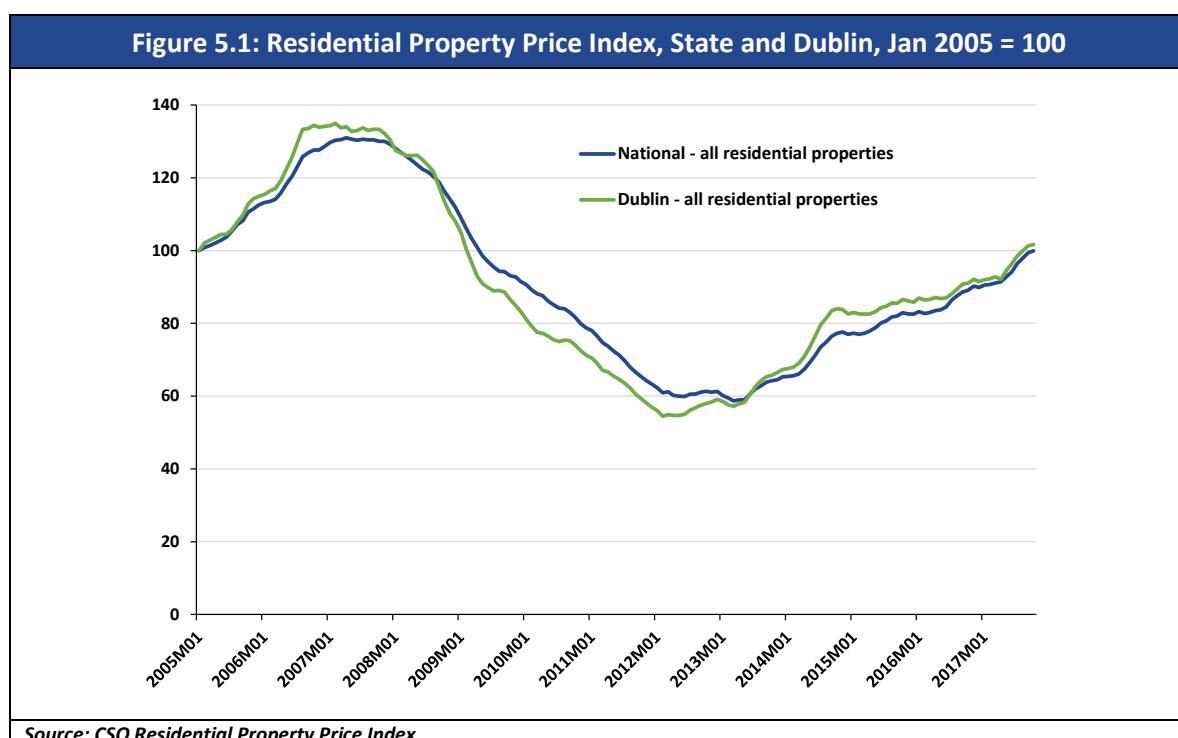
This section has concerned an analysis of the factors influencing the decision to emigrate from Ireland as well as return to Ireland. These are summarised below:

- ❑ Those emigrants who were surveyed during Indecon's primary research indicated that the most important factor influencing their emigration decision was to seek employment (43.7%). Another employment-related factor, to develop their career, also received a high level of responses (30%). The desire for a lifestyle change was also cited as important by emigrants (38.5%).
- ❑ In terms of factors influencing the decision to return to Ireland, respondents to the primary research who have already returned or planned on returning indicated that the most important factor was family and friends (79.3%). The lifestyle of the emigrants' children, in terms of their education as well as their experience growing up, were also important factors. This has implications for areas in which the Department could aim to alleviate any existing barriers.
- ❑ The key barriers facing returning emigrants, as identified in our primary research, are in the areas of housing, employment, and motor issues. More specific issues that may impact only specific cohorts of emigrants, e.g., education and immigration issues, were ranked as less important. However, it should be noted that such specific issues can be very important for the cohorts affected.

## 5 Housing Related Barriers

### 5.1 Introduction

Access to housing is a key issue facing both residents and returning emigrants. As shown in the figure below, residential property prices have seen a sustained increase since 2013 although they are lower than the peak prices in 2007. There are very significant differences in the current criteria for assessing mortgages and higher levels of deposits and proof of repayment ability are required for understandable prudent reasons. The increase in property prices reflects the housing shortage particularly in major urban centres following the low levels of housing construction in the post-recession period.



As a result of the price increases and the changes in prudential lending rules, it is generally accepted that access to housing will remain a key challenge for both returning emigrants and for other residents, until there is an acceleration in the supply of housing. In addition to the general challenges of individuals and families accessing the housing sector, there are some specific additional barriers experienced by returning emigrants.

One issue for emigrants is access to information on both house prices and on the requirements of mortgage providers. For example, there are major regional differences in housing prices and highlighted information on these may be of assistance for some returning emigrants. This is illustrated by the fact that while house price growth is a feature across all regions, these have been especially acute in the major urban centres. For example, average asking prices for residential properties in Sligo in 2017 Q3 were €133,374; €124,435 in Leitrim; and €558,961 in South County Dublin.<sup>4</sup>

In order to understand the extent to which access to housing is a barrier for returning Irish emigrants, Indecon has examined new empirical data on the nature of housing of recently returned Irish emigrants. Most were living in an owner-occupied home and over 33% were living in premises without a loan or mortgage. This latter group may reflect those who have returned with savings or those living with a relative or in the family home. Over 30% were renting from a private landlord, while just under 3.5% were living in Local Authority or voluntary housing body premises.

**Table 5.1: Irish Nationals who lived outside the island of Ireland 1 year ago, Census Year and Nature of Occupancy**

	United Kingdom	EU	North America	AUS/NZ	Other	Total
Own with mortgage/loan	22.6%	28.5%	28.5%	26.6%	27.3%	<b>26.0%</b>
Owner occupied without loan/mortgage	37.3%	29.0%	32.0%	36.1%	29.3%	<b>33.7%</b>
Private landlord	29.9%	33.6%	30.6%	29.6%	32.3%	<b>30.8%</b>
Local Authority	3.4%	2.7%	2.3%	2.4%	3.2%	<b>2.9%</b>
Voluntary/Co-operative housing body	0.5%	0.4%	0.5%	0.3%	0.4%	<b>0.4%</b>
Occupied free of rent	2.8%	1.8%	2.6%	2.6%	2.5%	<b>2.5%</b>
Not stated	3.5%	4.0%	3.6%	2.4%	5.0%	<b>3.6%</b>
<b>All types of occupancy</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*Source: Indecon analysis based on special data analysis of Census of Population provided by Central Statistics Office*

## 5.2 Difficulties in Purchasing or Renting

Given the developments in the housing market, returning emigrants face significant barriers concerning access to housing. Results from Indecon's primary research related to housing issues presented in the table overleaf shows that almost 79% of emigrants viewed purchasing or renting accommodation as a difficult or very difficult factor.

<sup>4</sup> The Daft.ie House Price Report, 2017 Q3.

Table 5.2: Views of Emigrant Survey Respondents on Housing Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Purchasing or renting suitable housing/accommodation in Ireland	1.1%	4.3%	8.9%	24.3%	54.5%	6.9%
<i>Source: Indecon analysis of Emigrant Survey</i>						

Indecon also surveyed a cohort of returning emigrants who are participants in the Back for Business programme and their views on housing related factors are contained in Table 5.3. The table shows that a similar percentage of this group deemed purchasing or renting suitable accommodation in Ireland to be very difficult.

Table 5.3: Views of Back for Business Survey Respondents on Housing Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Purchasing or renting suitable housing/accommodation in Ireland	0.0%	2.3%	11.6%	14.0%	58.1%	14.0%
<i>Source: Indecon analysis of Back for Business Survey</i>						

Figure 5.2 shows that the majority of those who had returned to Ireland as well as those living abroad viewed purchasing or renting suitable housing or accommodation in Ireland as very difficult.

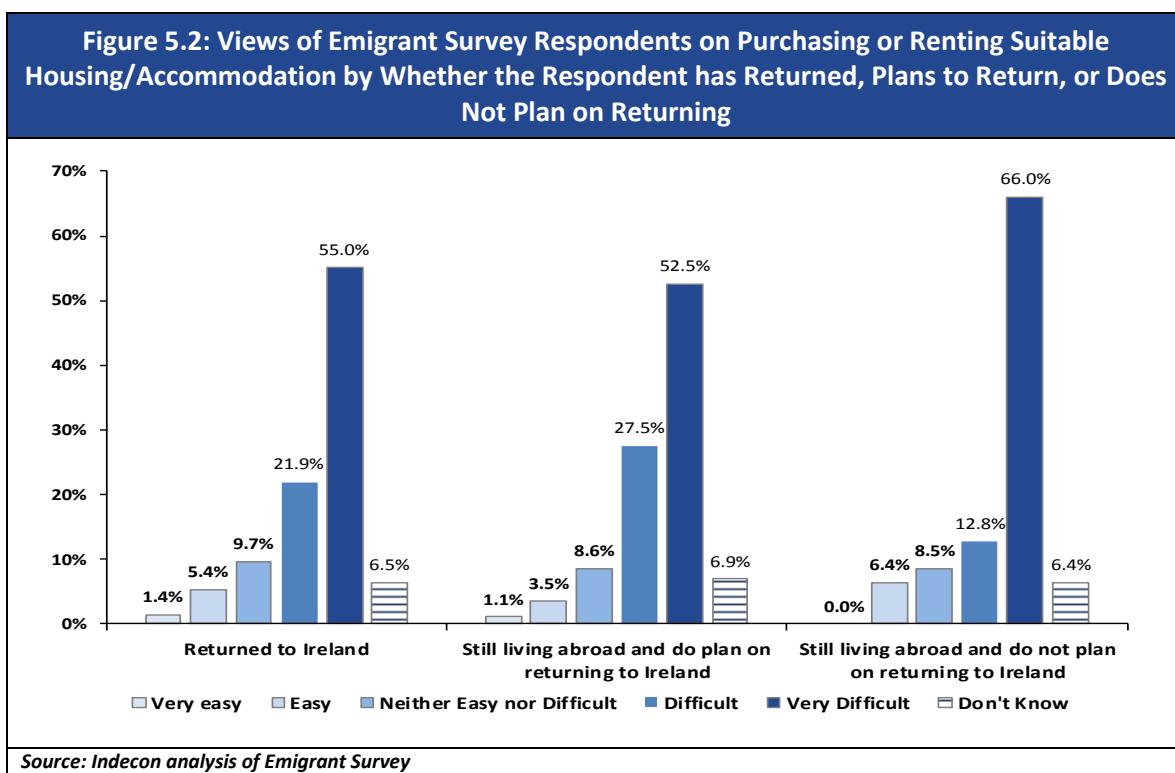


Table 5.4 shows the views of respondents by their country of residence. 88.3% of those living in Australia or New Zealand believed purchasing or renting suitable accommodation in Ireland was either difficult or very difficult while 75% of emigrants living in North America perceived that purchasing or renting was very difficult or difficult. A majority from UK also perceived this issue as very difficult and over 70% of emigrants living in other EU countries judged access to housing for returning emigrants to be very difficult.

<b>Table 5.4: Views of Emigrant Survey Respondents on Purchasing or Renting Suitable Housing/Accommodation by Country of Residence</b>						
<b>Country/ Region of Residence</b>	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Ireland	2.2%	4.7%	9.9%	21.6%	54.7%	6.9%
United Kingdom	0.0%	3.8%	9.6%	32.7%	51.9%	1.9%
EU/EEA/CH	2.6%	3.8%	7.7%	7.7%	70.5%	7.7%
North America	0.6%	6.3%	12.1%	32.8%	43.1%	5.2%
Australia and New Zealand	0.0%	0.6%	3.9%	26.3%	62.0%	7.3%
Other	1.7%	5.9%	10.1%	22.7%	53.8%	5.9%

*Source: Indecon Survey of Emigrants*

The views of respondents regarding purchasing or renting suitable accommodation or housing shows that those who left Ireland more recently tended to view it as being more difficult, with 60.5% saying they felt it was very difficult to find suitable accommodation compared to 51.5% who had left prior to 2012.

<b>Table 5.5: Views of Emigrant Survey Respondents on Purchasing or Renting Suitable Housing/Accommodation Who Planned on Returning by Year Respondent Left Ireland</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Left Ireland pre 2012	1.5%	5.1%	11.2%	25.5%	51.5%	5.1%
Left Ireland from 2012 onwards	2.3%	2.3%	7.0%	24.8%	60.5%	3.1%

*Source: Indecon analysis of Emigrant Survey*

Table 5.6 overleaf shows that younger respondents tend to view purchasing or renting suitable housing or accommodation in Ireland as more difficult, with the highest level of difficulty amongst those between 25 and 34 years old, with 61.8% of this cohort stating that they viewed it to be very difficult. This is likely to reflect the fact that such returning emigrants are probably more likely to be first-time buyers and may have lower levels of savings and assets.

<b>Table 5.6: Views of Emigrant Survey Respondents on Purchasing or Renting Suitable Housing/Accommodation by Age of Respondent</b>						
<b>Age of Respondent</b>	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
25-34 years	0.8%	2.6%	5.5%	23.2%	61.8%	6.1%
35-44 years	0.3%	4.0%	9.2%	25.7%	53.8%	6.9%
45-54 years	2.6%	7.7%	12.3%	25.2%	45.2%	7.1%
55-64 years	1.8%	8.9%	16.1%	25.0%	35.7%	12.5%

*Source: Indecon Survey of Emigrants*

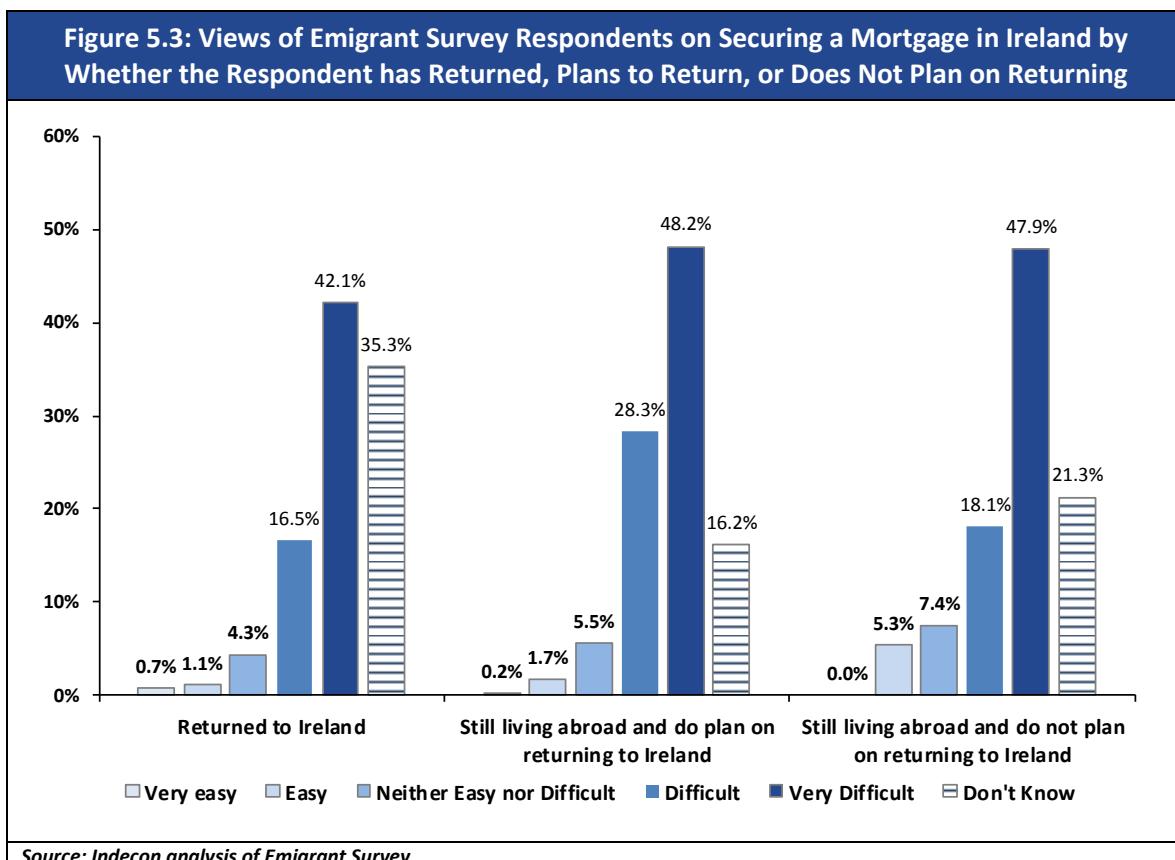
### 5.3 Barriers to Accessing Mortgage Finance

A particular issue that has been highlighted in our consultation process involves the difficulties in obtaining access to mortgages for recently returned emigrants. Central Bank regulations appropriately require certain rigorous prudential rules to be met, including requirements in relation to deposits, loan-to-value (LTV) ratio, and record of income. The views of Irish emigrants on securing a mortgage in Ireland indicates that 69.8% perceive this to be difficult or very difficult.

<b>Table 5.7: Views of Emigrants on Securing Mortgages</b>					
<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
0.3%	1.9%	5.3%	23.6%	46.2%	22.7%

*Source: Indecon Survey of Emigrants*

The majority of both those who had returned to Ireland and those who had not, viewed securing a mortgage as either difficult or very difficult in Ireland, which can be seen in Figure 5.3. Those who had returned viewed it to be less difficult than those who were planning on returning, which might suggest that there is a perception of difficulty in excess of the actuality. However, given that the majority of respondents viewed it to be difficult, it suggests that this is perceived to be a significant issue.



It is clear from Table 5.8 that those currently resident in Australia or New Zealand deem securing a mortgage in Ireland to be very difficult (60.1%). Those in North America or in other countries have the next highest perceptions of it being very difficult to secure a mortgage (45.9% and 48.7% respectively).

**Table 5.8: Views of Emigrant Survey Respondents on Securing a Mortgage in Ireland by Country of Residence**

Country/ Region of Residence	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Ireland	0.9%	0.9%	4.3%	18.5%	39.5%	36.1%
United Kingdom	0.0%	1.9%	5.8%	32.7%	36.5%	23.1%
EU/EEA/CH	0.0%	2.6%	7.8%	22.1%	41.6%	26.0%
North America	0.0%	1.7%	5.8%	28.5%	45.9%	18.0%
Australia and New Zealand	0.0%	1.1%	1.7%	24.7%	60.1%	12.4%
Other	0.8%	3.4%	5.9%	25.2%	48.7%	16.0%

Source: Indecon Survey of Emigrants

Table 5.9 shows that of those that plan on returning to Ireland who left Ireland more recently viewed securing a mortgage in Ireland as more difficult for returning emigrants. However, the majority of both cohorts in Table 5.9 view it to be a difficulty.

<b>Table 5.9: Views of Emigrant Survey Respondents on Securing a Mortgage in Ireland Who Planned to Return to Ireland by Year Respondent Left Ireland</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Left Ireland pre 2012	1.0%	0.5%	4.1%	18.9%	41.8%	33.7%
Left Ireland from 2012 onwards	0.0%	1.6%	4.9%	29.7%	46.7%	17.0%
<i>Source: Indecon analysis of Emigrant Survey</i>						

Younger respondents tended to deem securing a mortgage in Ireland more difficult than those in the older age cohorts, as shown in Table 5.10. Over half of respondents between 25 and 34 years old stated that they perceive securing a mortgage in Ireland to be very difficult, compared to 35.2% of those between 55 and 64 years old. The percentage of people who responded with 'don't know' increased with age, suggesting that older respondents did not have first-hand experience and were less aware of the issue.

<b>Table 5.10: Views of Emigrant Survey Respondents on Securing a Mortgage in Ireland by Age of Respondent</b>						
<b>Age of Respondent</b>	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
25-34 years	0.3%	1.6%	5.3%	23.4%	51.1%	18.4%
35-44 years	0.0%	1.3%	5.0%	24.8%	48.3%	20.5%
45-54 years	1.3%	3.2%	7.1%	23.4%	37.7%	27.3%
55-64 years	0.0%	3.7%	5.6%	20.4%	35.2%	35.2%
<i>Source: Indecon Survey of Emigrants</i>						

Table 5.11 overleaf shows the number of years required for a first-time buyer to save a deposit under the LTV rules for a range of housing prices. The figures show that particular problems are evident for returning emigrants and others attempting to save the required deposit to purchase an average first-time buyer new home in Dublin, even if there are two individuals each working full time and earning the average earnings for full-time employees. In this case, even assuming very high savings ratios of 10% of gross earnings, it would take such a couple eight years to save for a deposit.

**Table 5.11: Time Required for First-time buyer to Save a Deposit under New LTV Rules**

Property price	Annual Earnings (Gross)	Max Mortgage (3.5*gross income, max 90% LTV)	Deposit Required	No. years required to save deposit (if saving 10% of gross income)
€239,998	€46,852	€163,982	€64,413	13.7
	€75,472	€205,556	€22,840	3.0
	€84,210	€205,556	€22,840	2.7
	€93,704	€205,556	€22,840	2.4
	€113,208	€205,556	€22,840	2.0
	€126,315	€205,556	€22,840	1.8
€303,952	€46,852	€163,982*	€139,970	29.9
	€75,472	€264,152	€39,800	5.3
	€84,210	€273,557	€30,395	3.6
	€93,704	€273,557	€30,395	3.2
	€113,208	€273,557	€30,395	2.7
	€126,315	€273,557	€30,395	2.4
€403,200	€46,852	€163,982*	€239,218	51.1
	€75,472	€264,152*	€139,048	18.4
	€84,210	€294,735	€108,465	12.9
	€93,704	€327,964	€75,236	8.0
	€113,208	€362,880	€40,320	3.6
	€126,315	€362,880	€40,320	3.2

*Source: Indecon analysis quoted in Indecon Report for the Minister for Finance on Indecon's Impact of the Help to Buy Tax Incentive*

\*Not eligible for HTB incentive because the mortgage value must be at least 70% of the property price.

There are also significant information gaps evident and many returning emigrants may not be aware that savings and income earned abroad can be accepted as part of proof of payment ability, subject to adequate evidence being provided. This could be in the form of bank statements or payslips.

One specific area regarding access to mortgages where returning emigrants are disadvantaged is in relation to their exclusions from the Help to Buy incentive if they left Ireland more than four years previously.

The Help to Buy initiative provides a tax rebate for first-time purchasers to assist them to fund the deposit required to purchase or self-build a new house or apartment to live in as their home. The scheme is open to those who are purchasing new builds and those who self-build. Under the scheme, first-time buyers can avail of a tax rebate against the income tax or DIRT paid in Ireland over the last four years. Due to the wording of this eligibility criteria, returning emigrants are excluded if the emigrant has not paid tax in Ireland in the last four years.<sup>5</sup> Indecon believes there is strong justification for considering a small adjustment to assist returning emigrants to access affordable housing by allowing a tax refund on the last four years in which tax was paid. We believe that for practical reasons eligibility should be restricted to those who paid tax in last 14/15 years to align with Revenue Commissioners electronic records. We believe that this is probably likely to encompass nearly all of emigrants who would be eligible given the first time buyer requirement.

Some illustrative examples of emigrants' views on perceptions of the difficulties in accessing housing and obtaining mortgages are outlined in Table 5.12.

<sup>5</sup> See Indecon Impact Assessment of the Help to Buy Tax Incentive, submitted to the Department of Finance. September 2017.

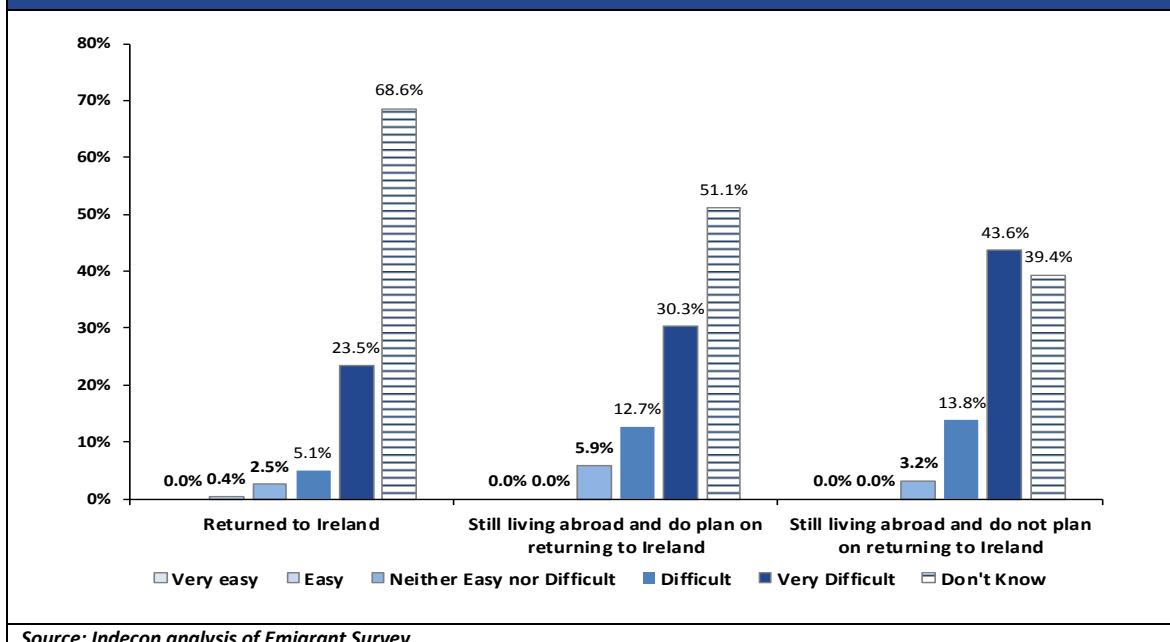
**Table 5.12: Housing and Mortgage**

“..Difficulties finding accommodation, going to end up staying with family...”
“It is IMPOSSIBLE to get a mortgage. Added to that the price of rentals and I am in a crazy living situation.”
“Our main concern is accessing a mortgage - as it appears impossible for people returning to Ireland”
“Aware the following affects everyone! Ratio of salary: rental/mortgage cost, in combination with both the cost of and insecurity of rental. Seems impossible for a single person (esp in public sector?) to afford to buy or rent a one-bed apartment in an average professional job in the Dublin area. Hard not to foresee a return to my parents’ house at age 35+ (and not just for a couple of months). ”
“...finding affordable rents while going through the mortgage process which they describe as 'painful' but once.”
“Applying for a mortgage: should be an easier process for returning emigrants- once they hold a job and have proof of previous job and earning,...”
“...I have been refused a mortgage because I was out of the country for two years even though I was paid all that time by UCD into my Irish bank account. ...”
“.... Mortgages Reduce the red-tape barriers towards foreign-based non-euro earning Irish to access mortgages (that doesn't happen) ....”
“...Allow those who left because of the economic crisis access to mortgages it's not fair to be loving with family for extended periods of time as you have changed so much since you left...”
“.... I am unable to obtain a small mortgage until I have worked in Ireland for 2 years, so I have to waste money on rent. I have owned two homes in the US and have paid all mortgages on time....”
“Securing a job and mortgage is the main thing holding me back. Jobs are all in Dublin and salaries are never advertised with jobs.”
“Chronic housing shortage means that Ireland is a very difficult environment for average income earners. Accessing services is extremely difficult for those returning from abroad as policies are not in place to recognise the situation of those who cannot fulfil the usual paperwork requirements specifically because they have been living abroad. In essence the system is highly discriminatory. Sad to say my country no longer provides for all of its citizens.”

## 5.4 Accessing Social Housing and Homeless Services

While many returning emigrants are in employment and are highly skilled, it is important to also ensure that barriers for returning emigrants who are less fortunate are addressed. Indecon’s survey of emigrants indicated that 10.5% believed that accessing social housing in Ireland was difficult and 29.5% perceived it to be very difficult. Those who have returned to Ireland perceive accessing social housing to be less difficult than those who have not yet returned, as shown in Figure 5.4. Over two-thirds of those who returned said that they did not know whether or not it was difficult. The majority of those who do not plan on returning viewed it to be either difficult or very difficult, with 57.4% of this cohort selecting either of these two options.

**Figure 5.4: Views of Emigrant Survey Respondents on Accessing Social Housing by Whether the Respondent has Returned, Plans to Return, or Does Not Plan on Returning**



Source: Indecon analysis of Emigrant Survey

The 31 local authorities in Ireland are responsible for the provision of social housing in their respective domains. Social housing is a means-tested welfare scheme and is allocated based on eligibility and need. The allocation of social housing is based on regulations outlined in statutory orders.<sup>6</sup>

The issue of accessing homeless services has also been raised by other organisations operating within the area of migration. CrossCare has raised the issue of the difficulty in accessing homeless services for returning emigrants most at risk, e.g., deportees or embassy-facilitated returnees. Indecon notes that CrossCare has proposed further collaboration between the Department of Foreign Affairs and Trade, and the Department of Housing, Planning, Community and Local Government in relation to the pre-provision of emergency accommodation for deportees and are supportive of such initiatives. Wider welfare issues outside of housing that are of relevance for at-risk deportees are explored in Section 10.3.

## 5.5 Summary of Findings

An analysis of the housing related barriers faced by returning emigrants was undertaken in this section. The key findings are summarised below:

- Access to housing is a key issue facing returning emigrants. Residential property prices have seen a sustained increase since 2013 although are lower than the peak prices in 2007. There are however very significant differences in the current criteria for assessing mortgages.

<sup>6</sup>S.I. No. 288/2016 - Social Housing Assessment (Amendment) Regulations 2016, S.I. No. 84/2011 - Social Housing Assessment Regulations 2011.

- ❑ As a result of the price increases and the changes in prudential lending rules, it is generally accepted that access to housing will remain a key challenge for both returning emigrants and for other residents, until there is an acceleration in the supply of housing. There are, however, some specific issues which represent additional barriers for returning emigrants in accessing the housing market.
- ❑ One issue for emigrants is access to information on both house prices and on regulatory issues. For example, there are major regional differences in housing prices and obtaining information on these may be of assistance for some returning emigrants. While house price growth is a feature across all regions, these have been especially acute in the major urban centres. For example, average asking prices for residential properties in Sligo in 2017 Q3 were €133,374; €124,435 in Leitrim; and €558,961 in South County Dublin.<sup>7</sup>
- ❑ Given the developments in the housing market, returning emigrants and Irish residents face significant barriers concerning access to housing. Results from Indecon's primary research related to housing issues presented shows that almost 79% of emigrants viewed purchasing or renting accommodation as a difficult or very difficult factor. Securing a mortgage was also viewed very negatively (69.8% difficult or very difficult).
- ❑ A particular issue that has been highlighted in our consultation process involves the difficulties in obtaining access to mortgages for recently returned emigrants. Central Bank regulations appropriately require certain rigorous prudential rules including requirements in relation to deposits, loan to value, and record of income. However, access to mortgages is an area where returning emigrants are disadvantaged by being largely excluded from the Government's Help to Buy incentive. Not having access to this scheme makes it more difficult for returning emigrants to build up the deposit required to secure mortgage finance.

## 5.6 Recommendations to Address Housing Related Barriers

In order to address the housing related barriers a number of targeted changes are recommended as follows:

- ❑ Adjust Help to Buy Eligibility Rules to Ensure Returning Emigrants are Not Excluded;
- ❑ Enhance the Provision of Information on Requirements for Mortgage Approval and on Housing Market;
- ❑ Improve Procedures for Housing for Vulnerable Returning Emigrants.

The details of these recommendations are presented in Chapter 13.

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<sup>7</sup> The Daft.ie House Price Report, 2017 Q3.

## 6 Motor Related Barriers

### 6.1 Introduction

Barriers to driving a car and obtaining insurance were seen by emigrants consulted as among the most difficult barriers faced by many returning emigrants. The significance of this is evident by examining new empirical data on the means of travel to work by recently returning emigrants. This shows that nearly 30% drive to work.

Table 6.1: Irish Nationals who lived outside the Island of Ireland 1 year ago, Census Year and Means of Travel, 2016						
	Country/Region of Previous Residence					
Method of Travel	United Kingdom	EU	North America	Australia and New Zealand	Other	Total
On foot	9.8%	19.5%	12.3%	7.3%	14.0%	11.6%
Bicycle	3.8%	8.0%	4.3%	2.8%	4.5%	4.3%
Bus, minibus or coach	6.3%	12.6%	8.4%	5.8%	9.0%	7.8%
Train, DART or Luas	4.6%	6.5%	5.4%	4.6%	3.6%	4.8%
Motor cycle or scooter	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
Driving a car	29.4%	20.2%	27.2%	39.2%	24.5%	29.3%
Passenger in a car	7.4%	8.5%	9.7%	7.4%	10.7%	8.5%
Van	2.7%	1.0%	2.6%	5.9%	0.9%	2.9%
Other, including lorry	0.5%	0.1%	0.1%	0.2%	0.2%	0.3%
Work mainly at or from home	2.8%	2.6%	2.5%	1.6%	2.8%	2.5%
Not stated	32.5%	20.7%	27.3%	24.9%	29.6%	27.8%

*Source: Indecon analysis based on special data analysis of Census of Population provided by Central Statistics Office*

Indecon has also examined the availability of motorcars for recently returned emigrants. Over 80% of this cohort live in a household with at least one car. This highlights the significance of driving related barriers for returning emigrants.

Table 6.2: Irish Nationals who lived outside the island of Ireland 1 year ago, Census Year and Means of Travel						
	UK	EU	North America	Aus/NZ	Other	Total
Households with one motor car	46.8%	47.5%	49.6%	40.7%	46.2%	46.1%
Households with two motor cars	29.4%	20.2%	25.5%	44.0%	24.3%	29.4%
Households with three motor cars	3.8%	2.7%	3.4%	4.1%	4.0%	3.7%
Households with four or more motor cars	1.1%	1.2%	0.7%	1.8%	1.8%	1.3%
All households not having a motor car	16.7%	25.6%	19.3%	7.7%	21.1%	17.4%
Not stated	2.3%	3.0%	1.6%	1.8%	2.6%	2.2%

*Source: Indecon analysis based on special data analysis of Census of Population provided by Central Statistics Office*

## 6.2 Difficulties in Obtaining Driver Licence

The National Driver Licence Service (NDLS) is the national organisation tasked with the provision of learner permits and driver licence applications. The NDLS is operated through the Road Safety Authority (RSA).

The methods by which a returning emigrant can obtain an Irish driver's licence is dependent on the country from which they are departing. There are four categories for which a returning emigrant can fall under:

1. Returning emigrant does not hold any licence.
2. Returning emigrant holds valid EU/EEA licence.
3. Returning emigrant holds valid licence from a recognised State.
4. Returning emigrant holds valid licence from other States.

If a returning emigrant does not hold any licence, they will be required to complete the full driver licensing procedure. This involves the completion of a driver theory test, completion of a 12-lesson Essential Driver Training (EDT) course, and finally the passing of a driving test. Following the successful completion of the driver theory test, a learner must obtain a learner permit. A learner must hold a learner permit for six months before being eligible to sit the full driver test. This procedure is equivalent for any non-licensed person regardless of immigration status.

If a returning emigrant holds a valid EU/EEA driver licence, they are eligible to drive in Ireland due to EU-wide driver licence harmonisation. They are also allowed exchange their EU/EEA licence for an Irish driver licence if they wish, however this must be done within ten years of their licence expiring. This reflects the general EU rule of a ten-year renewal period after expiry. However, if the valid EU/EEA licence was issued via an exchange agreement between the EU/EEA state and a country that does **not** have an exchange agreement with Ireland, then Ireland cannot exchange this licence. Ireland's exchange agreements are discussed in the following paragraph.

The Irish Government has established welcome bilateral driver licence exchange agreements with several non-EU/EEA States/regions. Once taking up normal residence in Ireland, a holder of a licence from a recognised State/region can exchange their licence for an Irish driver licence. Currently there are fifteen recognised States/regions, presented in the table below.

**Table 6.3: Recognised States/regions with Bilateral Driver Licence Exchange Agreements**

Australia	Japan	Ontario, Canada
British Columbia, Canada	Jersey	South Africa
Gibraltar	Manitoba, Canada	South Korea
Guernsey	Newfoundland and Labrador, Canada	Switzerland
Isle of Man	New Zealand	Taiwan
<i>Source: NDLS</i>		

In terms of Irish emigrants, the most important country outside of the EU is the United States and the absence of a bilateral agreement with the US is a major issue. Indecon understands that there are difficulties in negotiating such a bilateral agreement with the US because of the delegated nature of responsibilities with individual states. However, other EU states have made progress in driving licences exchange with the US as outlined below.

- Germany has exchange agreements with 36 states. 28 of these require no theory test and no practical test. 11 of these require only a theory test.
- France has exchange agreements with 18 US states.
- Italy will exchange licences for US diplomats.
- Norway has a full bilateral exchange agreement with all of the US. Interestingly according to the European Commission, the safest roads in the EU/EEA are in Norway (measured as fatalities per million inhabitants).
- Denmark allows for driver licence exchange with the US without sitting a test, if one provides a written declaration that one has driven in the previous two years and have not had the (currently valid) licence revoked.

If a returning emigrant holds a licence from a State outside of the EU/EEA such as the US and without a bilateral exchange agreement, there is currently a requirement to undergo the standard driver licence procedure as previously outlined. However, if the driver has held a full driver licence for more than six months, the requirement to hold an Irish learner permit for at least six months is waived. The requirement to undergo the 12 EDT lessons is still, however, in effect. Indecon is aware that the Department of Transport, Tourism, and Sport is currently considering advancing the creation of a 'short-EDT' that will reduce the EDT lesson requirement for holders of non-recognised driver licences<sup>8</sup> and the direction of this move is strongly supported by Indecon, but we believe that even with this change the requirements would remain a barrier for many returning emigrants.

Indecon's primary research of emigrants indicated that motor-related issues were perceived as an area of very serious barrier facing returning emigrants. Obtaining an Irish driver licence was considered by 39% to be a difficult or very difficult factor.

**Table 6.4: Views of Emigrant Survey Respondents on Motor Related Factors**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Obtaining an Irish driver's licence	6.4%	17.0%	16.2%	18.4%	20.6%	21.3%

*Source: Indecon analysis of Emigrant Survey*

Emigrants resident in the United States have a relatively negative view of the difficulty in obtaining an Irish driver licence (59.5% difficult or very difficult), which reflects the reality of the lack of bilateral arrangement between Ireland and the USA.

<sup>8</sup> This change requires a legislative amendment and therefore the exact details of this change are uncertain.

**Table 6.5: Views of Emigrant Survey Respondents on Obtaining a Driver Licence by Country of Residence**

Country/Region of Residence	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Australia	6.6%	14.5%	15.7%	21.7%	17.5%	24.1%
United States of America	0.9%	12.9%	14.7%	13.8%	45.7%	12.1%
United Arab Emirates	16.4%	28.4%	13.4%	13.4%	20.9%	7.5%
United Kingdom	13.2%	13.2%	18.9%	17.0%	5.7%	32.1%
Canada	10.9%	29.1%	18.2%	18.2%	10.9%	12.7%
Other	9.3%	20.0%	20.0%	20.0%	12.1%	18.6%

*Source: Indecon analysis of Emigrant Survey*

Data on the views of emigrants on the issues concerning obtaining driving licences by country of residence is presented in Table 6.6. This shows that while many individuals in the UK or EU found it easy or very easy to obtain a driving licence, a percentage found it difficult or very difficult. This may be due to the fact that some of these individuals did not previously have a valid EU licence and so are facing the requirements of the EDT lessons as well as a driving test. These issues are also faced by individuals in Ireland who do not have a driving licence. This reflects the legitimate rigorous requirements of the Irish system for new drivers in line with safety objectives which Indecon fully supports.. The important feature of the evidence, however, is the much greater percentage of respondents from countries who had no bilateral agreements who viewed obtaining a driving licence as difficult or very difficult. In investigating the reasons for this, and examining the responses from individuals, it is evident to Indecon that many of those who deemed it very difficult from countries with no bilateral arrangements had a record of driving experience but were faced with starting a process in Ireland whereby there was no recognition given to this experience and they were treated as learner drivers. This applied even in cases where they may have previously held an Irish driving licence.

**Table 6.6: Views of Emigrant Survey Respondents on Obtaining a Driver Licence by Region of Residence**

Country/Region of Residence	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
UK/EU	11.7%	19.5%	19.5%	16.4%	7.0%	25.8%
Country with a bilateral agreement	7.7%	17.8%	15.8%	21.1%	15.8%	21.9%
Country with no bilateral agreement	6.8%	18.0%	16.2%	15.8%	33.3%	9.9%

*Source: Indecon Survey of Emigrants*

We have also examined this issue with respect to whether the respondent has returned to Ireland, is planning to return, or does not plan on returning. This will reveal any differences between actual experiences and expectations prior to returning to Ireland. Of note is the slightly more negative view for those who have already returned. This may indicate that those who do not have first-hand

experience may be underestimating the difficulties in obtaining an Irish driver licence in certain circumstances.

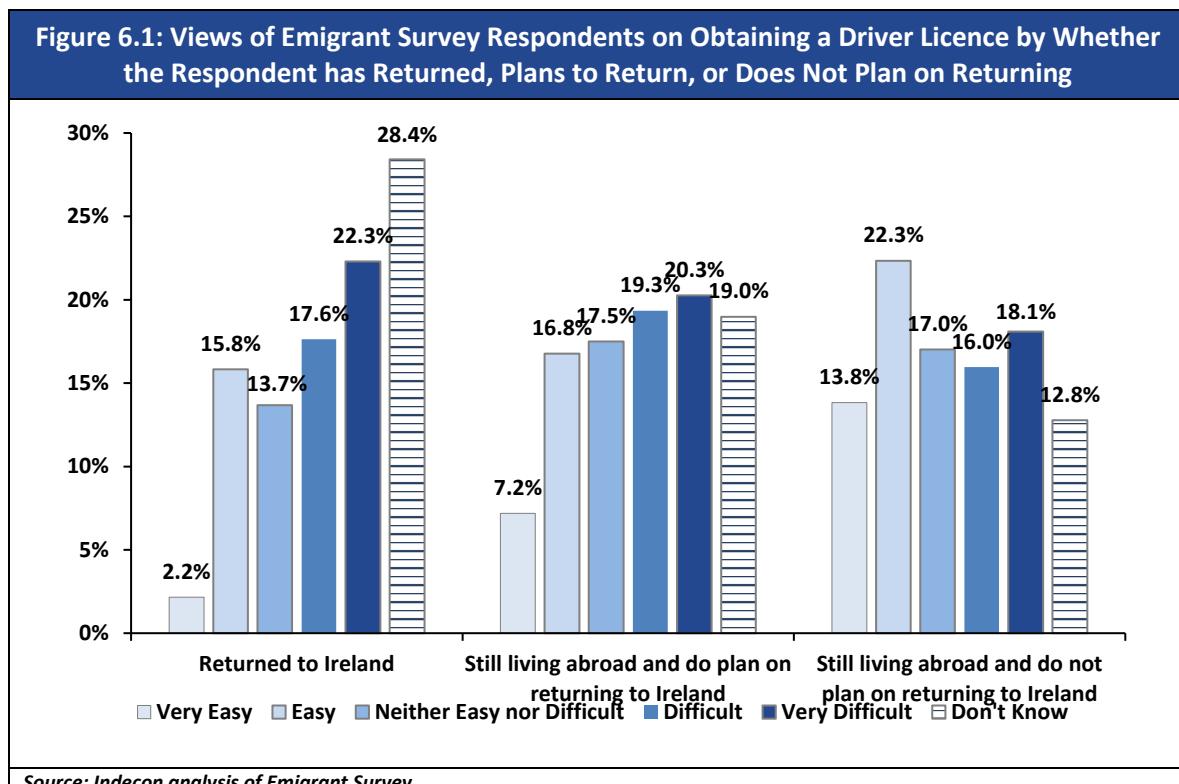


Table 6.7 shows that of those that plan on returning to Ireland, those who left Ireland prior to 2012 believe it to be more difficult for returning emigrants to obtain a driver licence than those who left Ireland from 2012 onwards. This may in part reflect the age differences and driving experience of individuals who left Ireland prior to 2012 and may also reflect a greater awareness of Irish requirements. The results may also be influenced by the fact that those who left Ireland after 2012 may include a greater percentage with existing Irish licences or the ability to automatically renew their previous Irish licence if they return to Ireland, as the 10 year expiry period may not apply.

**Table 6.7: Views of Emigrant Survey Respondents on Obtaining a Driver Licence Who Plan on Returning by Year Respondent Left Ireland**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Left Ireland pre 2012	2.1%	18.5%	14.4%	17.4%	24.1%	23.6%
Left Ireland from 2012 onwards	9.5%	22.9%	20.7%	17.3%	11.7%	17.9%

Source: Indecon analysis of Emigrant Survey

Some illustrative examples of emigrants' views on perceptions of difficulties in obtaining a driver's licence are outlined below.

**Table 6.8: Examples of Emigrants' Comments on Driver's licence Requirements**

"The main issue that I have been finding very laborious and extremely difficult is that I had a clean American driver's licence for 9 years. Then suddenly I have to start the whole process of driving here again! I would be grateful if the experience I had could be taken into account and I didn't have to start all over again as if I had no driving experience whatsoever!"

"Driver's license situation for USA citizens extremely frustrating. Lack of recognition of foreign driving expensive. 5 continuous years here but not recognized in Ireland."

"...difficulty replacing a US driver's license with an Irish licence (even though I have 20+ years of driving experience with a manual transmission, and no accidents, still I'd be treated as a Learner driver in Ireland and be penalized with higher insurance costs.."

"Drivers licenses and car insurance will kill us."

"Transfer of driver's licence for truck drivers."

"My Irish driver's licence has expired whilst abroad and I have not been able to renew it. I worry about having to take a driver's test again at my age, which seem ridiculous as I've been driving for 43 years."

"Should be able to obtain driver's licence more easily."

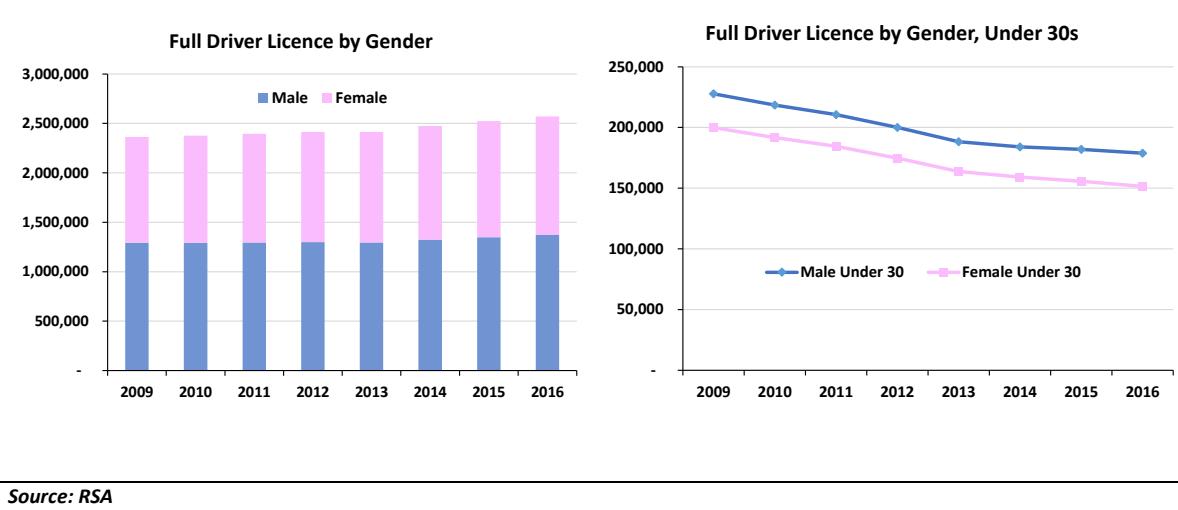
"qualifications obtained in the US are not recognised, my driver's license is of no use. "

"Driver's license situation extremely frustrating."

*Source: Indecon Survey of Emigrants*

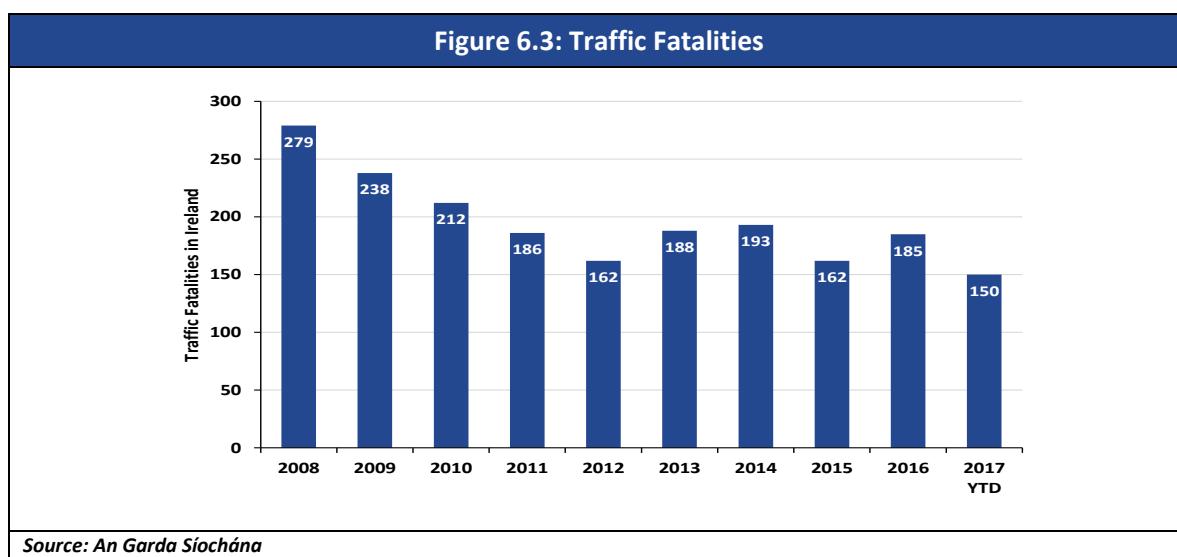
Given the need to ensure safety on our roads Indecon have examined the evidence on the trend in driver licences and in traffic fatalities. Figure 6.2 below highlights the decline in driver licences for younger age cohorts.

**Figure 6.2: Number of Full Driver Licences by Gender and Under 30s, 2009 - 2016**



*Source: RSA*

The trends in traffic fatalities are presented below, which have exhibited a downward trend for the 2009 to 2012 period. Fatalities have fluctuated between 162 and 193 per annum since 2012 but have shown a welcome decline. This decline is likely due to a wide range of factors including changes in drink driving laws, improvements in vehicle safety and the dramatic improvements in the road network.



Indecon is cognisant of the importance of ensuring safe Irish roads; however, we are also acutely aware of the barriers for returning emigrants who may have been driving for long periods of time in a different regime. Given the improvements in road safety we are very supportive of measures to ensure effective driving and for that reason we are supportive of returning emigrants being required to do a driving test if there are no reciprocal arrangements in place. However, we believe that some adjustments can be made to existing system without any impact on safety. Such changes could be piloted and the experience used to inform future policy.

### 6.3 Difficulties in Obtaining Insurance

Indecon's consultations and primary research has highlighted that the availability and costs of motor insurance is one of the most problematic areas for returning emigrants. Over 78% of emigrants perceive the challenge of obtaining car insurance, including recognition of driving record/experience abroad, as being difficult or very difficult.

**Table 6.9: Views of Emigrant Survey Respondents on Car Insurance**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Obtaining Car Insurance (including recognition of driving record / experience while abroad)	1.5%	3.1%	6.5%	16.5%	62.1%	10.2%

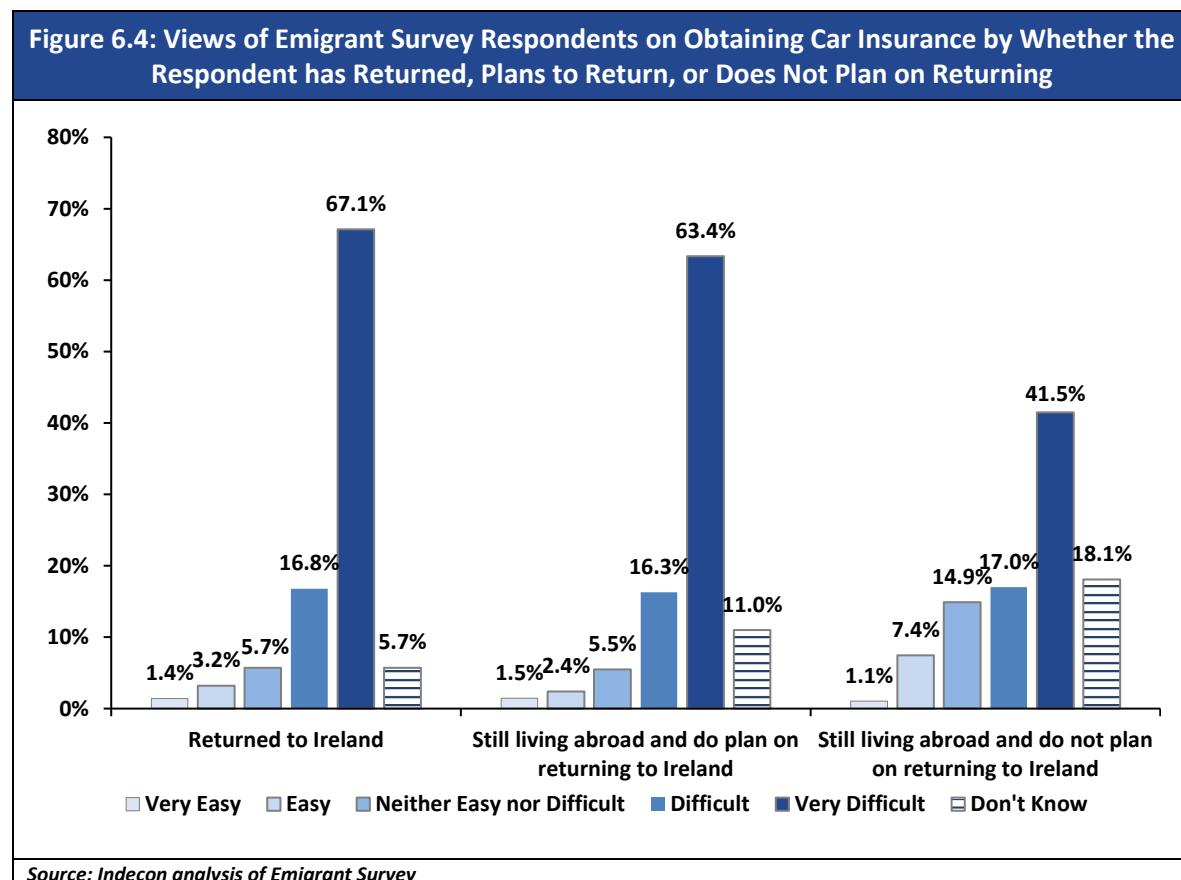
Source: Indecon analysis of Emigrant Survey

Table 6.10 shows that the majority of Back for Business survey respondents also deemed obtaining car insurance to be either difficult or very difficult to returning emigrants.

Table 6.10: Views of Back for Business Survey Respondents on Motor Related Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Obtaining an Irish driver's licence	9.3%	11.6%	25.6%	7.0%	11.6%	34.9%
Obtaining Car Insurance (including recognition of driving record / experience while abroad)	0.0%	9.3%	9.3%	18.6%	41.9%	20.9%

*Source: Indecon analysis of Back for Business Survey*

The views of emigrants on the difficulties in obtaining car insurance for different groups is presented below. This indicates that those who returned to Ireland experienced the most negative views on this issue.



Those living outside of the UK/EU/EEA/CH regions were found to be more likely to believe that obtaining car insurance in Ireland as a returning emigrant is very difficult, with those living in Australia and New Zealand deeming it to have the highest level of difficulty (81.6%), as shown in Table 6.11.

**Table 6.11: Views of Emigrant Survey Respondents on Obtaining Car Insurance by Country of Residence**

Country/ Region of Residence	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Ireland	2.1%	2.1%	6.0%	18.5%	66.1%	5.2%
United Kingdom	3.8%	9.4%	9.4%	15.1%	43.4%	18.9%
EU/EEA/CH	1.3%	7.7%	12.8%	24.4%	32.1%	21.8%
North America	1.2%	4.7%	6.4%	18.6%	56.4%	12.8%
Australia and New Zealand	0.6%	0.6%	2.2%	11.2%	81.6%	3.9%
Other	2.6%	0.9%	6.8%	17.1%	60.7%	12.0%

*Source: Indecon Survey of Emigrants*

It is clear from Table 6.12 that there is little difference between those who plan to return and left Ireland prior to 2012, and those who left from 2012 onwards in relation to their views on the difficulty of obtaining car insurance for returning emigrants. Over 80% of both cohorts stated that they think it is either difficult or very difficult for returning emigrants to obtain car insurance in Ireland.

**Table 6.12: Views of Emigrant Survey Respondents on Obtaining Car Insurance Who Plan on Returning by Year Respondent Left Ireland**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Left Ireland pre 2012	2.0%	3.6%	4.1%	19.3%	67.5%	3.6%
Left Ireland from 2012 onwards	3.3%	3.3%	5.0%	19.4%	61.1%	7.8%

*Source: Indecon analysis of Emigrant Survey*

The concerns expressed regarding the high cost of car insurance facing returning emigrants are in part due to the fact that no-claims bonus accrued abroad is often not recognised by motor insurance companies operating in Ireland.

Indecon is aware of the high level of public attention this barrier has received from policy makers, and we acknowledge the progress made to date. The Department of Finance published a report on the cost of motor insurance in January 2017, which included recommendations in relation to this issue.<sup>9</sup> These are outlined in the next table.

<sup>9</sup> Report on the Cost of Motor Insurance, Cost of Insurance Working Group, Department of Finance. January 2017.

<b>Table 6.13: Recommendations of Cost of Insurance Working Group Related to Returning Emigrants</b>	
<b>Policy</b>	<b>Deadline</b>
Insurance Ireland to implement standard information protocol for consumers	Q4 2017
Insurers to implement policies to accept driver experience from abroad when a person has previous driving experience in Ireland and is coming from a country that drives on the left side of the road (e.g. UK), and take full account of the experience in that country and previous Irish experience when pricing policy.	Q2 2017
Insurers to implement policies to accept driver experience from abroad when a person has previous driving experience in Ireland and is coming from a country that drives on the other side of road, and take appropriate account of the experience in that country and previous Irish experience when pricing policy.	Q4 2017
Insurance Ireland to submit report to Department of Finance on their implementation of actions 10, 11 and 12	Q2 and Q4 2017

**Source:** Report on the Cost of Motor Insurance, Cost of Insurance Working Group, Department of Finance

The Cost of Insurance Working Group also produces quarterly reports on the progress to-date. The 2<sup>nd</sup> progress update indicates the completion of Action points 10 – 12. Action points 11 and 12 were completed ahead of schedule. According to the progress update, this was due to:

*“...These both relate to the “returning emigrants” recommendation (Recommendation 6) and have been accomplished early because insurance companies will not distinguish between other jurisdictions on the basis of which side of the road driving takes place therein, as had been envisaged in the Report.”<sup>10</sup>*

Indecon has been provided with the consumer protocol which was completed for the Q2 2017 deadline. This outlines the different solutions for consumers with a no claims discount who are moving abroad. This protocol outlines three categories in which a consumer will be captured.

The first category covers consumers who will be living outside of Ireland for less than one year. The protocol indicates that a suspension of one’s policy may be appropriate under this category if the consumer plans to return before the current insurance period elapses. Refunds may also be granted, but administration fees may apply. If there are other named drivers on the policy, it is recommended that the policy is not suspended. If the emigrant will be out of Ireland for a period that extends into a new period of insurance, cancellation of the contract is considered a better option.

The second category includes emigrants who plan on living outside of Ireland for 1 – 2 years. The standard market practice in relation to no claims bonuses is that it remains valid for two years from the last date on which the policy was in force.

The final category covers emigrants who are living outside of Ireland for more than two years. A driver’s no claims bonus is no longer valid after two years. However, the protocol states that if one has claims-free driving experience in a different country, this will be taken into consideration when seeking a quotation. As standard, appropriate verifiable documentation will be required to prove this foreign no-claims experience (e.g., letter of driver experience, no claims bonus statement).

<sup>10</sup> 2<sup>nd</sup> Progress Update 2017.

Indecon, with the assistance of an insurance broker, contacted several insurance companies regarding the recognition of no-claims bonus abroad, the results of which are presented in the next table. As can be seen, there is a significant degree of variation in acceptance of no-claims bonus accrued outside of Ireland. This suggests some insurers will only accept no-claims bonuses from within Ireland and the UK, and will decline to offer any insurance quotation for other drivers. Other companies will recognise international drivers, provided adequate supporting evidence is provided; however, the premiums will be higher than standard Irish rates for an equivalent driver.

**Table 6.14: Insurance Company Recognition of No-Claims Bonus**

Company	EU No Claims Bonus Recognised?	If Yes, Discount Applied?	International No Claims Recognised?	If Yes, Discount Applied?
Insurer 1	✓	✓	AUS/USA/CAN/NZ	✗
Insurer 2	UK Only	✓	✗	✗
Insurer 3	✓	✓	Case by case basis. Large insurer only.	Premium higher than standard.
Insurer 4	UK Only	✓	✗	✗
Insurer 5	✓	✓	Case by case basis. Large insurer only.	Premium higher than standard.

*Source: Indecon research undertaken December 2017*

Indecon has further consulted with Insurance Ireland to clarify the current position and application of the new protocol. We have been informed that 95% of underwriters have signed up to the protocol, and that the demand for insurance of foreign drivers has been greater than expected. There are still challenges for drivers in providing documentation to the appropriate degree of verifiability, and foreign drivers may face higher prices due to country-specific characteristics such as driving on the other side of the road, the use of automatic transmissions, and different driving speeds.

Some illustrative examples of emigrants' views on perceptions of difficulties in obtaining car insurance are outlined overleaf. The comments on this issue were so numerous that it would have been possible to fill many tables but only a small number of comments are included to highlight the extent of the problem.

Table 6.15: Examples of Emigrants Comments on Car Insurance
<p>"Car insurance is a disgrace. It's an outrage. So wrong. Horrible. Heartbreaking. Would put returnee off returning."</p> <p style="padding-left: 2em;">"Cost of Car insurance is gonna force us back to Australia."</p> <p style="padding-left: 2em;">"Car insurance is prohibitively expensive after being away."</p> <p style="padding-left: 2em;">"...my previous car insurance coverage history ... are of no standing."</p> <p>"Car insurance, despite never having a claim in any of the countries I lived. No company here would accept my no claims certificate so was charged as if I just started driving. Even though I have a full licence and a clean record for 20+ years."</p> <p style="padding-left: 2em;">"Car insurance is also extremely pricey when moving back home."</p> <p style="padding-left: 2em;">"Exorbitant and predatory car insurance is primary complaint of returning expats."</p> <p style="padding-left: 2em;">"...This summer while in Ireland Insurance Companies said they wouldn't provide car insurance on returning to live in Ireland if I did not keep a policy open with them."</p> <p style="padding-left: 2em;">"Car insurance must be addressed."</p> <p style="padding-left: 2em;">"Car insurance should recognise international driving experience"</p> <p>"For car insurance I believe that the years paid abroad should be taken into account for no claims bonus, plus it seems that car insurance is far too high when compared with other EU countries"</p> <p>"Cost of car insurance/lack of recognition of foreign driving expensive. 5 continuous years here but not recognized in Ireland."</p> <p style="padding-left: 2em;">"Car insurance needs to be reduced."</p> <p style="padding-left: 2em;">"Car insurance is incredibly expensive."</p> <p style="padding-left: 2em;">"My no claims bonus for car insurance should be recognised by Irish insurers."</p> <p style="padding-left: 2em;">"Recognise car insurance from abroad."</p> <p style="padding-left: 2em;">"Our major obstacle was obtaining car insurance."</p> <p style="padding-left: 2em;">"Get some control over car insurance prices."</p> <p>"Apply the fair trading legislation to force the car insurance companies to provide fair &amp; equitable quotes not discriminatory pricing."</p> <p style="padding-left: 2em;">"It's crazy that your years of experience and no claims is not recognised when you return for car insurance."</p> <p style="padding-left: 2em;">".... car insurance affects everyone! emigrants returning will need a car and have no choice but to pay extortionate premiums."</p> <p style="padding-left: 2em;">"Car insurance really challenging."</p> <p style="padding-left: 2em;">..." Car insurance should take into account insurance policies and no claims in foreign country..."</p> <p style="padding-left: 2em;">"Returning Irish are finding it difficult to get reasonable car insurance ...."</p> <p>"Car insurance is a huge factor seriously needs looking at I've been driving for years yet will have to go as a named driver for at least a year to get the price down."</p>

**Source:** Indecon Survey of Emigrants

## 6.4 Summary of Findings

An analysis of the motor related barriers faced by returning emigrants was undertaken in this section. The key findings are summarised below:

- ❑ Barriers driving a car and obtain insurance were seen by emigrants consulted as among the most difficult barriers faced by many returning emigrants. The significance of this is evident by examining new empirical data on the means of travel to work by recently returning emigrants. This shows that nearly 30% drive to work. Obtaining an Irish driver's licence and car insurance are major issues cited by emigrants.
- ❑ The cost and delays in being able to drive is a major frustration for returning Irish emigrants and is likely to prevent many emigrants securing employment. These include large numbers of skilled Irish emigrants in the construction sector who left during the property crash who will find it much more difficult to return to Ireland if there are barriers to their driving. The difficulties with obtaining a driver licence relates to emigrants to non-EU countries and this is a particular issue given the geographic profile of Irish emigrants.

## 6.5 Recommendations to Address Motor Related Barriers

In order to address motor related barriers a number of targeted changes are recommended as follows:

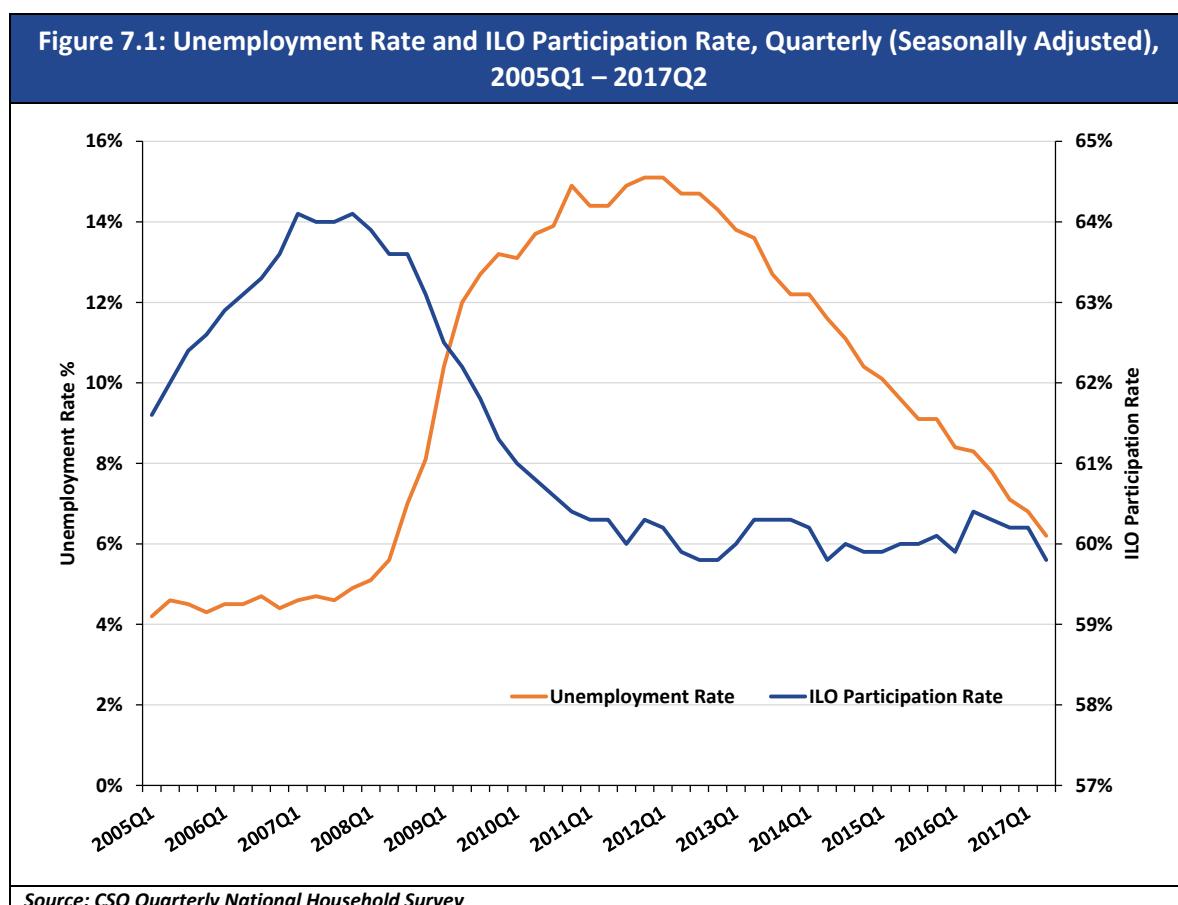
- ❑ Waive EDT Courses for Drivers with Previous Irish Driving Experience and with Current Overseas Licence;
- ❑ Expand Bilateral Driver Licence Exchange Programme;
- ❑ Improve Procedures to Facilitate Renewal of Driving Licences for Irish Emigrants Temporarily Abroad;
- ❑ Highlight Motor Insurance Companies who Facilitate Returning Emigrants;
- ❑ Introduce Measures to Remove Any Unjustified Motor Insurance Penalties for Returning Emigrants.

The details of these recommendations are presented in Chapter 13.

## 7 Employment Related Barriers

### 7.1 Introduction

An essential requirement for many returning emigrants is the ability to secure employment in Ireland. This is influenced by developments in the Irish labour market and in the performance of the Irish economy. An overview of the performance in the Irish labour market is provided in the figure below. While unemployment has been falling steadily since 2012, the labour force participation rate has remained at approximately 60% since 2011.



Indecon has examined new empirical evidence provided by the CSO in relation to the employment status of those born in Ireland who lived outside the island of Ireland one year ago. This cohort therefore represents recently returned emigrants, and is presented in terms of country of previous residence. A majority of this cohort were in employment (62%), while 15.8% were unemployed. Students and pupils were a large minority of those who lived in an EU country other than the UK.

**Table 7.1: People Born in Ireland who Lived Outside the Island of Ireland 1 Year Ago - % Breakdown by Country of Previous Residence and Principal Economic Status**

Principal Economic Status	Country of Previous Residence						
	England, Scotland, Wales	Other EU	USA	Canada	Australia & New Zealand	Other	Total
Persons at work	62.5%	50.3%	55.6%	68.6%	71.1%	55.7%	<b>62.0%</b>
Unemployed looking for first regular job	1.8%	1.7%	2.3%	1.2%	1.6%	1.3%	<b>1.7%</b>
Unemployed having lost or given up previous job	12.0%	10.0%	13.7%	19.0%	17.1%	14.4%	<b>14.1%</b>
Student or pupil	4.4%	28.3%	11.3%	6.0%	4.1%	13.4%	<b>9.5%</b>
Looking after home/family	5.7%	3.4%	6.6%	2.7%	4.2%	5.6%	<b>4.8%</b>
Retired	11.4%	4.9%	8.4%	1.5%	1.0%	7.5%	<b>6.3%</b>
Unable to work due to permanent sickness or disability	1.8%	0.9%	1.6%	0.8%	0.6%	1.2%	<b>1.2%</b>
Other economic status	0.4%	0.6%	0.4%	0.2%	0.3%	0.9%	<b>0.4%</b>
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*Source: Indecon analysis based on special data analysis of Census of Population provided by Central Statistics Office*

The sectoral employment of recently returned Irish emigrants is presented in the next table. As expected, employment is primarily in the services sector; however, it should be noted that returned emigrants from Canada and Australia have greater levels of employment in the construction sector. An analysis of our survey evidence also confirms the importance of construction employment and health occupations for Irish emigrants to Australia and New Zealand. Construction employees as well as health workers were highly represented in emigrants moving to Canada. This is relevant in targeting of any new information on jobs to attract returning emigrants.

**Table 7.2: People Born in Ireland who Lived Outside the Island of Ireland 1 Year Ago - % Breakdown by Country of Previous Residence and Broad Industrial Group**

	England, Scotland, Wales	Other EU	USA	Canada	Australia & New Zealand	Other	Total
Agriculture, forestry and fishing; Mining	1.3%	1.2%	2.6%	1.2%	3.2%	1.6%	<b>2.0%</b>
Manufacturing	6.5%	9.7%	11.9%	9.8%	9.2%	7.6%	<b>8.5%</b>
Electricity, Gas & Water	1.4%	0.7%	0.7%	1.1%	1.7%	1.6%	<b>1.3%</b>
Construction	9.7%	5.8%	4.1%	15.7%	15.9%	5.8%	<b>10.7%</b>
Other Services	76.3%	74.8%	74.9%	67.1%	65.4%	76.8%	<b>72.1%</b>
Other Activities	0.0%	0.7%	0.2%	0.0%	0.0%	0.3%	<b>0.1%</b>
Industry not stated	4.8%	7.3%	5.6%	5.0%	4.5%	6.2%	<b>5.2%</b>
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*Source: Indecon analysis based on special data analysis of Census of Population provided by Central Statistics Office*

Indecon's survey of emigrants has revealed the sectoral employment of those surveyed. Table 7.3 provides evidence of the wide range of sectors in which respondents to the survey are employed. Human health and social work activities was the largest sector, with 13.3% of respondents working in it. Slightly lower proportions of respondents worked in education (12.9%), professional, scientific and technical activities (12.1%), construction (11.5%) or financial, insurance and real estate activities (11.2%).

**Table 7.3: Survey of Emigrants - Sectoral Employment**

Sector of Employment	Percentage of Responses
Agriculture, forestry and fishing	1.6%
Industry	3.0%
Construction	11.5%
Wholesale and retail trade, repair of motor vehicles and motorcycles	2.0%
Transportation and storage	1.6%
Accommodation and food service activities	5.5%
Information and communication	8.9%
Financial, insurance and real estate activities	11.2%
Professional, scientific and technical activities	12.1%
Administrative and support service activities	5.8%
Public administration and defence, compulsory social security	3.9%
Education	12.9%
Human health and social work activities	13.3%
Other (please specify)	6.5%
<b>Total</b>	<b>100%</b>

*Source: Indecon analysis of Emigrant Survey*

## 7.2 Barriers to Identifying and Securing Employment

An issue that was raised in our consultations related to the logistical barriers facing returning emigrants in identifying and securing suitable employment. This is a reflection of what economists refer to as labour markets with search and market frictions.<sup>11</sup> In practical terms, one aspect of this is the requirement to attend face-to-face interviews during a recruitment process. Often the hiring process will stipulate multiple face-to-face interviews, with potentially very short notice towards the final stages of the process. Such systems can represent significant financial burdens for returning emigrant candidates (as well as international candidates generally) and therefore a substantial barrier for job applications.

<sup>11</sup> The theoretical foundation for the labour market with search and market frictions is referred to as the Diamond-Mortensen-Pissarides framework. The 2010 Nobel Prize in Economics was awarded to the three authors for their work in this area.

The perspectives of emigrants in relation to employment-related issues are presented in the table below. Identifying and securing suitable employment opportunities in Ireland is considered by 61.8% of people to be difficult or very difficult. Undertaking interviews with prospective employers was another major issue, with 39.2% of people seeing it as a difficult or very difficult barrier for returning emigrants.

<b>Table 7.4: Views of Emigrant Survey Respondents on Employment Related Factors</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Identifying and securing suitable employment opportunities in Ireland	1.4%	8.8%	20.2%	37.5%	24.3%	7.8%
Undertaking interviews with prospective employers in Ireland	2.5%	16.5%	26.3%	29.6%	9.6%	15.4%
<i>Source: Indecon analysis of Emigrant Survey</i>						

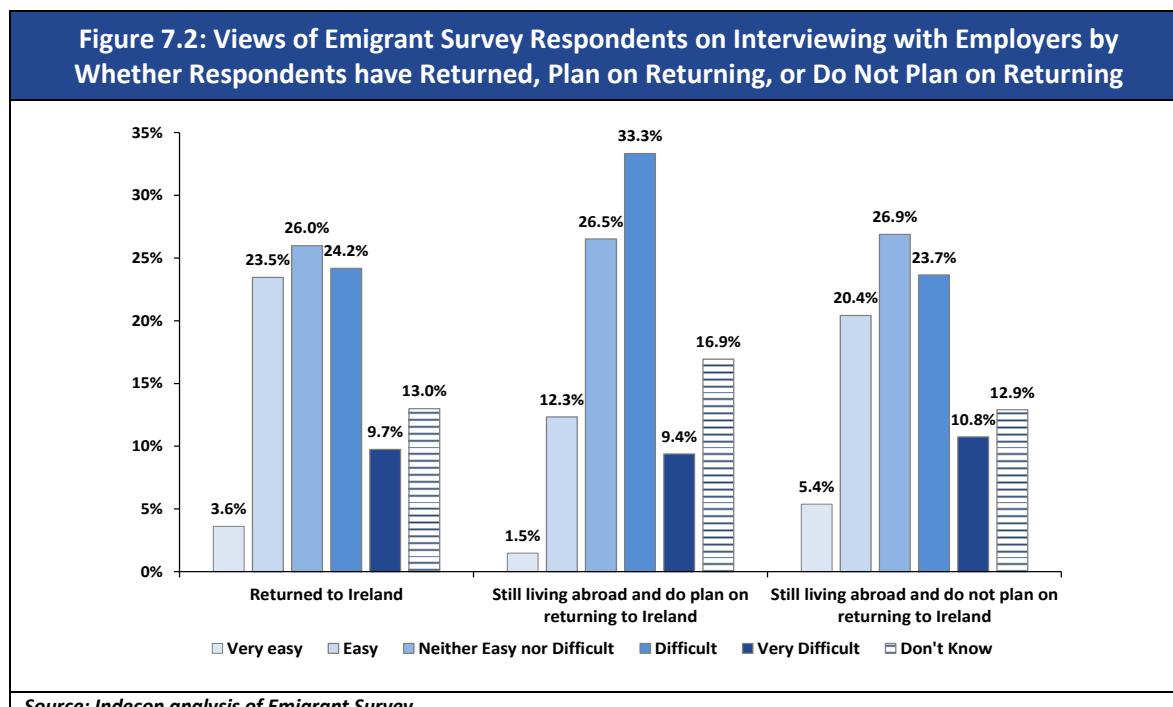
Table 7.5 shows that amongst Back for Business survey respondents, identifying and securing suitable employment opportunities in Ireland was seen as a difficulty by many emigrants.

<b>Table 7.5: Views of Back for Business Survey Respondents on Employment Related Factors</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Identifying and securing suitable employment opportunities in Ireland	2.3%	16.3%	27.9%	44.2%	2.3%	7.0%
Undertaking interviews with prospective employers in Ireland	9.3%	20.9%	34.9%	14.0%	4.7%	16.3%
<i>Source: Indecon analysis of Back for Business Survey</i>						

The perceptions of barriers for emigrants who left Ireland prior to the height of the economic downturn in Ireland (2012) are considered in the following table relative to those who left after that year. Those who left Ireland after 2012 have a slightly more negative view of the labour market compared to those who emigrated before 2012. 64.6% of these more recent migrants viewed finding employment in Ireland as difficult or very difficult, relative to 54.2% of more distant migrants.

<b>Table 7.6: Views of Identifying and Securing Suitable Employment Opportunities in Ireland</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
People who plan on returning, who left Ireland post 2012	2.8%	8.3%	18.8%	45.3%	19.3%	5.5%
People who plan on returning, who left Ireland pre 2012	2.0%	12.2%	21.9%	32.7%	24.5%	6.6%
<i>Source: Indecon analysis of Emigrant Survey</i>						

Indecon has examined the relative views of emigrants based on their returned emigrant status. Over 42% of those who plan on returning consider undertaking interviews with prospective employers in Ireland to be difficult or very difficult.



Some illustrative examples of emigrants' views on perceptions of the difficulties in accessing employment are outlined below.

**Table 7.7: Emigrants Views on Securing Employment in Ireland**

"Fewer employment opportunities and opportunities to progress within your profession are limited."
"Employment is the major obstacle for my family and I. My wife is a qualified psychiatrist but we think it will be extremely difficult to transfer her qualifications."
"Working experience abroad disregarded."

*Source: Indecon Survey of Emigrant*

### 7.3 Recognition of Qualifications and Training

The recognition of foreign qualifications has been raised by consultees and primary research respondents during the course of this project. Facilitating the recognition of qualifications earned abroad is important to facilitate returning emigrants to re-join the Irish labour force with minimal barriers. While this barrier will impact most sectoral employment, this issue was raised specifically in the areas of nursing, teaching, construction, and policing. Indecon notes that the recognition of international qualifications, subject to quality assurance, is important in reducing systemic barriers for returning emigrants. The perspectives of emigrants on the barriers faced arising from challenges in the recognition of qualification is presented below. This shows that for some emigrants this is an important issue.

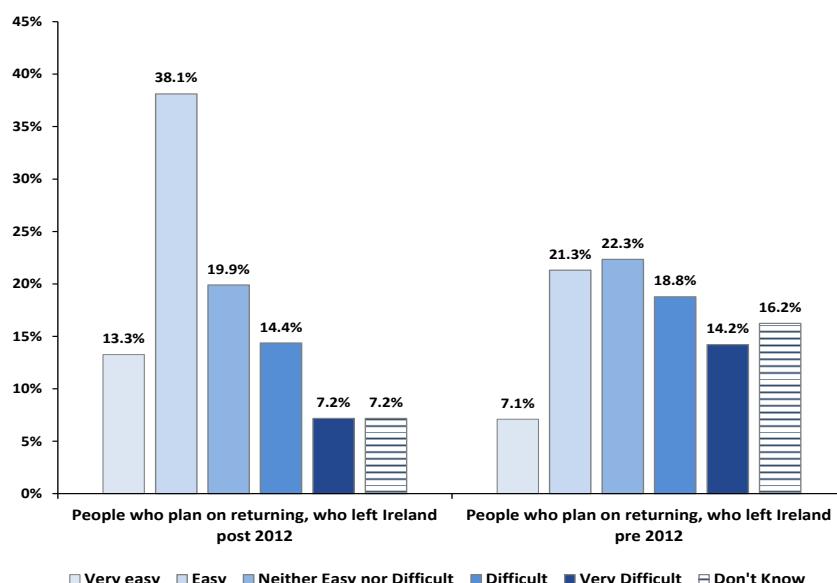
**Table 7.8: Views of Emigrants on Transparency of Qualifications**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Recognition and transferability of my qualifications	11.6%	25.0%	23.9%	17.3%	9.7%	12.5%

*Source: Indecon analysis of Emigrant Survey*

Indecon has examined the issue of qualification recognition in relation to the period in which the respondent left Ireland and has only included those who plan on returning. These results are presented in the figure below and are based on emigrants who left Ireland pre- and post-2012. Interestingly, those who left in recent years viewed this issue in more positive terms than more distant migrants. 51.4% of those who left Ireland after 2012 viewed the qualification recognition as being easy or very easy. This compares with 28.4% for the pre-2012 emigrants.

**Figure 7.3: Views of Emigrant Survey Respondents on the Recognition of International Qualifications by Period they Left Ireland**



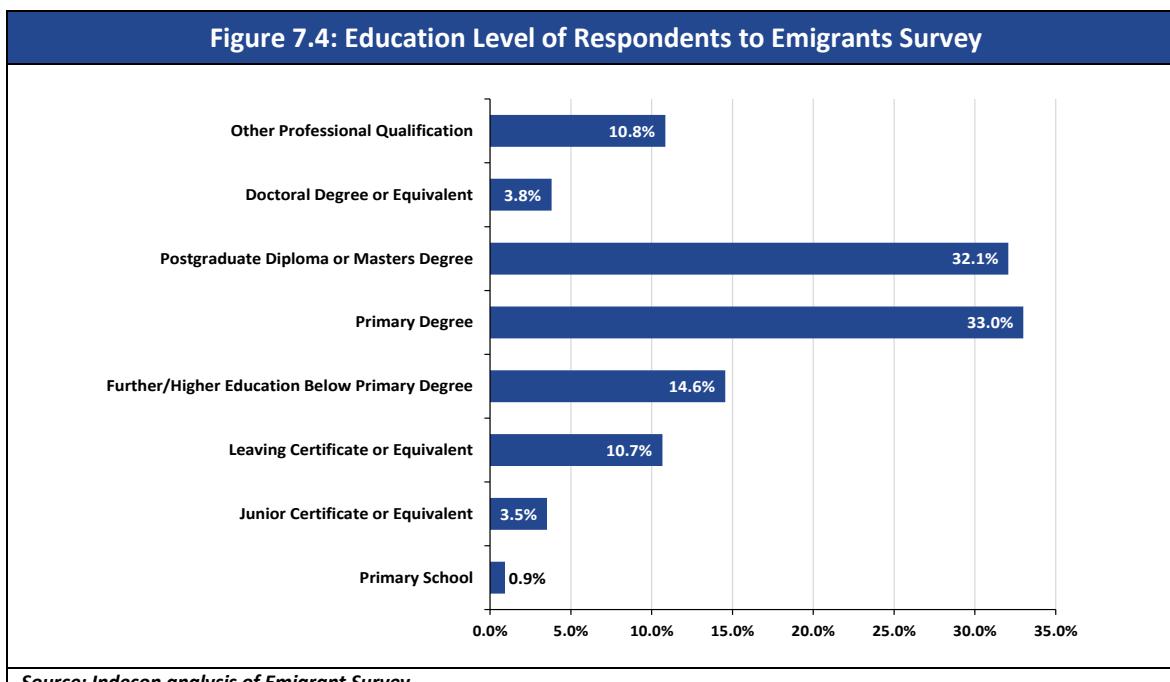
*Source: Indecon analysis of Emigrant Survey*

Indecon has examined data from a special run of the Census of Population in relation to the educational attainment of recently returned emigrants. A majority of this cohort held a third-level degree.

<b>Table 7.9: People Born in Ireland who Lived Outside the Island of Ireland 1 Year Ago - % Breakdown by Country of Previous Residence and Level of Education</b>							
Highest Level of Education Attained	England, Wales, Scotland	Other EU	USA	Canada	Australia & New Zealand	Other	Total
Primary (incl. No Formal Education)	6.0%	2.1%	2.9%	0.8%	0.9%	1.7%	<b>2.9%</b>
Lower secondary	5.8%	2.8%	3.8%	3.4%	4.6%	2.8%	<b>4.3%</b>
Upper secondary	13.1%	11.8%	12.1%	20.2%	19.8%	9.4%	<b>14.6%</b>
Third Level (non - degree)	7.2%	5.9%	6.2%	16.7%	16.1%	7.3%	<b>10.0%</b>
Third Level (degree or higher)	55.4%	40.5%	55.4%	46.3%	48.1%	56.7%	<b>51.0%</b>
Not stated	3.3%	2.5%	2.5%	1.4%	1.3%	2.4%	<b>2.3%</b>
Economic status - total at school, university, etc.	4.4%	28.3%	11.3%	6.0%	4.1%	13.4%	<b>9.5%</b>
Economic status - other	4.8%	6.2%	5.7%	5.2%	5.1%	6.2%	<b>5.4%</b>
<b>Total education ceased and not ceased</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*Source: Indecon analysis based on special data analysis of Census of Population provided by Central Statistics Office*

The primary research of emigrants also examined the level of educational attainment of those who responded to the Indecon survey. Figure 7.4 overleaf presents the breakdown of educational attainment of respondents, and shows that almost one third of respondents' highest level of education was a primary degree. A further 32.1% had obtained either a postgraduate diploma or master's degree as their highest level of education. 10.8% of those surveyed held a professional qualification. This suggests a high level of education amongst those surveyed and that the pool of returned and returning emigrants has a high skill level. Recognition of qualifications is therefore an important issue.



*Source: Indecon analysis of Emigrant Survey*

The recognition of intra-EU professional qualifications is legislatively underpinned by Directive 2005/36/EC.<sup>12</sup> The recognition of professional qualifications is considered by the EU to be covered by the EU Single Market as this facilitates the free movement of professionals within the labour force. This means that Ireland faces constraints in this area although national professional bodies are allowed to apply additional requirements. It should be noted that the relevant Competent Authority in Ireland determine one's ability to work in a professional field.. The full list of Competent Authorities in Ireland is available on the Department of Education and Skills website.<sup>13</sup>

The Nursing and Midwifery Board of Ireland (NMBI) is responsible for maintaining the register of nurses and midwives and evaluating the applications of overseas applicants. Its website contains information for applicants who trained outside of Ireland, who are grouped into three categories. Group 1 applicants are those who have earned their qualifications in the EU/EEA/Switzerland on or after the legislated reference date that corresponds with the unification of minimum training standards. Persons in this category may be granted automatic recognition of qualifications. Group 2 applicants are those who have completed their training prior to the reference date, or have trained outside of a general nursing/midwifery course and therefore require an educational assessment by the NMBI. Finally, Group 3 involves having training outside Ireland/EU/EEA. In this category, one will be required to hold a current registration/licence with the relevant nursing authority, be at least five years out of education (with at least 12 months of practice in these five years), and may require additional training. The NMBI has produced a guide for overseas applicants that includes an outline of the step-by-step process for applying to register as a nurse in Ireland.<sup>14</sup> Indecon's primary research programme received a number comments from dissatisfied nursing applicants from key

<sup>12</sup> DIRECTIVE 2005/36/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 7 September 2005 on the recognition of professional qualifications

<sup>13</sup> <https://www.education.ie/en/The-Education-System/Qualifications-Recognition/Contact-List-Mutual-Recognition-of-Professions.pdf>

<sup>14</sup> Guide for Overseas Applicants – Nursing and Midwifery Board of Ireland [Weblink](#).

emigrant markets (Australia, USA). Indecon understands that certain rules regarding the number of instruction hours are mandated by EU Legislation and further NMBI guidelines.<sup>15 16</sup>

The Teaching Council is the professional standards body responsible for the teaching profession which regulates standards in teaching. As with the NMBI, EU Directive 2005/36/EC is in effect in the education labour market and as such qualified teachers from EU/EEA states are entitled to apply for Irish teaching positions. However, it should be noted that other requirements may be present, for example knowledge of the Irish language. If one is qualified outside of Ireland, the Teaching Council indicates that:

*"A fully qualified teacher will have completed a recognised teacher education qualification and programme of induction and can provide an official letter from the Competent Authority or Ministry of Education in their home country confirming recognition as a fully qualified teacher in that country."*

Currently An Garda Síochána does not accept transfers from international police forces. An Garda Síochána indicates that there is no internal transfer process and any applicants must go through the normal recruitment process. Further consideration should be given to expanding recruitment procedures in order to attract and facilitate hiring of experienced police officers from Irish citizens abroad.

CORU regulates health and social care professionals. CORU currently accepts international qualifications across eight disciplines, including social workers, dieticians, and speech and language therapists. Applicants from within the EU are covered by the EU Directive 2005/36/EC. CORU makes a decision regarding the recognition of an international qualification within four months from receiving the application. After recognition, an individual is allowed to apply for registration which is a separate process. Each specific discipline will set standards for proficiency for the profession, which match the requirements of Irish graduates. These can include requirements such as minimum placement hours, specific knowledge areas, and other skills.

The issue of recognition of qualifications /training also applies in the construction sector. Skills in the construction sector for individuals in Ireland are gained through a variety of courses which are generally administered by SOLAS. For example, SOLAS run the Construction Skills Certification Scheme (CSCS) which covers non-craft operatives in the construction sector, which is a legal requirement for certain occupations. A different approach however applies in other countries which impacts on returning emigrants. Some progress has been made to date in furthering mutual recognition of construction qualifications outside of the EU, such as agreement between SOLAS and the British Columbia Association for Crane Safety in relation to crane operators.<sup>17</sup> We understand that SOLAS has responsibility for providing a recognition of Prior Learning Services for people wishing to attain an apprenticeship QQI qualification for statutory apprenticeship programmes implemented prior to 2016. However, recognition issues still exist in the construction sector. The Construction Industry Federation (CIF) have suggested to Indecon that recognition of qualifications from abroad is difficult. CIF indicated they have found huge difficulties with regard to the processes to achieve recognition. Indecon believe that this in part is due to the licence system in some other countries.

<sup>15</sup> Council Directive 77/453/EEC mandates a minimum of 4,600 hours of theoretical and practical training. The NMBI mandates that approx. one third is theoretical instruction and two thirds are practical instruction.

<sup>16</sup> Requirements and Standards for Nurse Registration Education Programmes, NMBI, 2005

<sup>17</sup> <http://www.solas.ie/Pages/NewsArticle.aspx?article=20>

Indecon notes that there are challenges in conducting comparable analysis between different qualifications and training systems in the construction sector similar to those faced by other sectors. There is however a need for some process to deem overseas training licences in sectors such as construction as equivalent to certain Irish standards. Such recognition of overseas qualification or training could assist returning emigrants and should be facilitated where appropriate.

Indecon is acutely aware of the need for further progress to be made in the area of international qualifications recognition. As the independent State agency responsible for promoting quality and accountability in education and training services in Ireland, QQI (Quality and Qualifications Ireland) can further support progress in this area although the labour market constraints are primarily an issue for the relevant sectoral Competent Authorities. The provision of advice on foreign qualifications is of course linked to the NFQ and associated EQF. One of QQI's roles is to provide academic advice on the recognition of foreign qualifications in Ireland, which is achieved through its NARIC Ireland service. Determining whether a qualification meets the criteria for employment in Ireland is part of the relevant Competent Bodies remit, however the NARIC Ireland service provides advice on the recognition of foreign qualifications in Ireland. NARIC Ireland is part of the wider European network (ENIC-NARIC<sup>18</sup>). Indecon acknowledge the importance of the NARIC Ireland website for potential returning emigrants and their families in determining the comparability and recognition of qualifications earned abroad. QQI have shared the website traffic of the NARIC Ireland service in 2017 with Indecon, which indicates high numbers of page views from key emigrant destinations including Canada, Australia, USA, and the UK. QQI have also recently agreed a memorandum of understanding with the New Zealand Qualifications Authority (NZQA) in 2017 in order to establish a framework of comparability, which is seen as a positive step in improving the migration experience. We support continued international engagement by QQI in this respect. Indecon has recently completed work for QQI that further supports this view, and our recommendation is outlined below:

*"It is important that the NFQ continues to serve the large number of outward and inward migrants to Ireland. This requires ensuring that there is continued engagement by QQI in European developments relating to skills and qualifications, and that there is very strong, clear and concise communication to inward migrants regarding the status of their qualifications in Ireland. NFQ should support future arrangements to facilitate the mobility and recognition of qualifications in the context of any new EU/UK relationship."*

## 7.4 Summary of Findings

An analysis of employment barriers was examined in this section. The key findings are summarised below:

- An essential requirement for many returning emigrants is the ability to secure employment in Ireland.
- Barriers to identifying and securing suitable employment opportunities in Ireland are considered significant by many emigrants with 61.8% deeming this to be difficult or very difficult. As employment and career issues were key motivations for Irish emigrants to leave Ireland, facilitating their access to employment is critical if they are to return.

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<sup>18</sup> European Network of Information Centres / National Academic Recognition Information Centre

- A logistical barrier to obtaining employment by returning emigrants raised during consultations involves interview practices. Often, returning emigrants are required to attend face-to-face interviews and may in some cases be given short notice towards the final stages of the recruitment process.
- The recognition of overseas qualifications has also been raised by consultees during this project. Facilitating the recognition of academic and professional qualifications earned abroad will enable returning emigrants to re-join the Irish labour force.

## 7.5 Recommendations to Address Employment Related Barriers

In order to address employment related barriers a number of targeted changes are recommended as follows:

- Invest in Overseas Job Fairs and Dissemination of Information on Job Opportunities;
- Ensure Greater Use of Technology to Facilitate Applications from Returning Emigrants;
- Improve Transferability of Qualifications and Training.

The details of these recommendations are presented in Chapter 13.

## 8 Financial & Banking Related Barriers

### 8.1 Introduction

The ability of returning emigrants to conduct financial transactions is an essential requirement for many emigrants. The complexity of these issues mean that it is often challenging for emigrants to have full information on these areas. Two particular broad areas were raised in our consultations concerning opening a bank account, and pensions and savings issues.

### 8.2 Requirements to Open a Bank Account

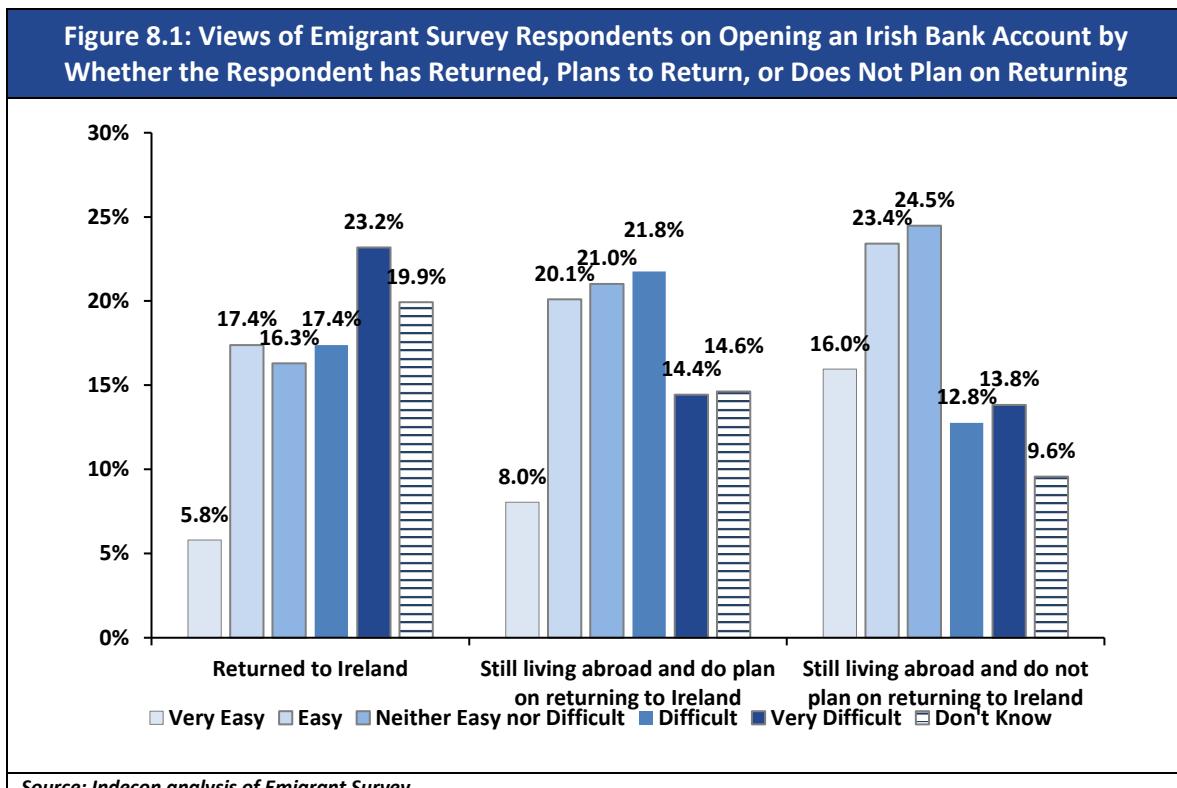
The difficulties in opening an Irish bank account was raised during our consultation process. Issues raised involve the requirements in order to set up a bank account. While some emigrants do not perceive opening a bank account to be difficult others as indicated in Table 8.1, others perceive this to be difficult or very difficult. Similar views were also indicated from our research with Back for Business participants.

**Table 8.1: Views of Emigrant on Opening a Bank Account**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Opening an Irish Bank Account	8.3%	19.6%	19.9%	19.5%	17.0%	15.8%

*Source: Indecon analysis of Emigrant Survey*

Those who have returned to Ireland generally view opening an Irish bank account as more difficult than the other two cohorts, which may indicate that those who have not returned do not realise the required documentation necessary to open an account. Those who have returned also had the highest level of respondents with no views on the issue (Don't Know). Interestingly, those who do not plan on returning view this issue most positively, with 39.4% of respondents indicating this issue very easy or easy.



Those based in Australia and New Zealand, as well as Ireland, viewed the issue of opening a bank account more negatively than emigrants in other locations. Those located in the EU view this issue very positively, with 40.3% of those cohort considering this issue very easy or easy.

**Table 8.2: Views of Emigrant Survey Respondents on Opening an Irish Bank Account by Country of Residence**

Country/ Region of Residence	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Ireland	6.5%	16.5%	17.0%	16.5%	22.6%	20.9%
United Kingdom	9.4%	18.9%	15.1%	26.4%	15.1%	15.1%
EU/EEA/CH	14.3%	26.0%	32.5%	7.8%	5.2%	14.3%
North America	7.5%	27.7%	17.9%	22.0%	12.7%	12.1%
Australia and New Zealand	5.0%	10.1%	17.3%	31.3%	21.8%	14.5%
Other	14.3%	25.2%	24.4%	11.8%	12.6%	11.8%

Source: Indecon Survey of Emigrants

We have also examined the views of those who plan on returning to Ireland and whether they left Ireland pre- or post-2012. This may capture the impact of long-term emigration on people's views. Those who have left Ireland pre-2012 viewed opening a bank account as more difficult than more recent emigrants.

**Table 8.3: Views of Emigrant Survey Respondents on Opening an Irish Bank Account by Those Who Plan on Returning and the Year They Left Ireland**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Left Ireland pre 2012	5.7%	16.5%	17.5%	18.0%	25.3%	17.0%
Left Ireland from 2012 onwards	10.4%	24.7%	23.6%	18.1%	10.4%	12.6%

*Source: Indecon analysis of Emigrant Survey*

Some illustrative perceptions on opening a bank account are presented below.

**Table 8.4: Financial and Banking**

"My husband & I have looked at returning before now, but from getting my husband added to my existing Irish bank accounts to applying for mortgages has proved borderline impossible."

"Difficult to get a phone contract, bank account etc."

"I am a dual citizen and between the USA and EU I think it is made very difficult for ordinary non-rich people to say open a bank account as proof of where your money came from is an issue with banks. Having to get an ID card for all services might be a challenge."

Indecon accepts that access to banking services requires levels of regulation to restrict money laundering and terrorist activities. In Ireland, such regulations are outlined in legislation via the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010. These guidelines indicate that most customers should be able to provide standard documents to verify their identity. These include:

- Current valid Passport
- Current valid Driver Licence
- Current valid national identity card
- Official documents by Revenue Commissioners
- Official documents by Department of Employment Affairs and Social Protection
- Court appointment
- Current statement of account from a credit or financial institution
- Credit or debit card statements
- Current utility bills
- Current household/motor insurance or renewal notice

If there are valid explanations for the lack of any standard ID requirements, the customer can have their identity verified through examination of the electoral register, local telephone directory, confirmation of identity by a recognisable employer, or searching a relevant government agency. While non-exhaustive, the guidelines state that the documentation set out above should be considered the standard expected to be applied in most cases to meet the obligation in Section 33 of the Act to confirm the identity of the customer.

The guidelines for this legislation also provide a detailed annex for alternative documentation that banks can accept if someone cannot provide the standard identification material. The guidelines indicate that if it is not possible to apply standard identification procedures, the following forms of identification are accepted:

- Temporary residency card
- National Immigration Bureau Card or foreign documentation (e.g., national ID card)
- A letter on headed paper signed and stamped by statutory or non-statutory sectors such as employers, community welfare officers, social welfare officers, social workers, minister of religion, teacher, justice of peace, voluntary organisations, community employment schemes

Further, all EU banks must offer a Basic Bank Account as per legislation passed in 2016. Such an account has basic banking functionality and also included a debit card; however, access to such an account is means tested and therefore not accessible to all.

Indecon considers that most of the issues around opening a bank account can be overcome but that enhanced information is needed to assist emigrants in this area.

### 8.3 Pensions and Savings Related Issues

As well as opening bank accounts, issues were raised concerning pensions and savings.

In terms of state pensions, Indecon understands that on an intra-EU basis, pension payments will be recognised across the EU and one can be paid a state pension from each country in which they have worked. One's aggregated pension from EU countries is based on the combined record in each country. If one has not paid in for a long enough period to qualify for a pension from a certain State, one's contribution will be taken in account in the calculation of one's other pensions.<sup>19</sup> This is a result of EU coordination rules and helps to facilitate both the Single Market and the free movement of labour. The Department of Employment Affairs and Social Protection publish detailed guidelines as to the application of the EC Regulations, however to summarise, the regulations ensure that:

1. One receives the same treatment in social security matters as nationals of the above countries where one goes to work;
2. Periods of social insurance in any of these countries can be used to help one qualify for social security benefits here; and,
3. An individual and family members can receive the benefits to which they are entitled in whichever EEA country they may be.

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<sup>19</sup> Europa.eu Your Europe: Work and Retirement FAQ – State Pensions Abroad

Outside of the EU, Ireland has concluded bilateral social security arrangements with eight countries/regions, as outlined in the table below.

<b>Table 8.5: Countries/Regions with Bilateral Social Security Agreements</b>	
<b>Country/Province</b>	<b>Date of Commencement (in current form)</b>
Australia	01-Jan-06
Canada	01-Jan-92
Japan	01-Dec-10
New Zealand	01-Mar-94
Switzerland	01-Jul-99
South Korea	01-Jan-09
United States	01-Sep-93

*Source: Department of Employment Affairs and Social Protection*

The Department of Employment Affairs and Social Protection produce detailed guidance notes on the technical details of these bilateral schemes, including notional examples of the calculations underpinning these agreements.<sup>20</sup> If one has worked in countries without a bilateral agreement, transferring one's state pension is not possible under current rules. Indecon therefore considers increasing the number of bilateral agreements as a key future goal. A returning emigrant can also voluntarily contribute to the Irish State Pension, given certain conditions, to protect his/her entitlement to a State Pension where they have an underlying entitlement to a State Pension.

Payment of social insurance can help individuals qualify for social insurance payments such as the State Pension. For emigrants and others, who are not employed in Ireland or another EU country and who as a result no longer make compulsory PRSI contributions in Ireland or in another EU country, there is an option to make voluntary contributions to help them to protect their social insurance record for the purposes of the State Pension. To become a voluntary contributor an individual must have paid at least 520 weeks compulsory PRSI contributions from either employment or self-employment prior to application. Up to February 2017, individuals wishing to make voluntary contributions had to do so within 12 months of the end of the last year of contribution in Ireland. This was seen by some emigrants as a barrier to returning to Ireland. However, as a result of a recent change made by the then Minister for Social Protection (Mr. Varadkar), the time limit for making voluntary contributions was extended from 12 months to 60 months.

Irish emigrants who have worked overseas may have also paid into a supplementary private or occupational pension while abroad. In general, the rules stipulating the allowances of transferring a private pension to Ireland will be determined by the rules and regulations of the departing country and the pension fund, and professional financial advice is recommended. The Revenue

<sup>20</sup> Bilateral Agreements - Guidelines on Application of Bilateral Agreements. Department of Employment Affairs and Social Protection: [Weblink](#).

Commissioner allows for the transfer of foreign pensions to private or occupational pension given the circumstances listed below:

- The transfer takes place before pension benefits under the overseas scheme come into payment;
- The scheme member requests the transfer;
- Rules of both the Irish and overseas scheme permit the transfer;
- Trustees or administrator of the transferring scheme comply fully with any transfer rules, regulations or requirements in the other jurisdiction; and,
- The Revenue authority in the State from which the transfer is made approves/permits the transfer.

There is also an option for returning emigrants to maintain their pension fund in another EU State, for which the Irish Government offer migrant member relief. This is a tax relief scheme offered to private pensions in the EU that are being paid into by workers in Ireland.<sup>21</sup>

Our research with emigrants has highlighted concerns over organising and transferring pensions or savings. The transfer of pensions or other savings to Ireland was viewed negatively by many emigrants (40.1% difficult or very difficult).

Table 8.6: Views on Pension Issues						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Organising a Pension	2.1%	5.9%	12.4%	17.9%	14.3%	47.4%
Transferring Pensions or Other Savings to Ireland	1.5%	8.8%	13.2%	22.4%	17.7%	36.4%

*Source: Indecon analysis of Emigrant Survey*

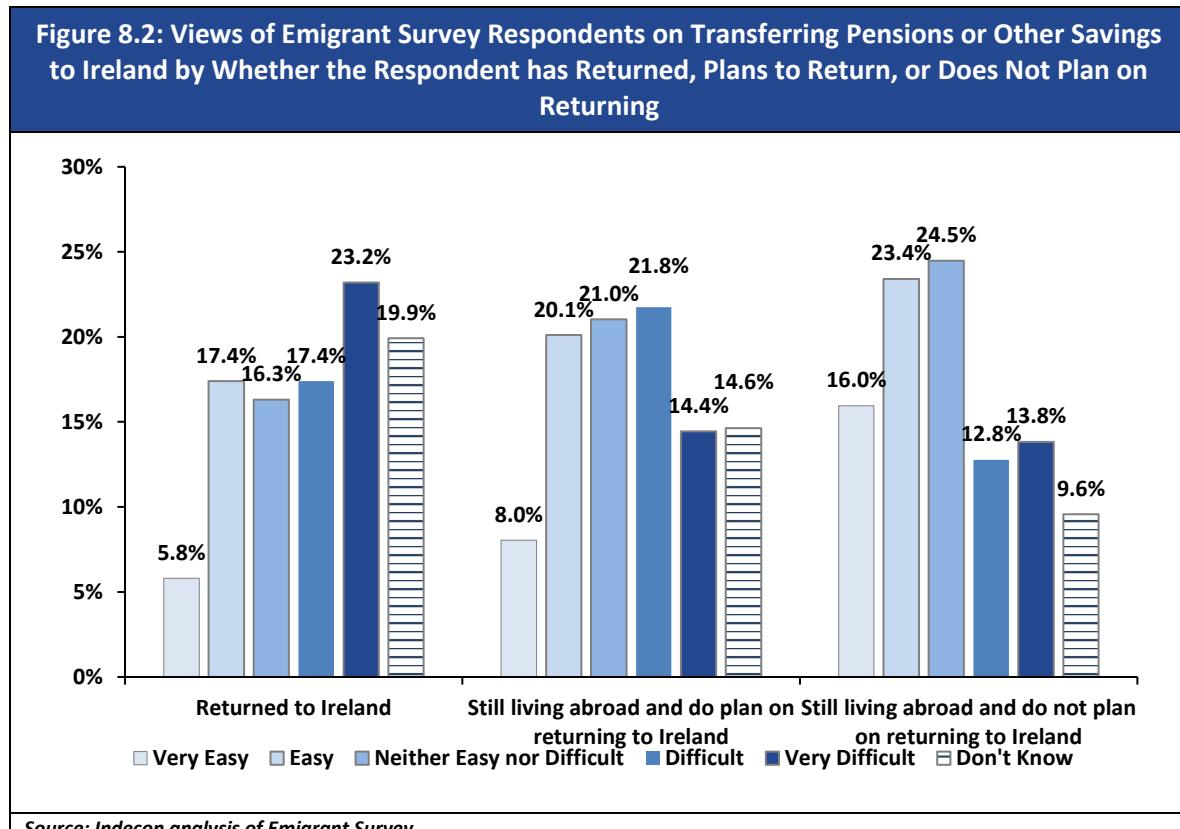
We have examined the views of those who plan on returning to Ireland across two cohorts of whether they left Ireland prior to, or after, 2012. Interestingly, those who left Ireland more recently view the issue of organising a pension more negatively (33.2% difficult or very difficult).

Table 8.7: Views of Emigrant Survey Respondents on Organising a Pension by Those Who Plan on Returning and Year in Which Respondent Left Ireland						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Left Ireland pre 2012	0.5%	4.6%	13.4%	8.8%	11.9%	60.8%
Left Ireland from 2012 onwards	2.8%	8.3%	16.6%	21.0%	12.2%	39.2%

*Source: Indecon analysis of Emigrant Survey*

<sup>21</sup> Details of this relief are outlined in Revenue's Pensions Manual chapter 17. [Weblink](#).

Indecon has assessed those who have returned to Ireland, plan on returning, and do not plan on returning to Ireland in terms of their views on transferring pensions or other savings to Ireland. See Figure 8.2 overleaf. Those who have returned view this issue more negatively (40.6% difficult or very difficult) than those who have not returned.



The views of emigrants by their current country of residence is presented in the table overleaf. 53.1% of those located in Australia and New Zealand viewed the issue of transferring a pension or savings to Ireland as being difficult or very difficult, even given the fact that Ireland holds bilateral social security arrangements with these countries. This may therefore reflect the private pension markets abroad or in Ireland.

<b>Table 8.8: Views of Emigrant Survey Respondents on Transferring Pensions or Other Savings to Ireland by Country of Residence</b>						
<b>Country/ Region of Residence</b>	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Ireland	6.5%	16.5%	17.0%	16.5%	22.6%	20.9%
United Kingdom	9.4%	18.9%	15.1%	26.4%	15.1%	15.1%
EU/EEA/CH	14.3%	26.0%	32.5%	7.8%	5.2%	14.3%
North America	7.5%	27.7%	17.9%	22.0%	12.7%	12.1%
Australia and New Zealand	5.0%	10.1%	17.3%	31.3%	21.8%	14.5%
Other	14.3%	25.2%	24.4%	11.8%	12.6%	11.8%

*Source: Indecon Survey of Emigrants*

The table below presents the views of those who plan on returning across two cohorts of whether they left Ireland prior to, or after, 2012. Those emigrants who left Ireland prior to 2012 view this issue as more difficult (43.3%) compared to more recent emigrants (28.5%). This may reflect a lack of familiarity with the Irish financial system.

<b>Table 8.9: Views of Emigrant Survey Respondents on Transferring Pensions or Other Savings to Ireland by Those who Plan on Returning and the Year in Which They Left Ireland</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Left Ireland pre 2012	5.7%	16.5%	17.5%	18.0%	25.3%	17.0%
Left Ireland from 2012 onwards	10.4%	24.7%	23.6%	18.1%	10.4%	12.6%

*Source: Indecon analysis of Emigrant Survey*

Indecon's analysis suggests that there are mechanisms available to assist returning emigrants to transfer pensions and savings and to open bank accounts but that these require full information by emigrants on what are the requirements. These are complex areas and there is a need for greater dissemination of information to emigrants on these issues. Some illustrative examples of emigrants' views on perceptions of the difficulties in accessing financial and banking are outlined below.

<b>Table 8.10: Financial and Banking</b>
"Consolidating all my EU pension contributions from five countries."
"Much is dependent on a person's financial status!"
"Difficult to get a phone contract, bank account etc."
"It was difficult to move my money from my American bank account to my Irish one. Also, my American driver's license is not recognized in Ireland so now I have to start all over with the process which is frustrating and expensive."

## 8.4 Summary of Findings

The analysis in this section has focused on financial and banking related issues. The key findings are summarised below:

- ❑ Significant issues identified include the need for enhanced information on the process of opening a bank account in Ireland, as well as pension issues such as organising a pension and transferring a pension or savings back to Ireland.
- ❑ In terms of pension issues, we understand that on an intra-EU basis, pension payments will be recognised across the EU and one can be paid a state pension from each country in which they have worked. One's aggregated pension from EU countries is based on the combined record in each country. Outside of the EU, the Department of Foreign Affairs and Trade have concluded bilateral social security arrangements with eight countries/regions, including the core emigrant markets (Australia, United States, and Canada). A specific issue, however, was raised concerning the perceived requirement to pay any voluntary pension contribution within 12 months; however, Indecon notes that the welcome change in this in 2017 will benefit returning emigrants.

## 8.5 Recommendations to Address Financial and Banking Related Barriers

In order to address financial and banking related barriers a number of targeted changes are recommended as follows:

- ❑ Clarify Ability of Emigrants to Set Up Bank Accounts Online from Overseas;
- ❑ Highlight Recognition of Overseas Savings as Proof of Mortgage Repayment Criteria;
- ❑ Increase Awareness of 2017 Changes in Voluntary Social Welfare PRSI Contributions.

The details of these recommendations are presented in Chapter 13.

## 9 Health and Childcare Related Barriers

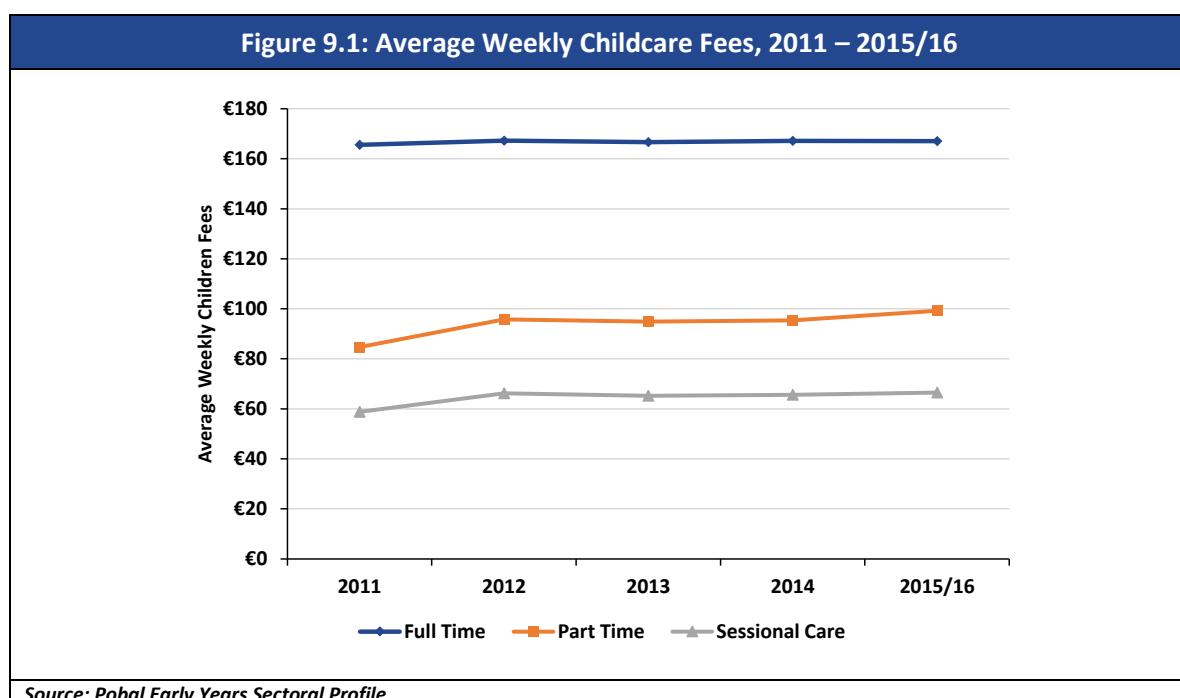
### 9.1 Introduction

As part of our consultation programme childcare and health related issues were raised by many emigrants, particularly those with children. This is not surprising given that a key motivation for many returning emigrants is to bring up their families in Ireland and this means that childcare and health are of importance. In many cases individuals were not aware of the difficulty or otherwise in securing childcare and health services but a number of important specific issues were raised.

### 9.2 Childcare

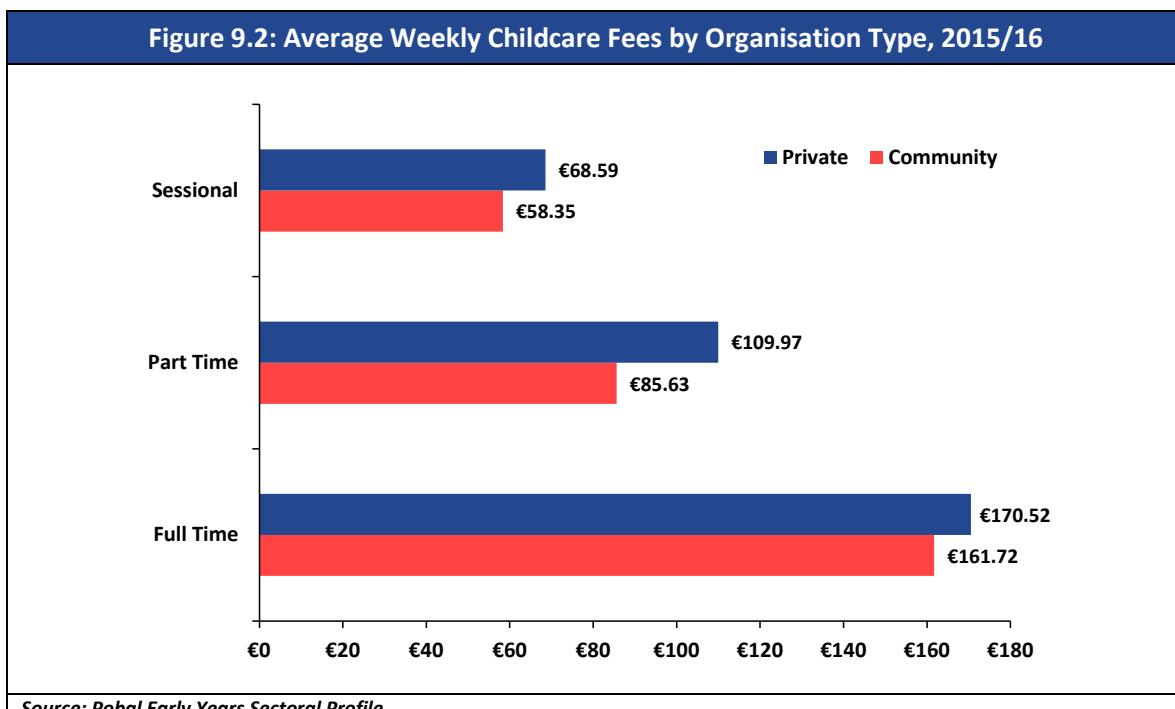
A key issue for some returning emigrants as for Irish resident families, is the cost of childcare. This was evident in individual responses and submissions to Indecon and relevant to those emigrants with children. For those without children this understandably was not a key issue. As can be seen, according to research undertaken by Pobal, the average cost of full-time childcare was €167 per week in 2015/16.<sup>22</sup>

It is also important to note that there is a large degree of county-level variation in childcare costs. For example, in Dun Laoghaire-Rathdown the average weekly cost of full-time childcare costs is €213.94, while in Monaghan the equivalent service costs €142.14 on average. This implies that areas of Dublin command an almost 30% price premium relative to the State, while Monaghan has a 15% discount on average relative to the State.



<sup>22</sup> Pobal – Early Years Sector Profile, 2015-16 [Weblink](#).

A comparison of private and community-based childcare is provided in the figure below. As to be expected, the cost of private childcare is greater than the cost of community childcare, on average. Interestingly, community organisations on average charge approximately half the cost for part-time relative to full-time care. However, private organisations charge almost two-thirds of the cost of full-time care for part-time services.



The views of emigrants on the difficulties in securing childcare are presented below. This highlights that many emigrants did not have information on this issue but this reflects the profile of emigrants and whether they had children or not.

**Table 9.1: Views of Emigrant Survey Respondents on Health and Childcare Related Factors**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Securing Childcare	0.5%	4.7%	11.8%	16.4%	13.0%	53.6%
Accessing Government Childcare Schemes	0.8%	4.5%	10.0%	14.6%	9.9%	60.2%

Source: Indecon analysis of Emigrant Survey

Those resident in the EU/EEA/CH region had the highest rate of respondents stating that it was difficult or very difficult for returning emigrants to secure childcare, as shown in Table 9.2. This may be due to the relatively higher cost of childcare in Ireland compared to the rest of EU, as per the OECD's Society at a Glance 2016 paper.<sup>23</sup> Childcare costs, as a percentage of income, in Ireland are amongst the highest in the OECD alongside the United Kingdom, the United States of America and New Zealand.

**Table 9.2: Views of Emigrant Survey Respondents on Securing Childcare by Country of Residence**

Country/ Region of Residence	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Ireland	1.7%	6.9%	8.7%	12.6%	12.1%	58.0%
United Kingdom	0.0%	0.0%	11.8%	13.7%	5.9%	68.6%
EU/EEA/CH	0.0%	2.6%	3.9%	18.4%	30.3%	44.7%
North America	0.6%	8.1%	20.3%	15.7%	7.6%	47.7%
Australia and New Zealand	0.0%	3.4%	8.4%	24.2%	11.2%	52.8%
Other	0.0%	3.4%	17.1%	17.1%	20.5%	41.9%

*Source: Indecon Survey of Emigrants*

More interesting evidence presented in the following table illustrates that of those with children, almost half (46.1%) said that they viewed securing childcare to be either difficult or very difficult for emigrants returning to Ireland. It should be noted that the maximum possible age for childcare schemes funded by the Department of Children and Youth Affairs is fifteen.

**Table 9.3: Views of Emigrant Survey Respondents on Securing Childcare by Whether Respondent has Children under the Age of 18**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
At least one child under the age of 18	1.3%	8.9%	14.0%	25.7%	20.4%	29.8%
No children under the age of 18	0.0%	1.6%	10.1%	9.1%	7.4%	71.9%

*Source: Indecon Survey of Emigrants*

<sup>23</sup><http://www.oecd-ilibrary.org/docserver/download/8116131e.pdf?expires=1514897907&id=id&accname=guest&checksum=FE8E126F6966AF12BB604A966605DCE4>

Table 9.4 shows that those with a child under the age of 18 view accessing Government childcare schemes to be more difficult, with 37.5% of this cohort responding with either difficult or very difficult, than those without children under the age of 18 (14.4%).

<b>Table 9.4: Views of Emigrant Survey Respondents on Accessing Government Childcare Schemes Whether Respondent has Children under the Age of 18</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
At least one child under the age of 18	1.5%	8.6%	10.4%	22.8%	14.7%	41.9%
No children under the age of 18	0.2%	1.4%	9.7%	8.2%	6.2%	74.3%

*Source: Indecon Survey of Emigrants*

In recent years, the Irish Government has been active in childcare supports including amalgamating the previous suite of available programmes. New developments of greatest impact are the Single Affordable Childcare Scheme (ACS), the Universal Childcare Subsidy, and the extension of the ECCE fee pre-school programme. The ACS aims to replace the existing four publicly funded targeted programmes with a targeted subsidy based on parental income. This programme was announced in 2016 and is still currently in development; however, specific measures were introduced in September 2017 including the new universal subsidy for children aged between six months and three years. This involves a universal payment of up to €20 euro a week, which is deducted from the cost of childcare. In addition, the ECCE free pre-school programme was extended in 2016 and will be further extended in September 2018, when all children will be eligible for two full years of free pre-school education before transitioning to primary school.

### 9.3 Health Insurance

As part of our consultations the issue of health insurance was raised with emigrants consulted. Table 9.5 shows the views of respondents to Indecon's survey of returning emigrants in relations to healthcare. Obtaining health insurance in Ireland was perceived by over 40% of respondents to be either difficult (21.3%) or very difficult (22.5%).

<b>Table 9.5: Views of Emigrant Survey Respondents on Health and Childcare Related Factors</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Obtaining Health Insurance in Ireland	1.3%	12.3%	14.5%	21.3%	22.5%	28.0%

*Source: Indecon analysis of Emigrant Survey*

There are two main issues identified as part of research, namely, the waiting period for cover for returning Irish emigrants and the lifetime community loading for new entrants. Currently Irish

returning emigrants wishing to secure health insurance in Ireland face a 26-week waiting period for any claims made on the health insurer. Indecon understands that in practice exemptions are given to members of the major corporate health insurance schemes on taking up employment in Ireland. However, for other returning emigrants this represents a major cause of uncertainty as effectively the risk of the cost of unexpected health problems is borne by the returning emigrant. The Health Insurance Authority mandates the maximum waiting periods for new customers across various types of coverage, presented below.

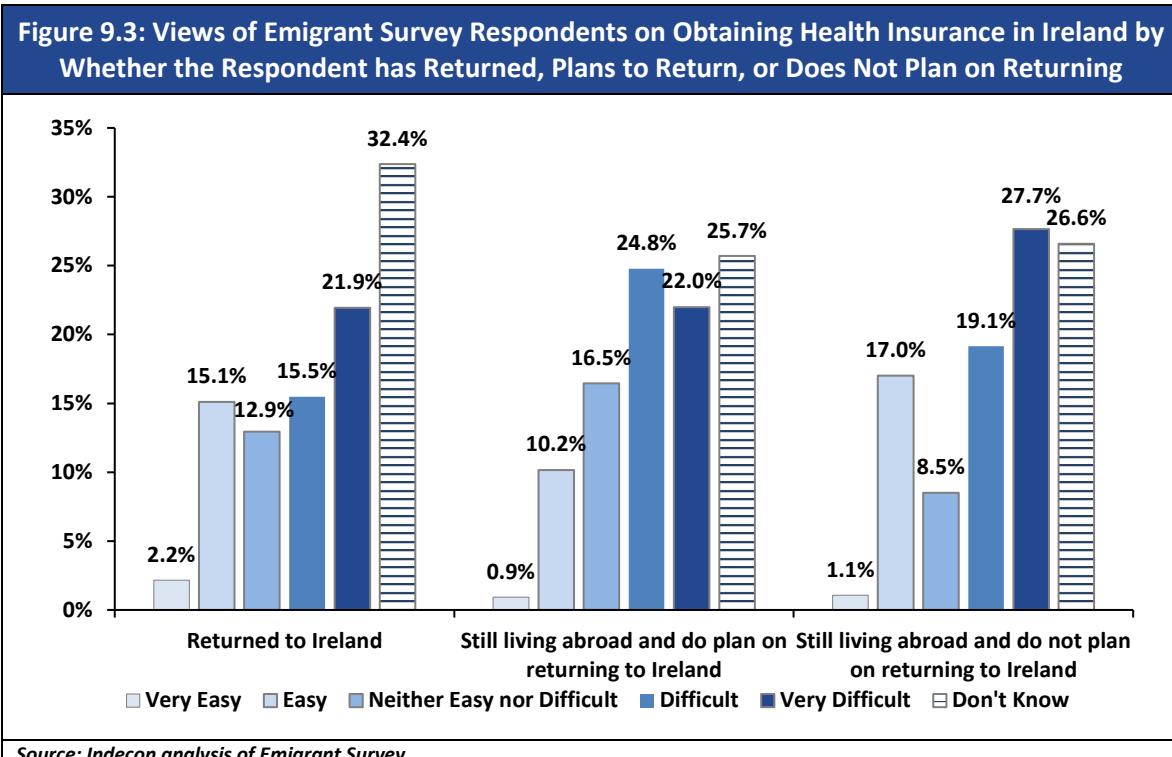
**Table 9.6: New Customer Maximum Waiting Periods**

Type	Maximum Period
Accident and injuries	None
Illnesses that commence after joining	26 weeks
Illnesses that commence before joining	5 years
Maternity related claims	52 weeks

*Source: Health Insurance Authority*

For Irish emigrants who left prior to May 2015 an exemption was provided to the lifetime community rating loading if they returned to Ireland and secured life insurance. However, this exemption does not apply to more recent returning emigrants.

The ability to transfer private health insurance into the Irish market, as well as potential waiting periods before coverage initiates once becoming a first-time customer, have been raised as causing potential barriers for returning emigrants. Interestingly, the evidence shows that both groups who are still living abroad and those who have returned to Ireland perceive difficulties in obtaining health insurance.



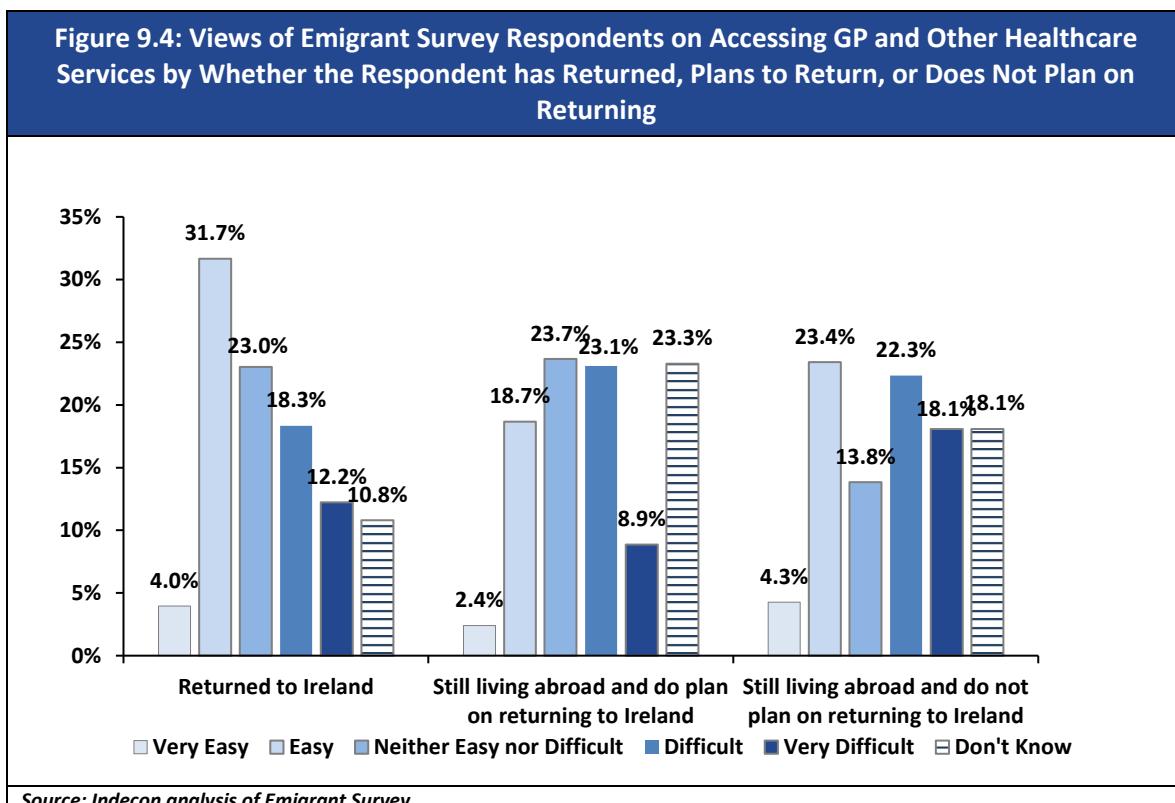
## 9.4 Accessing GP and Other Healthcare Services

An analysis of the views of emigrants on accessing GP and other healthcare services is presented in the next table. This shows very mixed views but over 32% perceive accessing GP and other healthcare services to be difficult.

Table 9.7: Views of Emigrant Survey Respondents on GP and Other Healthcare Services						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Accessing GP and Other Healthcare Services	3.1%	23.1%	22.4%	21.5%	10.8%	19.1%

Source: Indecon analysis of Emigrant Survey

Difficulties in accessing GP or other healthcare services in part is due to perception issues and it is clear that a higher percentage of those who have returned judged access to be easier than those still living abroad.



## 9.5 Summary of Findings

An analysis of health and childcare related barriers was undertaken in this section. The findings are summarised below:

- ❑ A key motivation for many returning emigrants is to bring up their children in Ireland. The affordability of childcare services in Ireland is therefore an issue for many emigrants given the relatively higher costs compared to other countries.
- ❑ Issues were also raised concerning health insurance. The requirement for a 26-week waiting period is of particular concern for returning emigrants, even for individuals with no pre-diagnosed health problems.
- ❑ There are also concerns regarding the age-related community loading on health insurance taken out by emigrants who left Ireland after May 2015.
- ❑ Obtaining health insurance in Ireland was perceived by over 40% of respondents to be either difficult (21.3%) or very difficult (22.5%). There is also a significant lack of information on the practicalities and costs of securing childcare and accessing government childcare schemes.

## 9.6 Recommendations to Address Health and Childcare Related Barriers

In order to address health and childcare related barriers a number of targeted changes are recommended as follows:

- ❑ Provide Information to Emigrants on New Financial Supports for Childcare and on Childcare Costs by Region;
- ❑ Engage with Health Insurers re Exemption for Waiting Times for Returning Irish Emigrants;
- ❑ Amend Health Insurance Act to Exempt Emigrants Community Rating Loading.

The details of these recommendations are presented in Chapter 13.

## 10 Immigration and Welfare Related Barriers

### 10.1 Introduction

Immigration and welfare issues were raised by organisations and individuals as part of our consultation process. The immigration issues reflect the fact that many emigrants have partners who are non-EU citizens and thereby the partners are required to apply for visas or residency in Ireland.

### 10.2 Immigration Issues

The process of returning to reside in Ireland with a partner is dependent on a number of factors. There are currently 87 countries from which an entry visa is not required to enter the Irish State and while visas are relevant the most important issues for partners of returning emigrants relate to residency permission and the ability to work in Ireland.

If a partner is from a non-visa required country, no pre-application process will be required to travel Ireland; however, entry may not be granted. If a visa is required, the applicant will need to apply for an entry visa prior to arriving in Ireland. The type of visa will be dependent on the specific situation; however, a ‘long-stay, single-entry’ visa is for the purpose of joining family. We understand that processing times for decisions on such visas can be up to six months or longer based on the citizenship status of the partner.

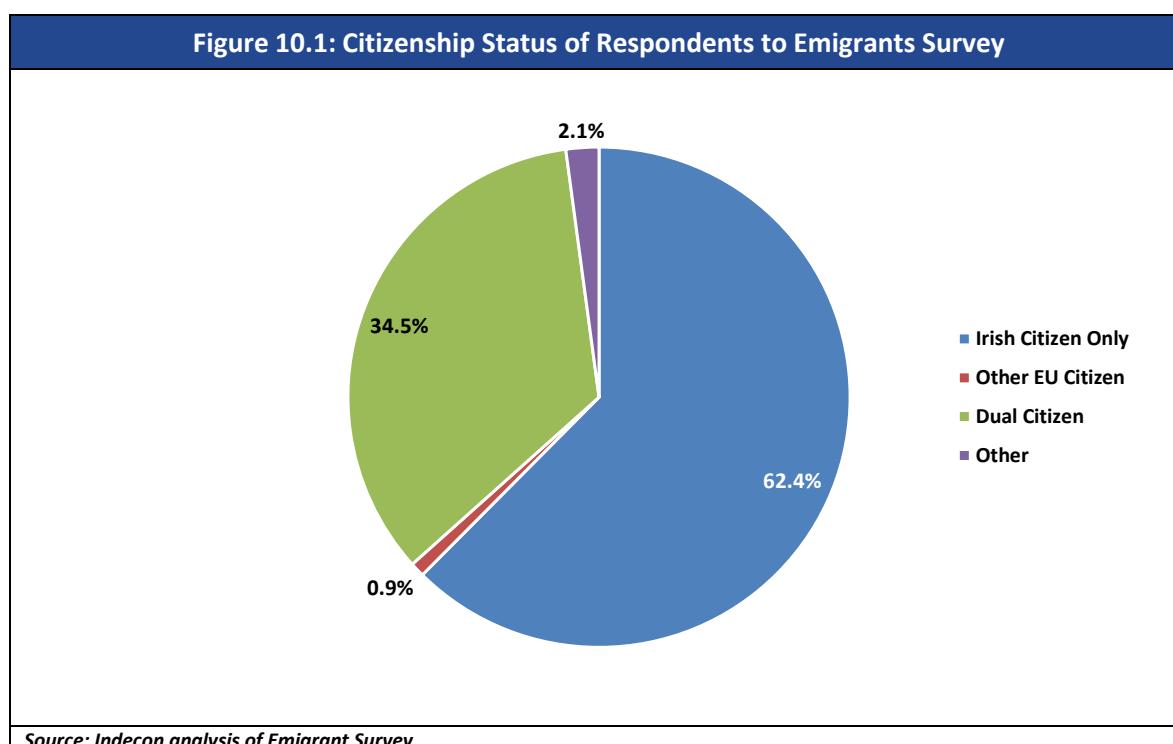
The legal status of the relationship between the two partners will also impact the process of returning to Ireland with family. If the partners are in a de jure relationship (e.g., married or in a civil partnership) the process for such spouses of Irish National (SONI) should be more straightforward. Upon entry into Ireland (whether visa required or not), one must register with immigration which can be done at INIS in Dublin or at Garda District Headquarters. After presenting the required documentation (including marriage certificate, original passports, evidence of address in Ireland), the Registration Officer may grant a Stamp 4 immigration permission. Stamp 4 immigration allows for living and working in Ireland without an employment permit. The granting of a Stamp 4 immigration permission is not guaranteed and a written application may be required. Such an application can take 12 months to process, during which time one cannot work. Indecon understands that there were 572 applicants by spouses of Irish Nationals in 2017 and the average processing time was 9 to 12 months. This may represent a significant barrier for some returning emigrants due to the potential uncertainty around the entitlement to work during the written application process.

The INIS also offers visas for those who are de facto partners. Returning to Ireland with a de facto partner has been cited during our consultation and primary research as potentially representing a barrier for some returning emigrants. In terms of the scale of this is of note that there were 529 applicants for de facto scheme in 2017 and average processing time was 5 months. The overarching requirement, as expressed by the Department of Justice and Equality, as well as the INIS, is that the de facto relationship must be akin to a marriage and does not cover casual relationships or boyfriend/girlfriend relationships. The INIS has indicated that approximately one-third of de facto visa applications are returning emigrants who have met their non-EU partner abroad. 69% of de facto applicants are successful and decisions are issued within a five- to six-month timeframe. Upon arrival in Ireland, the applicant can apply for a de facto partnership visa. During the processing period, applicants will be granted temporary permission to reside in Ireland, or a Stamp 3 permission

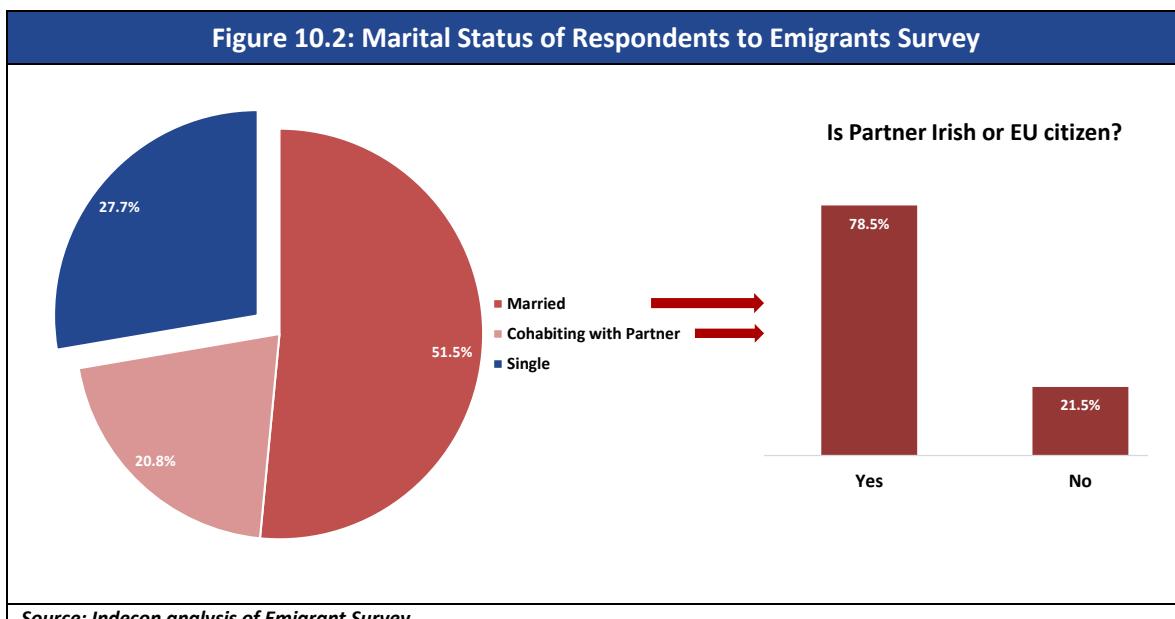
when requested. The applicant cannot work in Ireland during the processing period, which can represent a significant financial barrier for some returning emigrants. The success of the applicant is dependent on the applicant's providing sufficient evidence of their de facto relationship. This includes showing that they have two years of cohabitation immediately prior to the application stage. Such evidence includes:

- Dated photographs of the couple
- Joint tenancy agreements
- Joint utility bills
- Bank statements
- Gym memberships
- Joint purchases

Indecon has examined the potential scale of this issue through our primary survey research. The majority of those surveyed indicated that they hold Irish or dual citizenship.



Holding Irish citizenship will allow the returning emigrant to live and work freely in Ireland; however, the primary issue raised during our consultation process concerns partners of returning emigrants. Our research shows that most of the emigrants surveyed were married or cohabiting with a partner. While the majority of partners were Irish or EU citizens, over 21% were not. See Figure 10.2 overleaf.



For those returning emigrants with a non-EU partner, significant difficulties were perceived in obtaining a visa or permission to remain/work in Ireland. 41.8% of those with a non-Irish or EU partner viewed it as difficult or very difficult to obtain a visa and other related issues. This suggests that issues in these areas may not be relevant for the majority of survey respondents, however for those that it is likely to affect it is a significant issue. The Department of Justice and Equality has indicated that the number of de facto visa applications has risen from 400 in 2015 to 529 in 2017.

<b>Table 10.1: Views of Emigrant Survey Respondents on Obtaining a Visa/Leave to Remain/Permission to Work for Spouse/Partner by Nationality of Partner</b>						
	<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy nor Difficult</b>	<b>Difficult</b>	<b>Very Difficult</b>	<b>Don't Know</b>
Irish/EU partner	7.1%	5.0%	13.2%	3.2%	2.0%	69.5%
Non-EU partner	5.2%	14.2%	17.2%	23.1%	18.7%	21.6%

*Source: Indecon Survey of Emigrants*

Some illustrative examples of emigrants' views on perceptions of the difficulties in accessing visa and residencies and welfare are outlined below.

<b>Table 10.2: Immigration Issues</b>
"Visa requirements for non-EU spouses are very rigid and the process appears to be extremely long. In other EU countries, citizens have a legal right to return home with their spouses. This should be the case in Ireland too, especially given the country's history of emigration."

*Source: Indecon Survey of Emigrants*

The key issues concerning visas are the time lags in processing and difficulties experienced by non-EU citizens in freedom to enter Ireland. Other aspects include logistical time and costs of having to attend interviews. Greater use of technology in this area could be of significance.

### 10.3 Habitual Residence Condition

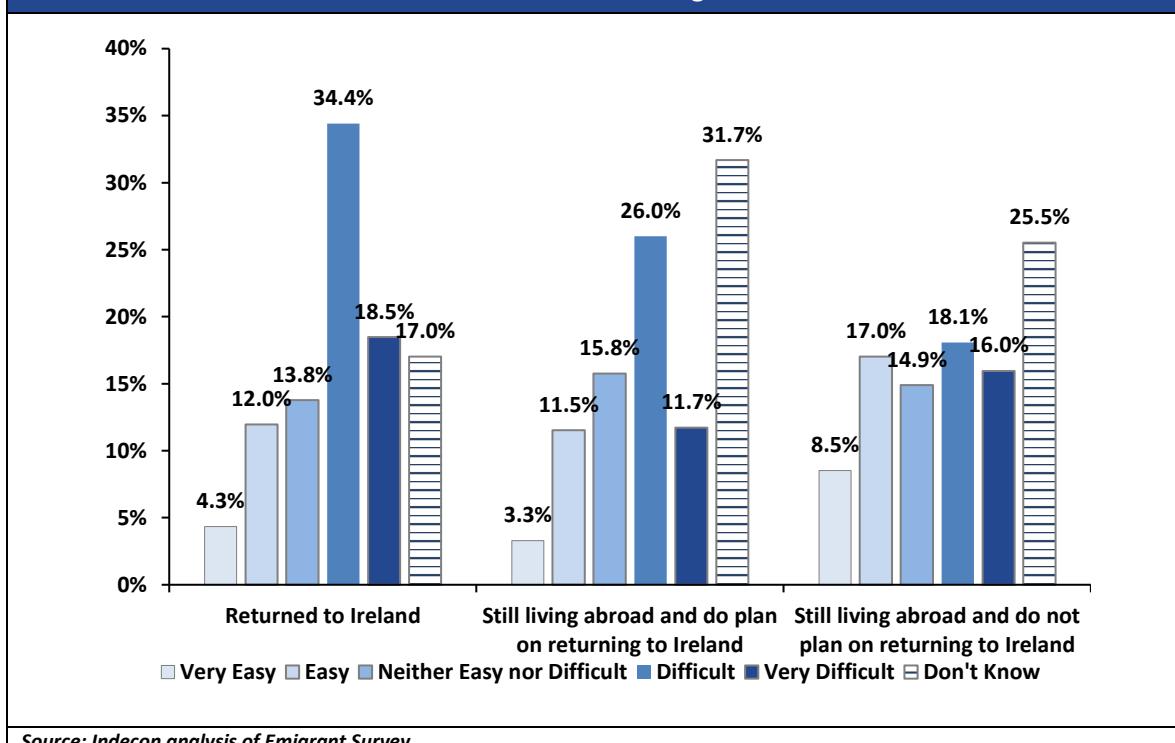
The Irish Habitual Residence Condition (HRC) is used to determine if one is habitually resident in Ireland. The HRC is important for returning emigrants as satisfying the HRC is a necessary requirement in order to receive certain social welfare payments. While the term 'habitually resident' is not defined legally<sup>24</sup>, it generally relates to a degree of permanence that one has with their residing location. It also relates to where one has their centre of interest or close association with. The table below indicates that a significant percentage of emigrants surveyed believed that demonstrating normal/habitual residence in Ireland was difficult or very difficult.

Table 10.3: Views of Emigrant Survey Respondents on Residency Factors						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Demonstrating normal/habitual Residence in Ireland	4.1%	12.2%	15.0%	27.7%	14.2%	26.8%
<i>Source: Indecon analysis of Emigrant Survey</i>						

Figure 10.3 overleaf shows that the majority (52.9%) of those who have returned to Ireland view demonstrating normal or habitual residence in Ireland to be either difficult or very difficult.

<sup>24</sup> <http://www.welfare.ie/en/Pages/Habitual-Residence-Condition--Guidelines-for-Deciding-Offic.aspx>

**Figure 10.3: Views of Emigrant Survey Respondents on Demonstrating Normal/Habitual Residence in Ireland by Whether the Respondent has Returned, Plans to Return, or Does Not Plan on Returning**



Source: Indecon analysis of Emigrant Survey

Demonstrating normal or habitual residence in Ireland was viewed to be most difficult by those resident in Ireland, and Australia and New Zealand, as shown in Table 10.4. Those resident in the UK or EU/EEA/CH were most likely to respond with 'don't know'.

**Table 10.4: Views of Emigrant Survey Respondents on Demonstrating Normal/Habitual Residence in Ireland by Country of Residence**

Country/ Region of Residence	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Ireland	6.1%	12.6%	14.3%	33.8%	17.3%	16.0%
United Kingdom	9.6%	3.8%	17.3%	28.8%	5.8%	34.6%
EU/EEA/CH	9.0%	15.4%	12.8%	14.1%	6.4%	42.3%
North America	1.2%	15.6%	13.3%	30.6%	12.1%	27.2%
Australia and New Zealand	0.6%	6.7%	16.2%	33.5%	16.2%	26.8%
Other	6.0%	15.4%	16.2%	17.9%	14.5%	29.9%

Source: Indecon Survey of Emigrants

Indecon has been provided data by CrossCare in relation to the number of social welfare claims that have been disallowed due to the HRC. Indecon notes that there has been a decline in the number of social welfare claims rejected due to habitual residence condition over time. Indecon notes the initiative by the Department of Employment Affairs and Social Protection involving the production of detailed guidelines for Deciding Officers (DO) in their application of the HRC.<sup>25</sup> These guidelines include a specific section on how to deal with the application of the HRC with respect to returning emigrants, quoted as follows:

*"A person who had previously been habitually resident in the State and who moved to live and work in another country and then resumes his/her long-term residence in the State may be regarded as being habitually resident immediately on his/her return to the State."*

The guidelines further specify that a DO should take account of the purpose of their return, their stated intentions, verified arrangements, and record of employment. These should be verifiable and authenticated. The guidelines also state that the DO should take account of the fact that in certain circumstances, the applicant legally cannot return to their departing country. This may be the case if they are being deported, or if they overstayed their visa allowance. The guidelines also specifically refer to the declaration agreed with Safe-Home Ltd for applicants who are engaging with them as part of their repatriation. The guidelines state that:

*"This measure should help to expedite the decision-making process in these cases as it can be accepted as proof that the customer has returned to reside in the State on a permanent basis."*

The HRC is especially relevant for at-risk returning emigrants. While satisfying the habitual residence condition is not a requirement for social housing (administered via Local Authorities – see section 5.4), it is required for certain social welfare payments that are relevant for at-risk returning emigrants. The HRC Guidelines provide information in relation to at-risk returning emigrants. These state that:

*"Irish nationals who have been deported from other countries, e.g. USA and return to live in Ireland having lived here previously normally satisfy the HRC, if their centre of interest is Ireland. Form HRC1 should be completed in full in these cases and copies of deportation papers requested in support of statement of deportation. DO's should bear in mind that they can't go back to the country from which they've been deported."*

Indecon considers the continued review of the portions of the guidelines relevant to returning emigrants to be of priority.

## 10.4 Accessing PPS Number (PPSN)

The requirements for allocation of a PPSN are set out in legislation as part of the Social Welfare Consolidation Act 2005. A PPS Number (PPSN) is a key requirement for employment or to access various social welfare programmes. In order to be issued a PPSN there is a requirement to provide evidence to show that it is required, e.g. certain social welfare forms. Accessing a PPS Number can impact a returning Irish emigrant or their spouse/partner upon return. In the case of a returning emigrant who is a citizen of Ireland, there is a probability that they have been already issued a PPSN in the past. There are four circumstances in which a PPSN will have already been issued:

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<sup>25</sup> HRC - Guidelines for Deciding Officers on the determination of Habitual Residence: [Weblink](#).

1. Born in Ireland in or after 1971.
2. Started work in Ireland after 1979.
3. Received social welfare payments in Ireland.
4. Participated in the Drugs Payment Scheme in Ireland.

If the returning Irish emigrant does not fall into the above categories, the standard application procedure must be followed. This involves a face-to-face interaction in order to capture the necessary photo and signature. It should be noted that there are exceptional circumstances which can allow for the issuance of a PPSN while outside of Ireland (e.g., required to be a beneficiary of an Irish will). Under these circumstances, the applicant will be required to provide evidence of their passport and/or national ID card and/or birth certificate.

Often a returning Irish emigrant will arrive with their spouse/partner and dependents, who may not have lived in Ireland and therefore will not have a prior PPSN. Under such circumstances, the spouse/partner will be required to go through the standard application procedure. This will involve producing a valid proof of identity at the PPSN Centre, which can include the requirement to provide all or some of the following:

- Birth Certificate/Passport
- Photographic Identification
- Evidence of Address in Ireland

It has been raised during our consultation with the public that providing a proof of address may be difficult given the fact that often the returning emigrant and family may stay with friends and relatives during the settling period. The Department of Employment Affairs and Social Protection states that:

*"Where an applicant is staying with friends/relatives an original household bill plus a note from the bill holder confirming residency at the bill address is acceptable. This note can be written on the bill itself."*

It should also be noted that an applicant can book an appointment at a PPSN Centre to ensure the swift allocation of a PPSN. Indecon considers the difficulties in accessing a PPSN to potentially be perception-based rather than based on actual experiences. There is, however, a need to promote changes to the application process so that returning emigrants are aware of these options, e.g. the ability to pre-book appointments and the flexibility around the proof of address.

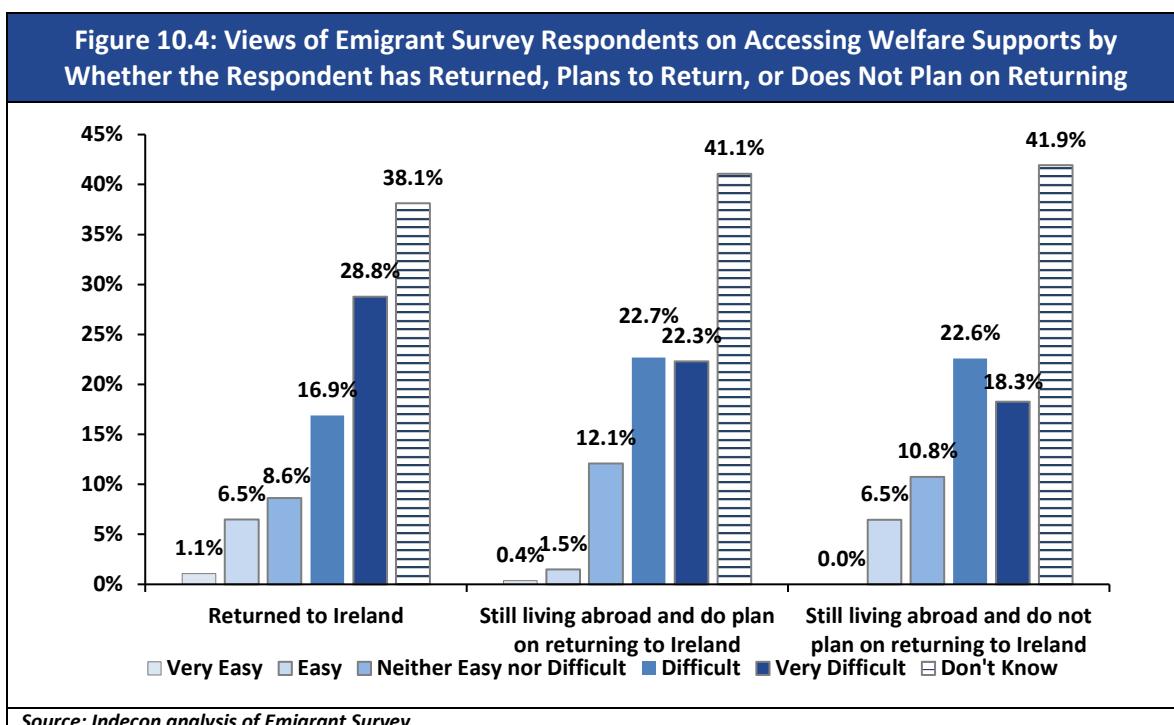
## 10.5 Welfare Supports

The table below indicates that access to welfare supports was seen as a difficulty for many emigrants. While many returning emigrants are highly skilled individuals who will not require access to welfare supports, it is important that we also protect vulnerable returning emigrants as well as those requiring temporary welfare supports until they integrate into the labour market. Indecon are aware of the Department of Employment Affairs and Social Protections webpage related to moving to Ireland and consider this a positive step in ensuring returning emigrants have access to information on welfare supports. Our research has demonstrated that a cause of perceived difficulty in accessing welfare supports concerns issues examined regarding habitual residency and PPS numbers.

Table 10.5: Views of Emigrant Survey Respondents on Accessing Welfare Supports						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Accessing Welfare Supports	0.5%	3.5%	10.9%	20.9%	23.8%	40.4%

Source: Indecon analysis of Emigrant Survey

Figure 10.4 shows that in each cohort, more people stated that they did not know how difficult it is for returning emigrants to access welfare supports than any other option. Amongst those who selected a level of difficulty, the majority of each cohort felt that it is difficult or very difficult for returning emigrants to access welfare supports.



Some illustrative views by individual emigrants in challenges faced in accessing welfare supports are presented overleaf.

Table 10.6: Illustrative Views on Emigrants on Accessing Welfare Supports
"Getting access to social welfare was impossible for me. I took a 2-year career break and returned home after a year as I was not granted an extension on my visa in the country I was in. When I returned home I was not able to claim job seekers as I was not unemployed ...."
"Even though I had previously worked in Ireland & paid PRSI for several years, due to length of time abroad, I was not eligible for any benefits."
"Not being eligible for jobseeker's allowance or jobseeker's benefit meant I had to use a lot of my hard-earned savings during my first year at home, when I was unemployed."
"Getting access to education or back-to-work schemes for my partner."
"Trying to understand what I am entitled to in terms of job seekers support, job seekers allowance, medical card because I have paid National insurance contributions in the UK."

*Source: Indecon analysis of Emigrant Survey*

## 10.6 Summary of Findings

An analysis of visa residency and related barriers is presented in this section. The findings are summarised below:

- ❑ For returning emigrants who have a partner from a non-EU country, the process of returning to reside in Ireland to live with a partner is dependent on a number of factors including the relationship status of the couple (de jure or de facto). Depending on these factors, a returning emigrant and spouse/partner may face a considerable period of uncertainty as to the approval of their permission to reside in Ireland. During the application process the spouse/partner may not eligible to work in Ireland, which is considered a significant financial barrier for a returning emigrant in this situation. In terms of overall numbers there were 529 applicants for the de facto scheme in 2017 and 572 for spouses of an Irish National. The key issues relate to the provision of information on the conditions of the scheme and the timescale for decisions. The introduction of a pre clearance system would also be of great assistance. In some cases individuals may not meet the eligibility criteria but enhanced information and speed of decisions would assist returning emigrants.
- ❑ Certain social welfare programmes require recipients to be habitually resident in Ireland. This requirement has been cited by stakeholders as a potential barrier facing returning emigrants in accessing certain social welfare supports. Deciding Officers at the Department of Employment Affairs and Social Protection have discretion in this respect, and the Department has issued guidelines to all Deciding Officers which include guidance protocol for returning emigrants in the context of the HRC. Possibly as a result of this, social welfare refusals have been falling in recent years.
- ❑ Accessing a PPS Number (PPSN) has also been raised as a barrier facing returning emigrants, due to the documentation required to be presented during the face-to-face interview. Indecon is aware that there is an option to pre-book an appointment at a PPSN centre, and the ability to present non-standard proof of address if a returning emigrant does not have a bill with their name and address.
- ❑ Of the visa and residency related factors included in Indecon's survey of emigrants, demonstrating normal/habitual residence in Ireland and accessing welfare supports were viewed to be the most difficult for returning emigrants with 41.9% and 44.7% of respondents stating that they felt these are either difficult or very difficult.

## **10.7 Recommendations to Address Immigration and Welfare Related Barriers**

In order to address immigration and welfare related barriers a number of targeted changes are recommended as follows:

- Develop of Pre-Clearance/Online De Facto Visa Applications;
- Ensure Consistency in Application of Habitual Residence Condition Guidelines;
- Promote Pre-booking of PPSN Centre Appointments.

The details of these recommendations are presented in Chapter 13.

## 11 Education Related Barriers

### 11.1 Introduction

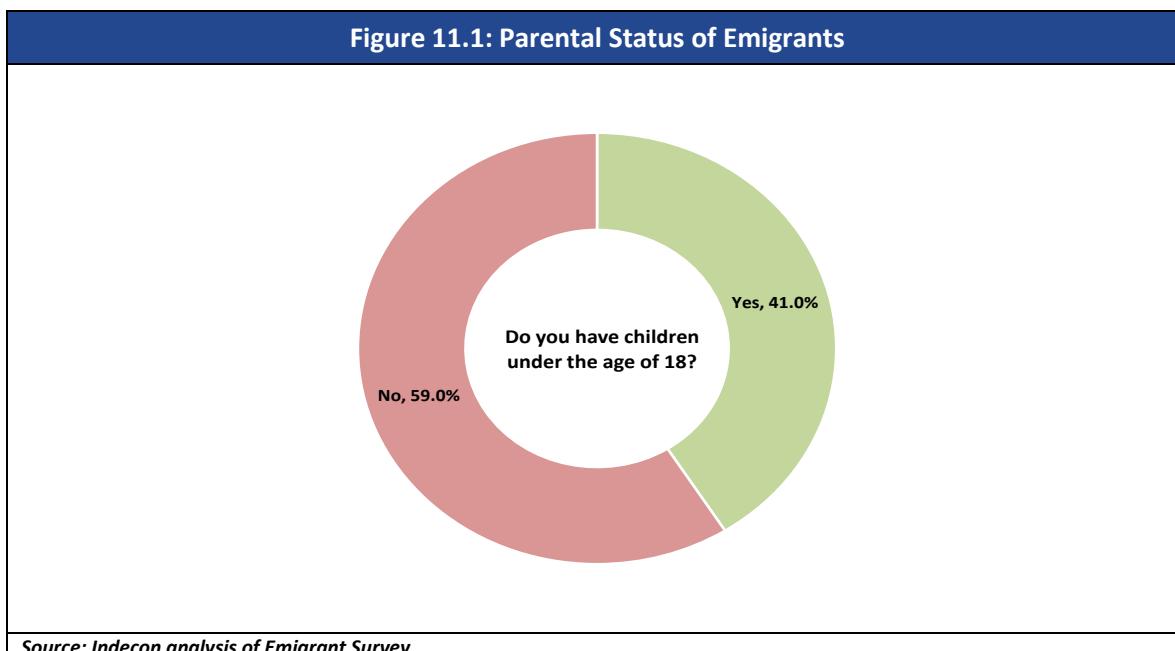
The requirements of returning emigrants to have access to education is a very important issue. This includes access to primary and secondary level education, facilities for special needs and access to and costs of third-level education.

### 11.2 Primary and Second Level Education

An important issue raised in our consultation concerns access to primary or secondary schools. 46.1% of those with at least one child under the age of 18 stated that they think it is difficult or very difficult for returning emigrants to organise primary or secondary schooling for their children.

Table 11.1: Views of Emigrant Survey Respondents on Organising Primary or Secondary Schooling for Children by Whether Respondent has Children under the Age of 18						
	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
At least one child under the age of 18	1.3%	8.9%	14.0%	25.7%	20.4%	29.8%
No Children under the age of 18	0.0%	1.6%	10.1%	9.1%	7.4%	71.9%
<i>Source: Indecon Survey of Emigrants</i>						

In relation to the accessing primary and secondary schools, it should be noted that schools have a degree of independence in relation to admissions. However, all admissions must implement an enrolment policy that concords with the Education Act 1998. As such, the children of returning emigrants will face the same application process as children born in Ireland. Some estimates suggested that there may be oversubscription for primary places in some schools of around 20%. Often schools in Ireland will have a waiting list several years in advance. This represents a potential barrier as the returning emigrant family most likely will not know several years in advance if they will be returning home, and more crucially they will not know the area of Ireland that they plan on settling. Schools in Ireland are also free to allocate spaces for children of past pupils, particular religious denominations, or those from the local area. As displayed overleaf, 41% of those emigrants surveyed had children under the age of 18, indicating that educational issues may impact a large proportion of the emigrant population.



There is currently legislation at the Oireachtas Committee stage (Selection Committee on Education and Skills) that is considering amendments to the Education (Admissions to Schools) Bill 2016. This bill aims to provide a consistent approach to school admissions and will improve transparency during the admissions process. It will also prohibit charging fees during the application process. In terms of returning emigrants, greater levels of transparency are welcomed by Indecon. There are also specific amendments being considered at the Committee stage, including the prohibition of waiting lists entirely, the requirement to publish admission policies, a maximum ceiling for the admission of students based on previous familial connections, etc.

### 11.3 Children with Special Education Needs

An issue raised with Indecon concerns needs of children of returning emigrants who have special educational needs. Children with SEN may be entitled to the following supports in school:

- Access to Special Needs Assistant (SNA) support
- Additional Teaching support
- Assistive Technology support
- School Transport

For some of these schemes professional reports are required for eligibility. However, in a case where a child is moving to Ireland from another country the child's professional reports from another country are acceptable, provided that the report/s identifies a disability that meets DES criteria for access to the relevant supports.

It is clear to Indecon from information provided by the National Council for Special Education that where a child with special educational needs seeks to enrol in a school, the supports that are made available and the criteria for access to such supports will not be differentiated on the basis that the child was born in another country or jurisdiction.

## 11.4 University/Higher Education Fees

As part of our consultation the issue of the cost of university/higher education was raised. Our research shows that payment of fees is a significant issue.

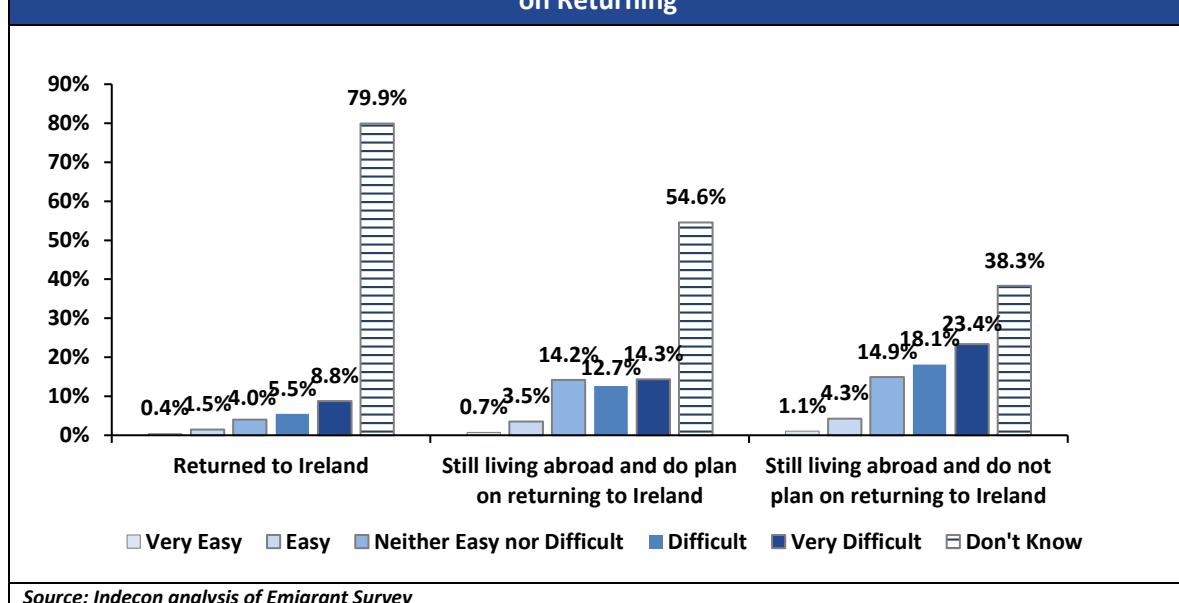
**Table 11.2: Views of Emigrant Survey Respondents on Education Related Factors**

	Very Easy	Easy	Neither Easy nor Difficult	Difficult	Very Difficult	Don't Know
Payment of University/Higher/Further Education Fees	0.7%	3.0%	11.1%	11.0%	13.6%	60.6%

*Source: Indecon analysis of Emigrant Survey*

Figure 11.2 shows that the majority of those who have already returned do not know the level of difficulty or ease for returning emigrants to pay university/higher/further education fees, whereas just over a third of those of do not plan on returning responded in the same manner. Over 40% of those who do not plan on returning said that they think it is either difficult or very difficult, suggesting that this may be a potential factor in their decision not to return.

**Figure 11.2: Views of Emigrant Survey Respondents on Payment of University/Higher/Further Education Fees by Whether the Respondent has Returned, Plans to Return, or Does Not Plan on Returning**



Some illustrative examples of emigrants' views on the issues re university/higher education are outlined overleaf.

**Table 11.3: Emigrants Views on University Fees**

"In Ireland my children cannot avail of EU Fee status in university, even though they are Irish citizens. In UK they can potentially gain EU Fee status for University fees."

"...My son who has just finished high school in Australia, cannot move home for university as he is now considered a foreign student and the costs of university are prohibitive to us, ...he was born in Ireland, and has always considered himself Irish, but because we, his parents, left for work, he is now not allowed move home for university at the age of 18, because we cannot afford it. Can children in these circumstances at least be considered EU students for uni? Why a foreign student? Let this next generation be allowed to move home, we were forced to leave for economic reasons, but Ireland was always what we refer to as home. We had hoped to move back, but this ruling has prevented us for doing so. It has been heartbreaking for us to come to the realisation that we will probably never be able to move home now, once he starts uni in Australia, he will probably stay here."

"Being an expat for so long my kids have to pay overseas fees which is extortionate."

"... biggest issue...returning to education after being out of the country for more than 5 years. The government has made it so difficult for people like myself to come home and study."

*Source: Indecon Survey of Emigrants*

The cost of undergraduate third-level fees will be dependent on the student type, and can be broadly separated into three categories, as follows:

- Free Fees
- EU Fees
- Non-EU Fees

There are three requirements in order to qualify for free fees.<sup>26</sup> Firstly, the student must be resident in an EU/EEA Member State for three of the last five years prior to commencement of the course. Secondly, the student must fulfil the nationality/immigration qualifications which include being an EU/EEA citizen or a family member of a citizen. Other immigration allowances exist; however, being a family member of an EU/EEA citizen is most relevant in the context of returning emigrants. Finally, there are course requirements including being of at least two years in duration and being the student's first full-time undergraduate course.

The second student category is that of EU fees. These are set by each third-level institution and can vary depending on the course chosen.<sup>27</sup> Due to a ministerial announcement in 2014, Irish/EU/EEA students who have spent at least five years in the Irish school system (primary or secondary) can avail of EU fee rates. This is only available if the course being undertaken is for the first time as an undergraduate. The system adopted in 2014 was adopted by the Minister specifically to address the issue of the children of Irish emigrants facing international fees upon their return to Ireland for third-level education, even if they received some of their primary and secondary education at schools in Ireland. The Minister is quoted as saying:

*"As Minister for Education and Skills, I want to ensure that the children of these migrants are not penalised when it comes to attending third level. From this September, once they*

<sup>26</sup> Under a free fee scheme, university fees are waived. However, a student contribution is required and amounts to €3,000 for the 2017/18 academic year.

<sup>27</sup> As an example, the EU fees for studying Law in UCD at undergraduate level in 2017/18 is €5,880. An engineering undergraduate degree in UCD is €24,200 in 2017/18.

*meet the criteria of having spent five years in the primary or secondary school here they can avail of the EU rate of third-level fees."*

This change is welcomed by Indecon as reducing the barriers faced by returning emigrants in relation to the financial implications of returning home with children considering third-level education in Ireland.

The final fee category is international or non-EU fees. These are generally set at the institutions' discretion and can vary considerably dependent on course and institution.<sup>28</sup> These apply if the student does not fall into any of the above categories including not meeting both the EU residency and nationality/immigration requirements. This means that the children of some Irish emigrants face non EU fees if their children are to attend undergraduate education in Ireland.

There is also an issue concerning residency requirements for access to EU fees for individuals who were not resident for the relevant period due to studying outside of the EU. For post graduate students, universities have some flexibility in determining the rules on eligibility for EU fees providing there is no discrimination against EU applicants. Where a student has not been ordinarily resident in the EU/EEA/Switzerland for a minimum of three of the five years prior to commencing a post-graduate programme, they are excluded.

## 11.5 Allocation of Medical Internship Positions

Intern training provides medical graduates with the opportunity to experience the reality of patient care in a range of healthcare settings. It provides a combination of education and training and clinical responsibility, enabling interns to develop the professional and personal competencies that result in good patient care and provide a foundation for lifelong learning.

Internship is the first level of postgraduate medical training. Successful completion of internship allows the Intern Network Coordinator to recommend an intern to the Medical Council (of Ireland), for the award of a "Certificate of Experience". This Certificate is required for eligibility to apply to the trainee specialist division or general division of the Register of Medical Practitioners maintained by the Medical Council (of Ireland) and, therefore, to proceed with a medical career in the Irish health service. The "Certificate of Experience" is also required by most other competent authorities in order to register in other countries. Intern training posts commence in July every year, and comprise a minimum of 12 months.

Allocation of intern positions is by competitive process. In 2015 there was a change in how these places were allocated. Prior to these changes, the HSE divided all eligible intern applications into two groups: those who did not require an employment permit to work in Ireland, and those who did.<sup>29</sup> Those who do not require a work permit to work in Ireland include EEA nationals, Swiss nationals, and non-EEA nationals who hold a Stamp 4, Stamp 4 EUfam, or Stamp 5 GNIB card. All other applicants are deemed to require an employment permit to work in Ireland. Those who did not require a work permit were given first preference in intern positions. Once all qualified applicants in the first group were matched in the order of their centile rank, based on their final-year class position, then all of the remaining applicants were matched by the same ranking system.

<sup>28</sup> As an example, the non-EU fees for studying Law in UCD at undergraduate level in 2017/18 is €18,700. An engineering undergraduate degree in UCD is €7,574 in 2017/18.

<sup>29</sup> <http://www.imo.ie/i-am-a/student/intern-allocation/index.xml>

The change in policy was officially reflected in the 2015 ‘Guide to Application and Appointment to Intern Training in Ireland: Stage 1’ published in July 2015, and was also reflected in the 2016 and 2017 versions of the guide. This new rule divides all eligible intern applications into three groups: those who applied to and were accepted to an Irish medical school programme through the Central Applications Office, or CAO, graduated from that programme, and do not require a work permit to work in Ireland; the remainder of applicants who do not require a work permit to work in Ireland; and all other applicants. Medical programmes in Ireland typically allow only those who qualify for EU fee status to apply through the CAO. EU fee status is determined by each individual educational institution, but generally, one must be “ordinarily resident” in EEA for a minimum of three of the five years prior to their application to the medical programme. As such, returning migrants from a country who do not qualify for EU Fee status, or the children of such returning migrants, have been disadvantaged by this new rule.

The subsequent ranking procedure is as follows. The group of CAO applicants will be matched first in the order of their centile rank, based on their final year class position. Once all qualified applicants in this group are allocated posts, then the second group, who are not CAO applicants to an Irish medical school but do not require a work permit to work in Ireland, are matched in the same fashion. This may include returning migrants or the children of returning migrants. Finally, those who require a work permit to work in Ireland are matched to the remaining posts. The change splits the first of the two groups in the old system into two groups: CAO applicants and non-CAO applicants, and gives less preferential treatment to this latter group.

There are two ways this could impact a returning migrant. First, they may not receive an intern position at all, though the IMO reports that historically all applicants who did not require a work permit to work in Ireland have been allocated an intern position. However, this does not guarantee that the supply of intern positions will always be sufficient for demand. Potentially the more significant effect is that returning migrants may be disadvantaged as less-desirable placement offers will be made available to them compared with CAO-entrant graduates, even if these returning migrants have a superior medical education record.

## 11.6 Summary of Findings

An analysis of education related barriers was examined in this section. The key findings are summarised below:

- ❑ Specific issues of concern under the education thematic section includes accessing primary and secondary schooling and accessing affordable third-level courses.
- ❑ It should be noted that primary and secondary schools have a degree of independence in relation to admissions. However, all admissions must implement an enrolment policy that concords with the Education Act 1998. As such, the children of returning emigrants face the same application process as children born in Ireland. Approximately 20% of schools are oversubscribed, i.e., there is more demand than spaces. Often, schools in Ireland will have a waiting list several years in advance. This represents a potential barrier for returning emigrant families as they may not know several years in advance if they will be returning home.
- ❑ The fees paid by a third-level student will be dependent on their citizenship, their schooling history, and their residency status. Students fall into three categories of fee structure: free-fees, EU fees, or non-EU fees. A Government announcement in 2014 allowed for students who have spent five years in an Irish school to avail of EU fees. This was aimed at allowing

the children of emigrants to return to Ireland for their third-level education without facing non-EU fees. However, for children of Irish emigrants including Irish citizens who did not spend five years in Irish schools, they are treated as non-EU unless they have been resident in other EU Member States.

- ❑ A more specific issue impacting on a smaller number of returning emigrants concerns intern training of medical graduates which provides graduates with the opportunity to experience the reality of patient care in a range of healthcare settings. Allocation of intern positions is by competitive process. In 2015 there was a change in how these places were allocated. A tiered system was adopted, in which applications to medical schools via the CAO are allocated internship placements prior to other applicants. As a result, returning migrants may be disadvantaged compared with CAO-entrant graduates.
- ❑ The views of emigrants on education issues shows that payment of university/higher/further education views had the highest rate of people viewing it to be difficult or very difficult (24.6%). There are also high levels of lack of knowledge of issues involved in organising schools or university education.

## 11.7 Recommendations to Address Education Related Barriers

In order to address education related barriers a number of targeted changes are recommended as follows:

- ❑ Progress the Education Admissions Bill;
- ❑ Explore the Feasibility of an Appropriate Reserve of Percentage of School Places;
- ❑ Consider a Means Tested Third Level Grant for Children of Irish Emigrants;
- ❑ Review Allocation Mechanism for Medical Interns;
- ❑ Introduce Increased Flexibility for EU Post Graduate Fees.

The details of these recommendations are presented in Chapter 13.

## 12 Entrepreneurial Related Barriers

### 12.1 Introduction

The difficulty in setting up a business upon returning to Ireland has been cited by several consultees during the duration of this project. This has included individuals with personal experience with returning to Ireland as a business owner, and organisations established to help entrepreneurs return to Ireland.

### 12.2 Networking/Information Issues

Back for Business is an initiative tasked with supporting entrepreneurial activity of returning Irish emigrants. This initiative was developed by the Department of Foreign Affairs and Trade and is funded through Department's diaspora affairs budget. This programme is tasked with supporting returning entrepreneurs and tackling the barriers faced by this cohort of retuning emigrants. The six-month long programme is aimed at helping returning emigrants set up a business in Ireland.

Back for Business ran a questionnaire of its 45 members regarding barriers facing setting up a business in Ireland upon return. The results of this survey are provided below. The plurality of mentions by Back for Business participants was the barrier of networking and re-establishing previous contacts. Other barriers specific to the returning emigrant cohort include the lack of local market knowledge, and the lack of knowledge of legal frameworks. Macro issues facing emigrant and non-emigrant entrepreneurs also mentioned by these participants include securing finance and government supports.

**Table 12.1: Barriers Facing Back to Business Participants**

Specific Barriers	Percentage of Mentions
Networking/ Re-establishing contacts	28.5%
Finance (lack of, challenges around access to)	16.6%
Lack of local knowledge- markets, culture etc.	10.6%
Government and non-govt. supports	6.0%
Knowledge of legal frameworks	5.3%
Lack of expertise	4.6%
Other	28%

*Source: Back to Business Participant Questionnaire*

Back for Business participants viewed accessing information on the practicalities of returning to Ireland as difficult or very difficult (62.8%). A large minority (23%) of respondents indicated a neutral position in relation to the difficulty in accessing relevant information. A small minority considered access to this information as easy or very easy.

**Table 12.2: Views of Back for Business Survey Respondents on Difficulty of Obtaining Information on the Practicalities of Returning to Ireland**

Level of Ease/Difficulty	Percentage of Respondents
Very Easy	2.3%
Easy	4.7%
Neither Easy nor Difficult	23.3%
Difficult	27.9%
Very Difficult	34.9%
Don't Know	7.0%

*Source: Indecon analysis of Back for Business Survey*

Some illustrative examples of emigrants' views on the perceptions of the difficulties in entrepreneurial barrier are outlined below.

**Table 12.3: Entrepreneurial Related**

"I returned to set up a business. I noted zero help for Irish companies but a friend who works for IDA told me of an array of supports for FDI companies."

*Source: Indecon analysis of Back for Business Survey*

### 12.3 National Reserve and Young Farmers Scheme

The National Reserve is a valuable but limited resource of public funds made available to eligible young farmers and new entrants to farming under the Direct Payments measure of the Common Agricultural Policy. Decisions in relation to the operation of the National Reserve, including with regard to off-farm income thresholds, are taken in conjunction with the Direct Payments Advisory Committee, which comprises members of the main farming bodies, education and advisory services. The Basic Payment Scheme National Reserve came into operation in 2015 and was also operational in 2017 and has been launched for 2018. The Young Farmers Scheme is a separately funded scheme based on activated entitlements. The operation of the National Reserve is regulated at the EU level. Access to support from the National Reserve has been raised as a potential issue facing returning migrants during our consultation period.

The Irish Government has applied necessary criteria that must be met by applicants in order for an application to be successful. These include that the farmer must be qualified, or have applied to, an agricultural education, and have an off-farm income of below €40,000 in either of the last two tax years. Indecon has been informed that these requirements are equally applied to all applicants and

as such we do not consider these to represent a significant barrier to the National Reserve programme. However, we do believe that there is merit in considering altering the scope of documents permissible to demonstrate income levels on a case-by-case basis.

We have also been informed that the requirement for an agricultural qualification does not have to be linked to Irish institutions. As such, during the 2015 National Reserve, there were successful applicants who have achieved their education outside of Ireland. In terms of the off-farm income ceiling, the Department of Agriculture, Food and the Marine has informed us that successful applicants (2015 National Reserve) have provided proof of their income earned outside of Ireland, including in Australia and the UK. Indecon understands that there may be difficulty with undocumented Irish in proving their gross income level due to lack of access to official tax records or other official documents. It should also be noted that successful applicants were also living abroad prior to their successful application.

## 12.4 Customs Relief from Non-EU Countries

One issue raised as part of our consultations concerns customs and VAT treatment of second-hand tools from non-EU countries. Customs relief is set at an EU level and is allowable under specific circumstances. Unfortunately, none of these apply to an employee wanting to import his/her tools into the EU. In fact, such imports are specifically prohibited as per EU legislation (Council Reg 1186/2009). There are, however, some reliefs from Customs Duty and VAT on transferring residence to the EU. Specifically, if an individual is transferring their normal residence form outside the European Union (EU) to Ireland, they may be able to claim relief from Customs Duty and Value-Added Tax (VAT). This relief applies to certain personal property, including the personal property of members of their household that is imported into the State.

While EU/Revenue regulations do not permit customs relief on tools used in a trade when imported from non-EU countries, it would be useful to highlight as part of information for returning emigrants that they may be able to import capital goods and equipment which belonged to their business established outside the European Union (EU) free from import duties. Their business must have ceased activity outside the EU and moved to the State in order to carry on a similar activity here and a new activity must be set up in the State. This may be of assistance to some returning emigrants.

## 12.5 Summary of Findings

- ❑ Specific issues explored under the entrepreneurial thematic section include difficulties facing returning emigrants in relation to setting up a business and accessing Government grant schemes in the agricultural sector. This is also an issue concerning the tax treatment on tools from outside of the EU. This is determined by EU requirements but there is a possibility of exemptions for certain businesses.
- ❑ The difficulty in setting up a business upon returning to Ireland has been cited by several consultees during the duration of this project. Back for Business is a very appropriate initiative tasked with supporting entrepreneurial activity of returning Irish emigrants. This initiative has the support of the Government through the Emigrant Support Programme of the Department of Foreign Affairs and Trade. Back for Business worked with Indecon to obtain information from its 48 members regarding barriers facing setting up a business in

Ireland upon return. The results highlight the importance of networking and re-establishing contacts in Ireland.

## 12.6 Recommendations to Address Entrepreneurial Related Barriers

In order to address entrepreneurial related barriers a number of targeted changes are recommended as follows:

- Continue to Support International Networking Events;
- Continue Investment by Development Agencies in Supporting Returning Emigrants;
- Disseminate Information on National Reserve and Young Farmer's Scheme and Consider Feasibility of Adjustments Proof of Income.

The details of these recommendations are presented in Chapter 13.

## 13 Recommendations

### Introduction

As part of this assessment, Indecon has examined a wide range of potential administrative and other changes that would facilitate returning emigrants. It is, however, important that any changes are feasible and take account of wider EU as well as Irish issues. Indecon has identified 30 targeted recommendations which we believe are amenable for implementation. A summary of these recommendations is presented in the table below and each proposed measure is elaborated upon in subsequent paragraphs.

**Table 13.1: Summary of Recommendations**

<b>Information Provision</b>	
1.	Develop Best-in-Class Online Information Service for Irish Emigrants
2.	Expand Use of Technology to Facilitate Returning Emigrants
<b>Housing</b>	
3.	Adjust Help to Buy Eligibility Rules to Ensure Returning Emigrants are Not Excluded
4.	Enhance the Provision of Information on Requirements for Mortgage Approval and on Housing Market
5.	Improve Procedures for Housing for Vulnerable Returning Emigrants
<b>Motor Driving</b>	
6.	Waive EDT Courses for Drivers with Previous Irish Driving Experience and with Current Overseas Licence
7.	Expand Bilateral Driver Licence Exchange Programme
8.	Improve Procedures to Facilitate Renewal of Driving Licences for Irish Emigrants Temporarily Abroad
9.	Highlight Motor Insurance Companies who Facilitate Returning Emigrants
10.	Introduce Measures to Remove Any Unjustified Motor Insurance Penalties for Returning Emigrants
<b>Employment</b>	
11.	Invest in Overseas Job Fairs and Dissemination of Information on Job Opportunities
12.	Ensure Greater Use of Technology to Facilitate Applications from Returning Emigrants
13.	Improve Transferability of Qualifications and Training
<b>Financial and Banking and Pensions</b>	
14.	Clarify Ability of Emigrants to Set Up Bank Accounts Online from Overseas
15.	Highlight Recognition of Overseas Savings as Proof of Mortgage Repayment Criteria
16.	Increase Awareness of 2017 Changes in Voluntary Social Welfare PRSI Contributions
<b>Health and Childcare</b>	
17.	Provide Information to Emigrants on New Financial Supports for Childcare and on Childcare Costs by Region
18.	Engage with Health Insurers re Exemption for Waiting Times for Returning Irish Emigrants
19.	Amend Health Insurance Act to Exempt Emigrants Community Rating Loading
<b>Immigration and Welfare</b>	
20.	Develop of Pre-Clearance/Online De Facto Visa Applications
21.	Ensure Consistency in Application of Habitual Residence Condition Guidelines
22.	Promote Pre-booking of PPSN Centre Appointments
<b>Education Related</b>	
23.	Progress the Education Admissions Bill
24.	Explore the Feasibility of an Appropriate Reserve of Percentage of School Places
25.	Consider a Means Tested Third Level Grant for Children of Irish Emigrants
26.	Review Allocation Mechanism for Medical Interns
27.	Introduce Increased Flexibility for EU Post Graduate Fees
<b>Entrepreneurial Related</b>	
28.	Continue to Support International Networking Events
29.	Continue Investment by Development Agencies in Supporting Returning Emigrants
30.	Disseminate Information on National Reserve and Young Farmer's Scheme and Consider Feasibility of Adjustments Proof of Income

### 13.1 Develop Best-in-Class Online Information Service for Returning Irish Emigrants and People Moving to Ireland

A key finding of this report concerns the challenges faced by Irish emigrants in establishing accurate information on all of the practicalities involved in returning to Ireland. There are some excellent existing information sources available including the material from the Citizens Information Board (CIB) and the Global Irish Hub of the DFAT website.<sup>30 31</sup> However, we believe that a dedicated best-in-class online information service focused on returning emigrants and marketed internationally via a ‘Returning to Ireland’ brand would be of value to Irish emigrants. The CIB and Global Irish Hub resources could provide the foundation for this service or alternatively this could be addressed within wider plans to establish a government information service. In particular, the information section could be developed and hosted as part of the new *Ireland.ie* website initiative being developed by the Department of An Taoiseach. This will be a single new all of government website for Ireland following the example of other European countries –e.g. Denmark.dk. We believe that responsibility for implementation of this recommendation should be with the Department of An Taoiseach given the importance of having sufficient information for Irish emigrants and the importance of consistency with the *Ireland.ie* initiative. We believe that the new service should also integrate the existing Global Irish Hub. The proposed information service for prospective returning emigrants should, in our view, have a distinctive branding focused on returning emigrants and should contain updated relevant information, contact details, as well as suggestions/tips across specific thematic areas. It should have the objective of aiding a returning emigrant (and family) throughout the entire repatriation process.

The proposed service should take account of the best features of approaches used already in Ireland by the CIB and others as well as initiatives in other countries. For example, the Netherlands Immigration and Nationalisation Service provides detailed information online for moving or returning to the Netherlands. This, however, focuses only on visa and permit related issues. A more comprehensive online platform is envisaged for Ireland. A model which may be worth examining is the ‘Returning to Australia’ website.<sup>32</sup> This Australian Government site provides information for specific types of travellers returning to Australia. This is a centralised site and includes information on visas and travel arrangements as well as practical advice in a wide range of areas. This site redirects users to the relevant Government agencies. This site includes detailed information and step-by-step guides. The centralised site includes other links relevant to returning emigrant issues overseas. However, we believe the new website should have a wider scope and should deal with all issues facing returnees during the entire migration process. Ensuring wide visibility and continuous up-to-date information will also be an important factor in ensuring the success of the site. Links and contact details for the relevant authority within each specific area addressed on the website should also be provided, including the relevant complaints procedures where available.

<sup>30</sup> [http://www.citizensinformation.ie/en/moving\\_country/moving\\_to\\_ireland/coming\\_to\\_live\\_in\\_ireland/irish\\_citizens\\_coming\\_or\\_returning\\_to\\_ireland.html](http://www.citizensinformation.ie/en/moving_country/moving_to_ireland/coming_to_live_in_ireland/irish_citizens_coming_or_returning_to_ireland.html)

<sup>31</sup> <https://www.dfa.ie/global-irish/coming-home/>

<sup>32</sup> Australian Government – Returning to Australia. See: <https://www.australia.gov.au/information-and-services/passports-and-travel/australian-travellers/returning-to-australia>.

## 13.2 Expand Use of Technology to Facilitate Returning Emigrants

In all areas where returning emigrants have to interact with the State, the potential to use technology to facilitate these individuals to provide information on requirements from overseas should be examined. In particular, a government-wide review should be undertaken on areas which could be handled through online applications or by using technology to reduce time and uncertainty for returning emigrants. Some examples are included in our specific recommendations (e.g., online applications for driving licences), but a more comprehensive application of technology could assist individuals.

One specific area where we recommend greater use of technology is in relation to applying for a PPS number, or for permission for a spouse/partner to remain in Ireland or for a State pension. While there may also be a need for some face-to-face meetings in Ireland, the risk, time and uncertainty in many cases could be reduced by submitting required documents online in advance and obtaining feedback in advance as to whether the documentation is adequate. This would also improve service delivery, enhance efficiency and could reduce Exchequer costs.

## 13.3 Adjust Help to Buy Scheme Eligibility Rules to ensure Returning Emigrants are Not Excluded

As is the case for existing Irish residents, returning emigrants face a major challenge in accessing the housing market in Ireland. Many returning emigrants wish to bring up their children in Ireland and unlike other residents, face a greater challenge due to the fact that they are effectively excluded from the Government's Help to Buy scheme if they have been out of the country for more than four years. We therefore recommend a small adjustment to the Help to Buy scheme eligibility criteria to facilitate returning emigrants. This would involve permitting a tax refund based on the last four years in which tax was paid in Ireland (rather than based on the last four calendar years). We believe that for practical reasons eligibility should be restricted to those who paid tax in last 14/15 years to align with Revenue Commissioners electronic records. We believe that this is probably likely to encompass nearly all of emigrants who would be eligible given the first time buyer requirement.

This would enable first-time buyers returning to Ireland, to part-fund the deposit on the purchase of a house. This would also be very important symbolically, in highlighting to returning emigrants that they are welcome back, and the measure would be justified on equity grounds. All other criteria for scheme eligibility should be the same as for other applicants. Indecon believes the Exchequer costs of this measure would be very small.

## 13.4 Enhance the Provision of Information on Requirements for Mortgage Approval and on Housing Market

There are significant information gaps among emigrants regarding the process and requirements for mortgage approval, and also on the housing market, including regional differences in affordability. Outside of Central Bank macro-prudential measures and other provisions such as the Consumer Protection Code, financial institutions have a responsibility to decide on the credit worthiness of individual applicants. There exists significant information gaps regarding the acceptance of savings and income earned abroad as part of proof of payment ability, subject to adequate evidence being provided. This could be in the form of bank statements or payslips. Indecon believes there is a need to enhance information provision to returning emigrants on these areas and others, including the standard complaints procedures (e.g. through the Financial Services and Pensions Ombudsman).

### 13.5 Improved Procedures for Housing for Vulnerable Returning Emigrants

A specific welfare issue addressed under the housing theme concerns the provision of emergency accommodation for at-risk persons returning to Ireland. Indecon supports the consideration by the Government of facilitation of collaboration between DFAT and the Department of Housing, Planning, and Local Government (DHPLG) to build on existing supports for at-risk emigrants returning to Ireland.

### 13.6 Waive EDT Courses for Drivers with Previous Irish Driving Experience and with Current Overseas Licences

Irish emigrants who move to another EU Member State under EU law hold a licence which is mutually interchangeable and so do not have a difficulty in obtaining a licence on returning to Ireland. The same applies to cases where emigration has been to countries where Ireland has established bilateral agreements on driver licence exchange. However, a major issue arises where an individual taking up residence in Ireland has a driving licence from a non-EU jurisdiction, such as the US, with which Ireland has no mutual exchange agreement. In such cases they are regarded as learner drivers and are treated as if they had no driving experience. This could apply even if they had many previous years of driving experience in Ireland and a consistent excellent driving record in another country. In such cases an individual is still required to:

- Pass a Driver Theory Test
- Obtain a Learner Permit
- Take Mandatory 12 Lesson Essential Driver Training EDT Course
- Pass the Driving Test
- Obtain a Full Driving Licence

Indecon recognises and supports the fundamental purpose of the driver licencing system to promote public safety, by ensuring that individuals licenced to drive on our roads meet specific standards, and we would be supportive of the EDT courses for individuals with no driving experience. The main elements of Irish driving standards are set at EU level and apply in all Member States, and therefore Ireland does not have discretion to change these. However, these standards do not include the mandatory 12 lesson Essential Driver Training Courses which is an Irish measure but one which Indecon fully supports for learner drivers.

Given the extent to which the EDT course represents a critical barrier facing returning emigrants, Indecon recommends that the EDT course for certain category of returning emigrants is waived. In order to ensure public safety Indecon recommends that the requirement that such individuals must first pass a driver theory test should remain as this is critical as rules of the road may be different in Ireland compared to other countries. Such individuals should also be required to pass the driving test. The only waiver proposed concerns the 12 EDT lessons and we recommend this is only for individuals who previously had a full Irish driving licence or EU equivalent and can demonstrate a two-year current full driving licence in another jurisdiction. For other returning emigrants, who do not meet the criteria of holding a previous Irish/EU driving licence for two years, a much shorter EDT programme possibly involving two lessons is recommended provided they hold a driver's licence from another country.



The proposed changes to obtaining a driver's licence are very important, as many returning emigrants need to have a licence for their employment or other reasons and the requirement to take EDT courses provides unnecessary expense and delay for those who are experienced safe drivers. Some returning emigrants may choose to take EDT lessons but this should not be mandatory for returning emigrants who meet the criteria set. We would point out that with the proposed change the many requirements for emigrants returning to Ireland from US states would still be more onerous than would apply in many other countries such as Germany, France, Norway and Denmark.

### **13.7 Expand Bilateral Driving Licence Exchange Programme**

Indecon recommends the continued expansion of bilateral driver licence exchange programmes with a particular focus on key countries who have welcomed Irish emigrants. Indecon believes the priority should be given to those countries which do not currently have an exchange agreement with Ireland or are in the EU, and which also have high levels of Irish migrants, e.g. the United States and all Canadian provinces. Due to the growth in migration to Asian countries, long-run targets for bilateral agreements with the key Asian markets should be implemented. We note that some other EU Member States have a wider range of bilateral driving licence exchange programmes than Ireland and the merits of extending our exchange programme to additional countries or regions should be pursued.

### **13.8 Improve Procedures to Facilitate Renewal of Driving Licences for Irish Emigrants Temporarily Abroad**

Currently Irish people working temporarily abroad may renew their driving licence by post, subject to certain requirements. However, it would be easier from an emigrant's perspective and would be more appropriate and cost effective for such applicants to be permitted to apply to renew their driving licenses online.

EU rules require that Member States, including Ireland, only issue driving licences to those usually or regularly living in the state. There are, however, exceptions for those working temporarily overseas, or where an individual is studying in university or college in another country for at least six months. The definition of usual place of residence does not change in these cases and such emigrants are permitted under EU rules to renew their licence from abroad. Currently however, the National Driver License Service requires proof of an address in Ireland in order to facilitate renewal from abroad; and in addition, will only post the renewed license to an address in Ireland. These two criteria are not required by law and act as an unnecessary administrative barrier to an Irish person seeking to renew their driving license from abroad; for example, it would be difficult for an Irish person living abroad for a fixed period to maintain an Irish address evidenced by continued payment of utility bills, as is currently required by the NDLS.

In this context we recommend that flexibility is introduced in terms of proof of address in line with measures taken by some other organisations. For example, utility bills where the holder confirms that the address is the residence of the applicant should be considered in line with the approach taken by the Department of Employment Affairs and Social Protection concerning the allocation of PPS Numbers. Similarly, on a procedural basis we believe that posting of renewed driving licences to qualifying emigrants to their temporary overseas address should be implemented in line with approach used in relation to passports.

We understand that a wider move to facilitate online renewals of driving licences is being planned and we would strongly support the early introduction of this change, ensuring however that people legally entitled to renew their licence from abroad are facilitated without undue burden.

### **13.9 Highlight Motor Insurance Companies Who Facilitate Returning Emigrants**

Indecon research has demonstrated that despite an insurance industry protocol there is a wide diversity of practice concerning the willingness of insurance companies to offer insurance to returning emigrants. There are also marked differences in the willingness of these companies to offer discounts for no claim experience in other jurisdictions.

Indecon recommends that the proposed improved information service for emigrants, as well as other information channels, should highlight companies who accept and offer no claims discount to returning emigrants.

### **13.10 Introduce Measures to Remove Any Unjustified Motor Insurance Penalties for Returning Emigrants**

The extent to which some insurance companies may be operating discriminatory pricing to returning emigrants whereby higher prices are being charged without any evidence of likely claims experience should be investigated. If such discrimination exists, and if agreement with the sector on voluntary measures to remove any unjustified penalties cannot be achieved, the Government should consider legislative measures to remove any discrimination. Indecon accepts that premiums should reflect underwriting risk, but the issue of whether there is evidence that existing penalties for returning emigrants are justified by higher risk merits investigation. We believe this would be an appropriate issue for the Department of Finance Cost of Insurance Working Group to progress.

### **13.11 Invest in Overseas Job Fairs and Dissemination of Information on Job Opportunities**

One of the barriers faced by returning emigrants concerns information asymmetry compared to Irish residents when identifying potential job opportunities. As securing employment was one of the main motivations for Irish people to emigrate in the first instance, measures to facilitate enhanced information on opportunities for returning emigrants is important. There is therefore a case for further investment in overseas job fairs to highlight employment opportunities. Other mechanisms to highlight employment opportunities in Ireland, including through online channels, should also be implemented. Investment in targeted job fairs in key markets would reduce the costs of what economists refer to as ‘labour market search frictions’. Indecon believes there may be particular merit in piloting new initiatives focused on construction and health employees in Australia, New Zealand and North America. Skills in these areas are needed in the Irish economy and our recommendation to focus on these areas has been confirmed by our sectoral review of migration in key markets.

### **13.12 Ensure Greater Use of Technology to Facilitate Applications from Returning Emigrants**

Returning emigrants for logistical reasons are disadvantaged compared to residents in applying for job opportunities in Ireland. Interviews typically involve a requirement to attend in person in Ireland, and often at short notice. The costs, administrative and logistical factors involved create a very significant barrier for returning emigrants. We therefore recommend that in all cases, applications from overseas for public sector positions should be permitted to participate in first round of interviews by a suitable form of video conferencing. This measure could also enhance skills in the public sector, by widening the range of potential qualified candidates with international experience. This interview option should be highlighted in advertisements for positions. In addition, in planning public sector job recruitment programmes providing as much advance notice on timing of interviews would be desirable. The Government should also promote the greater use of technology for job applications from returning emigrants in private sector organisations.

### **13.13 Improve Transferability of Qualifications and Training**

The transferability of qualifications and training is a barrier for some returning emigrants and is an area which is subject to continual development. The National Framework of Qualifications (NFQ) is overseen by Quality and Qualifications Ireland (QQI). Indecon notes that the key issue in terms of recognition of professional qualifications or training from a labour market perspective concerns recognition by the competent sectoral regulatory body and not by QQI. In considering ways to improve transferability of qualification and training work should be focused in key emigrant employment sectors as well as sectors where issues with qualification recognition are raised regularly, e.g. nursing, policing, construction and teaching. There is therefore a need for new processes to facilitate recognition of overseas professional qualifications or training. For example to deem overseas training licences in sectors such as construction as equivalent to certain Irish standards. Such recognition of overseas qualification or training could assist returning emigrants and should be facilitated where appropriate.

### **13.14 Clarify Ability of Emigrants to Set Up Bank Accounts Online from Overseas**

Overseas emigrants have the option to establish a bank account in Ireland online from overseas. This was, however, not widely known among many emigrants consulted as part of this study. This issue should be clarified and highlighted both by the financial institutions and through the proposed information service. Details of the requirements to set up bank accounts were outlined earlier in this report. This is also available on the website of a number of the major retail banks operating in Ireland.

### **13.15 Highlight Recognition of Overseas Savings as Proof of Mortgage Repayment Criteria**

For appropriate practical reasons the Central Bank lending rules require mortgage providers to have sufficient information that indicate applicants will have the ability to fund repayments. An important element of this in many cases is a consistent record of savings. There is a need to highlight these requirements to emigrants and to also highlight that overseas savings represent an acceptable proof of repayment criteria required by Irish financial institutions. The relevant complaints procedures

should also be clearly communicated with consumers, and should highlight the role of the Financial Services and Pensions Ombudsman.

### **13.16 Increase Awareness of Changes in Voluntary PRSI Contributions**

Payment of social insurance can help individuals qualify for social insurance payments such as the State Pension. For emigrants and others, who are not employed in Ireland or in another EU country and who as a result no longer make compulsory PRSI contributions in Ireland or in another EU country, there is an option to make voluntary contributions to help them to protect their social insurance record for the purposes of the State Pension. To become a voluntary contributor an individual must have paid at least 520 weeks compulsory PRSI contributions from either employment or self-employment prior to application. Up to February 2017 individuals wishing to make voluntary contributions had to do so within 12 months of the end of the last year of contribution in Ireland. This was seen by some emigrants as a barrier to returning to Ireland. However, as a result of a recent change made by the then Minister for Social Protection (Mr. Varadkar), the time limit for making voluntary contributions was extended from 12 months to 60 months. Promoting awareness of this change may be of assistance to some potential returning emigrants.

### **13.17 Provide Information to Emigrants on New Financial Supports for Childcare and on Childcare Costs**

The new Single Affordable Childcare Scheme announced by the Government in October 2016 may be of benefit to returning emigrants in overcoming the high cost of childcare in Ireland. This Scheme involves a universal subsidy to be payable for children between the ages of six and 36 months (or until the child qualifies for the free pre-school programme, if later). This is particularly relevant given the percentage of returning emigrants who wish to bring up their children in Ireland. Increased measures are required to promote awareness of these incentives among Irish emigrants, including on the proposed new information service. Information from the *affordablechildcare.ie* departmental website as well as Pobal's Annual Survey of the Early Years Sector should be hosted where relevant. Childcare costs vary in Ireland with higher costs evident in major urban areas. The ability to secure somewhat lower costs in some regions should be promoted for potential returning emigrants.

### **13.18 Engage with Health Insurers re Exemption for waiting times for Returning Irish Emigrants**

Indecon believes that it would be unreasonable to expect health insurance companies to cover individuals with previously diagnosed health problems, but for other returning emigrants we recommend that the Government engage with health insurers to remove this waiting period. This is not likely to represent a significant underwriting risk and could generate additional business for health insurers while significantly benefitting returning emigrants.

### **13.19 Amend Health Insurance Act to Exempt Emigrants Community Rating Loading**

We believe there is merit in amending the Health Insurance Act to also exempt more recent emigrants who may return to Ireland.

### **13.20 Development of Pre-Clearance/Online De Facto Visa Applications**

The ability of partners of Irish emigrants to return to live in Ireland can represent a significant administrative barrier for those individuals who are impacted by these requirements. The process of returning to Ireland to live and reside with a partner is dependent on a number of factors including the relationship status of the couple (de jure or de facto). Depending on these factors, a returning emigrant and spouse/partner may face a considerable period of uncertainty as to the approval of their in-country residency permission. During the application process the spouse/partner may not be eligible to work in Ireland, which is considered a significant financial barrier for some returning emigrants. Indecon support the development of a pre-clearance/offshore de facto visa application process. Such a change would require some consideration both from a policy and capacity perspective however we believe this should be pursued. This is expected to alleviate the level of uncertainty facing returning emigrants and their spouses/partners during the time in which their application is being processed. This can also be undertaken prior to ceasing employment in the departing country, alleviating the financial burden.

### **13.21 Ensure Consistency in Application of Habitual Residence Condition Guidelines**

The requirement to be habitually resident in Ireland is needed to access certain social welfare programmes. This has proved to be a difficulty for some vulnerable returning emigrants and represents a barrier to accessing social welfare payments. However, the guidelines issued to Deciding Officers provides flexibility to overcome this barrier for returning emigrants. Indecon recommends that monitoring is undertaken across all offices to ensure these guidelines are consistently applied. In particular we recommend that the Department of Employment Affairs and Social Protection should undertake an examination of the implementation of the guidelines. We understand the Department undertakes reviews of applications and examines the timescale for initial decisions and average appeals processes. Any implications from such reviews relevant to the HRC or the associated Guidelines should be identified.

### **13.22 Promotion of Pre-booking of PPSN Centre Appointments**

A PPS Number (PPSN) is a key requirement for employment or to access various social welfare programmes. Traditionally, the delays faced by returning emigrants in organising face-to-face interviews has represented a particular problem. It should be noted that the Department of Employment Affairs and Social Protection allow returning emigrants and others to pre-book an appointment at a PPSN Centre. There is also now an ability to present non-standard proof of address if a returning emigrant does not have a bill with a name and address. For example, the named bill payer can write on the addressed utility bill confirming the residence of the applicant at the address. There is, however, a need to promote these services so that returning emigrants are aware of these options. It would also be desirable on the proposed information service for emigrants to highlight a check list of the specific information required at such appointments and the factors likely to lead to a refusal of a PPSN number. Obtaining online feedback regarding the adequacy of submission of documentation would be welcome.

### **13.23 Progress the Education Admissions Bill**

Progression of the Education Admissions Bill would make school applicants more transparent. While this would assist children of Irish residents, it would also be of specific benefit to returning Irish emigrants.

### **13.24 Explore the Feasibility of an Appropriate Reserve of Percentage of School Places**

For emigrants who were not planning to return to Ireland and who are therefore unlikely to be focused on the extent to which school places are oversubscribed, they may be disadvantaged in not having their application in place for many years. There may be a merit in exploring the feasibility of schools reserving a small percentage of places which are allocated not based on the early registration of parental interest.

### **13.25 Consider a Means Tested Third Level Grant for Children of Long-Term Irish Residents including Children of Irish Emigrants**

Children of emigrants who spent a number of years in the Irish education sector are eligible for the reduced fees applicable to Irish and EU citizens. For children of emigrants who do not meet these criteria full non-EU fees apply. This represents a significant barrier for these individuals to study in Ireland. We recommend that consideration is given to means-tested grant system for first-time third-level education for children of Irish or EU citizens. This should, however, only apply in cases where the parents are:

- Irish/EU citizens;
- Have lived in Ireland for 15 or more years; and,
- Would have financial difficulties in funding their children's university education in Ireland.

There is also merit in considering a wider eligibility for EU fees for children of Irish emigrants. Due to EU rules any such eligibility would have to be applicable to other EU countries and the implications

of this would need further analysis. If this was not feasible there may be potential to expand the existing Government of Ireland International Education Scholarships to assist those who are not eligible for EU fees. There may also be merit in considering with other organisations the potential option to develop scholarship programmes for children of Irish emigrants to study in Ireland. This would be akin to an Irish education sector focussed version of the Fulbright award for students intending to study in the United States.

### **13.26 Review of Allocation Mechanism for Medical Interns**

The allocation process of medical internships was altered in 2015 to give priority to those applicants who enrolled in medical school via the Central Applications Office (CAO) system over other applicants. This represents a potential barrier for children of returning emigrants as they may have enrolled in an Irish third-level institution through non-CAO means. While this change in allocation policy may have been motivated by the objective of the retention of medical graduates or for other reasons, there may be merit in undertaking a review of whether children of emigrants could be included as part of the CAO category. We would however recommend that children of returning emigrants should only obtain such intern positions based on a competitive process as per other resident candidates.

### **13.27 Introduce Increased Flexibility for EU Post Graduate Fees**

For post graduate students, universities have some flexibility in determining the rules on eligibility for EU fees providing there is no discrimination against EU applicants. Where a student has not been ordinarily resident in the EU/EEA/Switzerland for a minimum of three of the five years prior to commencing a post-graduate programme they are excluded. Indecon believes that where this absence has been due to completion of a full-time third-level qualification, consideration should be given to deeming these students as qualifying for EU fees. This, however, should be conditional on students meeting all of the other requirements for eligibility for EU fees.

### **13.28 Continue to Support International Networking Events**

International networking events including programmes aimed at returning emigrants who are interested in setting up businesses in Ireland can be very important in overcoming the disadvantages faced by emigrants as a result of not being resident in Ireland. The Department of Foreign Affairs and Trade should continue to support network events as well as programmes aimed at assisting returning emigrants such as the Back for Business initiative.

### **13.29 Continued Investment by Development Agencies in Supporting Returning Emigrants**

Success in attracting and supporting returning emigrants is dependent on a wide range of stakeholders coordinating their efforts towards a common goal. This includes, but is not limited to the state agencies IDA Ireland and Enterprise Ireland. The state agencies should continue to support efforts to attract Irish people living overseas back to the country to enhance skills availability and experience in disciplines where demand is high and to establish enterprises in Ireland. There are a very wide range of enterprise supports available to returning emigrants. There is, however, a need to enhance the marketing of such initiatives to Irish emigrants.

### 13.30 Disseminate Information on National Reserve and Young Farmer's Scheme and Consider Feasibility of Adjustments Proof of Income

The National Reserve provides payments entitlements for young farmers and new entrants to farming. These programmes are governed by EU regulations. One of the requirements is for applicants to have a farming qualification. Ensuring that farmers have appropriate qualifications is an important condition which should not be waived. There is also a requirement for income below certain specific levels. It is important that information is disseminated to highlight the fact that these schemes are open to the Irish diaspora and that returning emigrants have been accepted. It is also important to highlight that overseas farming qualifications are acceptable.

Indecon are supportive on equity grounds of restricting the scheme to individuals who have incomes below a certain level and proof of income is required. Documents for returning emigrants if they were not resident in Ireland for either of the reference years regarding the off-farm income are required to provide evidence of their off-farm income. Similar requirement applies to Irish residents. Under current rules a statement of income is required. Indecon believes that consideration should be given to the feasibility of adjustments to proof of income requirement for emigrants applying for such programmes where tax authority records are not available. This is likely to be particularly relevant to the undocumented Irish in the United States. Indecon has been informed that the Department of Agriculture, Food, and the Marine has not been approached by any prospective applicant to the National Reserve who had difficulties in providing verified income details. However, if the published criteria indicates that other proof of income is not accepted, this may discourage undocumented applicants. The possibility of relying on the contribution of an accountant's statement and bank statements could be considered. The number of applicants which may be impacted is likely to be small but may be of assistance to some returning emigrants. It is, however, important that any fraudulent statements of income result in penalties and this should be built into the process. This should be implemented in a way to ensure that compliance and audit requirements are met.

### 13.31 Conclusions

The empirical analysis undertaken in this report provides a rigorous evidence-based approach to assessing the problems faced by returning emigrants. To address the barriers faced by returning emigrants, detailed recommendations have been proposed. Implementation of the recommendations would represent a significant reduction in the barriers faced by some returning emigrants and would be an important symbol of the Government's and the Irish people's commitment to welcoming returning emigrants. The fact that so many Irish emigrants have gone to non-EU countries means that many of the EU-wide measures which facilitate the removal of such barriers for EU citizens do not apply to many returning Irish emigrants.

Indecon accepts that some of these recommendations require significant changes but we believe these are justified and can be accommodated without undermining the original underlying policy objectives. It is important to highlight that none of the barriers identified have been designed in any way to restrict the return of emigrants but in general reflect unintended consequences of legitimate policy objectives. There is, however, a need for specific adjustments to take account of the issues faced by returning emigrants. Ireland has a welcoming approach to returning emigrants and there has been impressive steps taken in recent years to adjust policy administration to facilitate returning individuals and families. Continuing to enhance the attractiveness of Ireland by adjusting any unintended obstacles to returning emigrants and other individuals wishing to live in Ireland has important implications for national competitiveness. In a growing Irish economy facilitating the return of skills will be of importance in sustaining economic growth and will support the development of indigenous and foreign internationally traded investment.

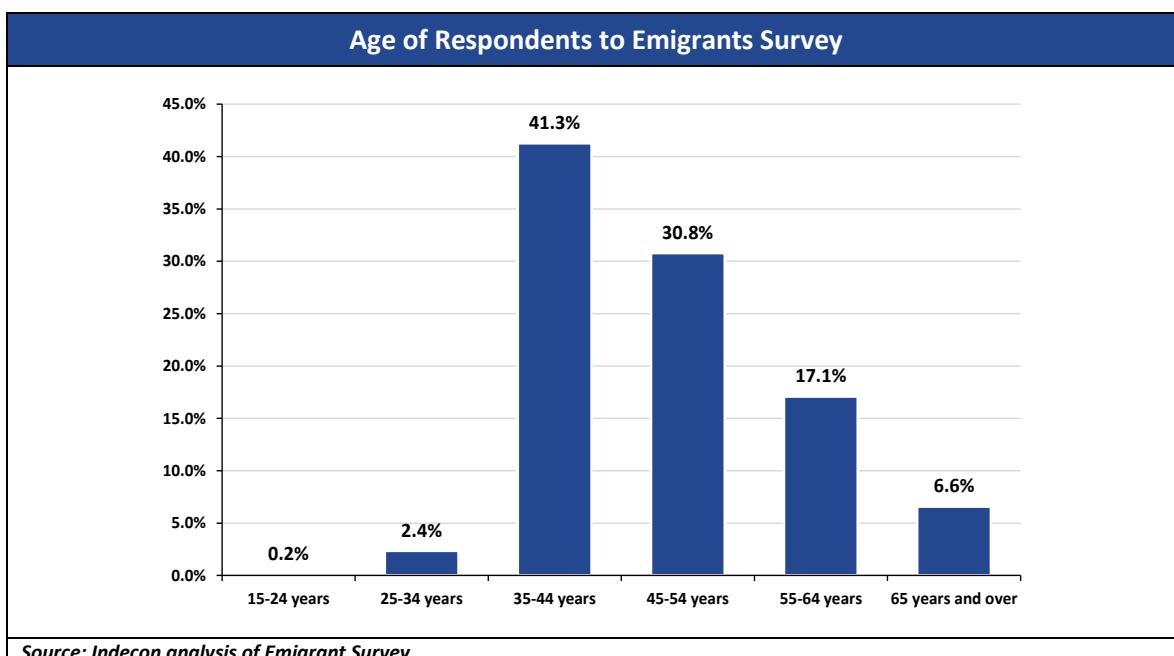
## Annexes

## Annex 1 Non-Visa Required Countries

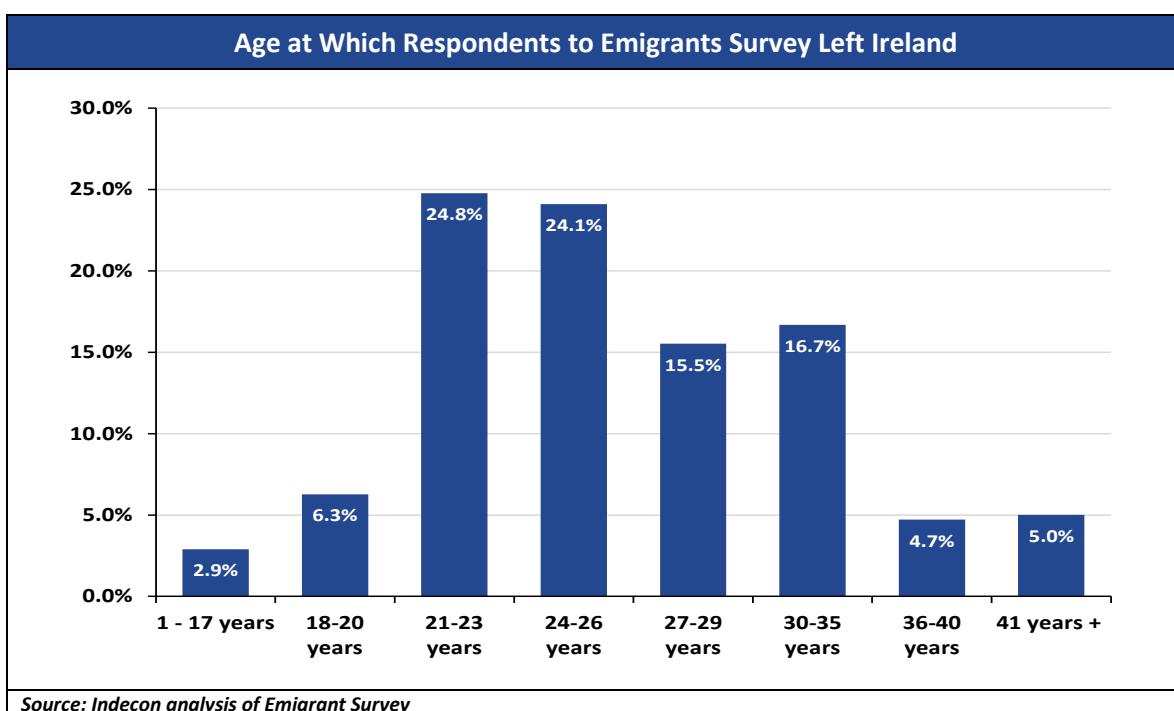
Non-Visa Required Countries		
Andorra	Grenada	Poland
Antigua and Barbuda	Guatemala	Portugal
Argentina	Guyana	Romania
Australia	Honduras	Saint Kitts and Nevis
Austria	Hong Kong (Special Administrative Region)	Saint Lucia
Bahamas	Hungary	Saint Vincent and the Grenadines
Barbados	Iceland	Samoa
Belgium	Israel	San Marino
Belize	Italy	Seychelles
Bolivia	Japan	Singapore
Botswana	Kiribati	Slovak Republic
Brazil	Latvia	Slovenia
Brunei	Lesotho	Solomon Islands
Bulgaria	Liechtenstein	South Africa
Canada	Lithuania	South Korea
Chile	Luxembourg	Spain
Costa Rica	Macau (Special Administrative Region)	Swaziland
Croatia	Malaysia	Sweden
Cyprus	Maldives	Switzerland
Czech Republic	Malta	Taiwan
Denmark	Mexico	Tonga
Dominica	Monaco	Trinidad and Tobago
El Salvador	Nauru	Tuvalu
Estonia	Netherlands	United Kingdom, British Overseas Territories and Crown Dependencies
Fiji	New Zealand	United States of America
Finland	Nicaragua	Uruguay
France	Norway	Vanuatu
Germany	Panama	Vatican City
Greece	Paraguay	

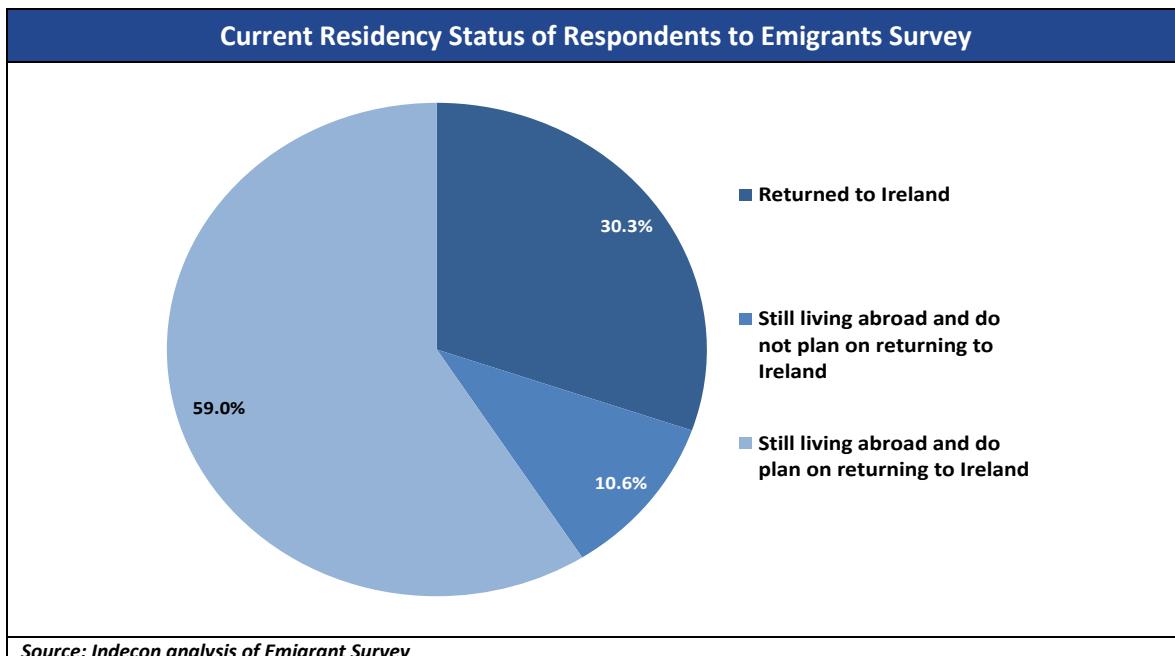
Source: INIS

## Annex 2 Additional Analysis of Migrants

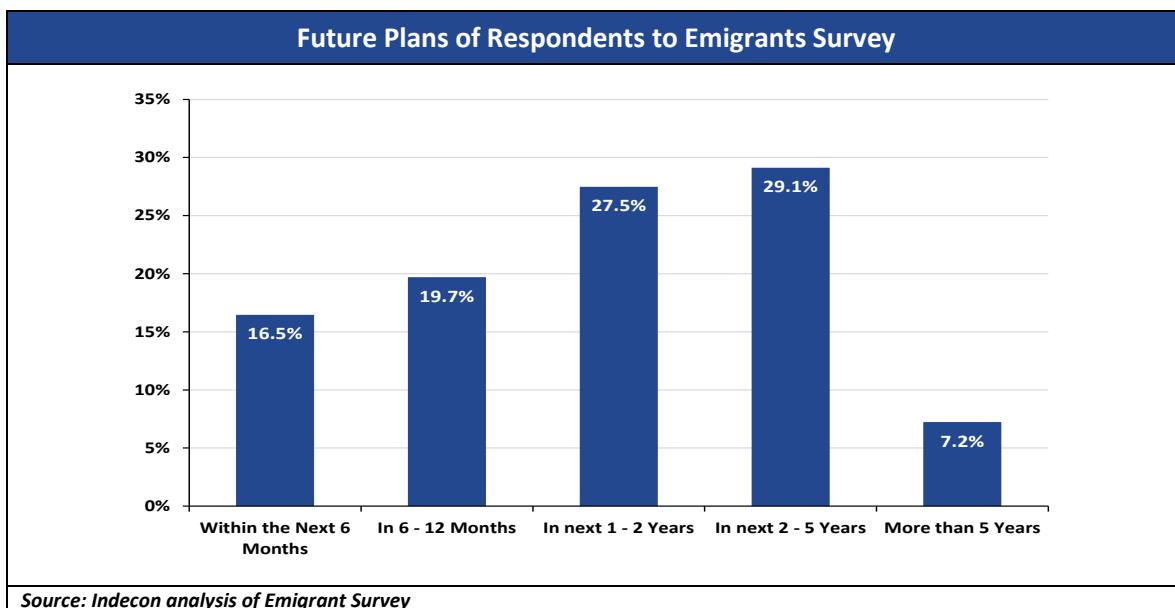


The age at which respondents left Ireland is contained below with almost half of respondents between the ages of 21 and 26. There were also close to a third of respondents who were between 27 and 35 when they left Ireland. This shows that the majority of those who responded were young and part of a key labour force demographic.





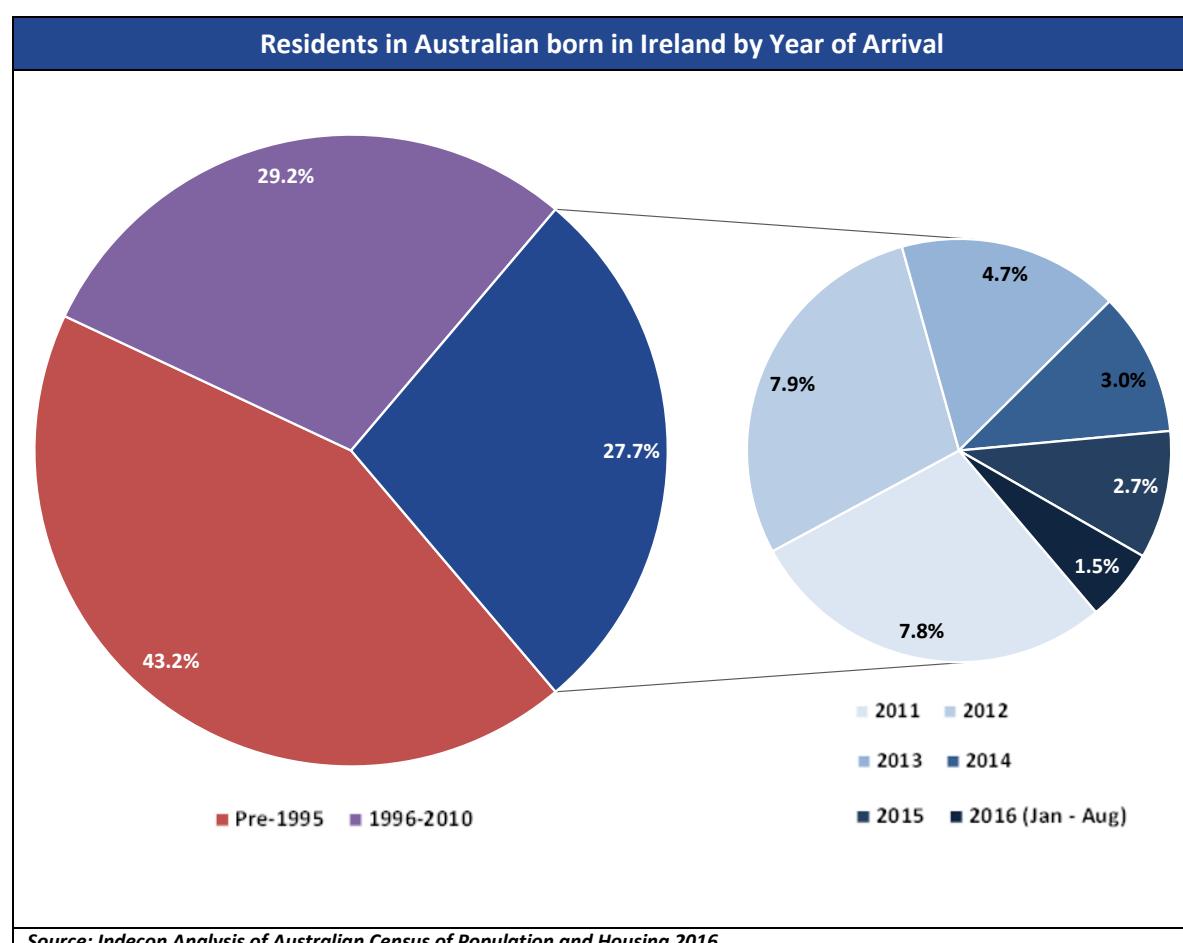
For those who plan on returning, the majority plan on returning to Ireland in between one and five years. The figure below also shows that over a third of respondents are planning on returning to Ireland within the next 12 months.



## Annex 3 Case Study of Irish Nationals in Australia

As one of the major migrant destinations for Irish citizens, it is instructive to consider further the characteristics of the Irish residing in Australia. This will have implications for potential barriers facing this cohort.

According to the Australian Census of Population and Housing 2016, 43% of Irish-born people residing in Australia arrived prior to 1995. A further 29% of this cohort arrived between the years 1996 and 2010. This data is presented annually for more recent years. The single years with the highest level of representation are 2011 and 2012 which accounted for approximately 8% of all Irish persons' year of arrival in Australia. This is unsurprising given the economic conditions in Ireland during this time. Following 2012 the proportion of Irish persons' year of arrival has fallen gradually.

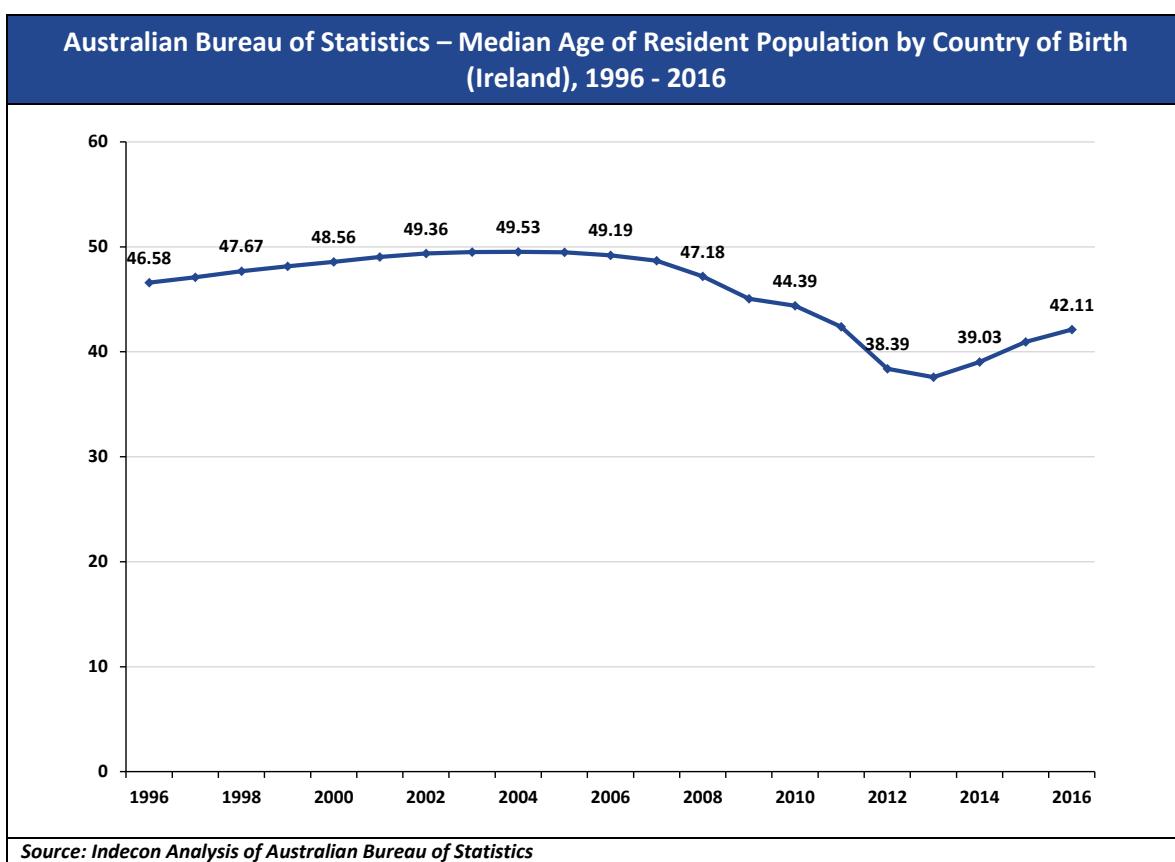


The age profile of Irish-born residents in Australia primarily consists of those of working age. 45% of this cohort are between 25-44 years old in 2016. Males have a higher representation in this age group. It should be noted there is a nontrivial amount of older Irish-born residents in Australia, however which may have implications for barriers to returning to Ireland.

Gender & Age Characteristics of Australian Residents Born in Ireland, 2016			
Age	Male	Female	Total
0-4	0.8%	0.8%	0.8%
5-14	5.7%	6.2%	5.9%
15-24	3.6%	4.4%	4.0%
25-44	47.3%	42.4%	45.0%
45-54	13.2%	13.4%	13.3%
55-64	10.2%	11.5%	10.8%
65-74	11.0%	11.0%	11.0%
75-84	6.1%	7.3%	6.6%
85 Years+	2.1%	3.1%	2.6%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

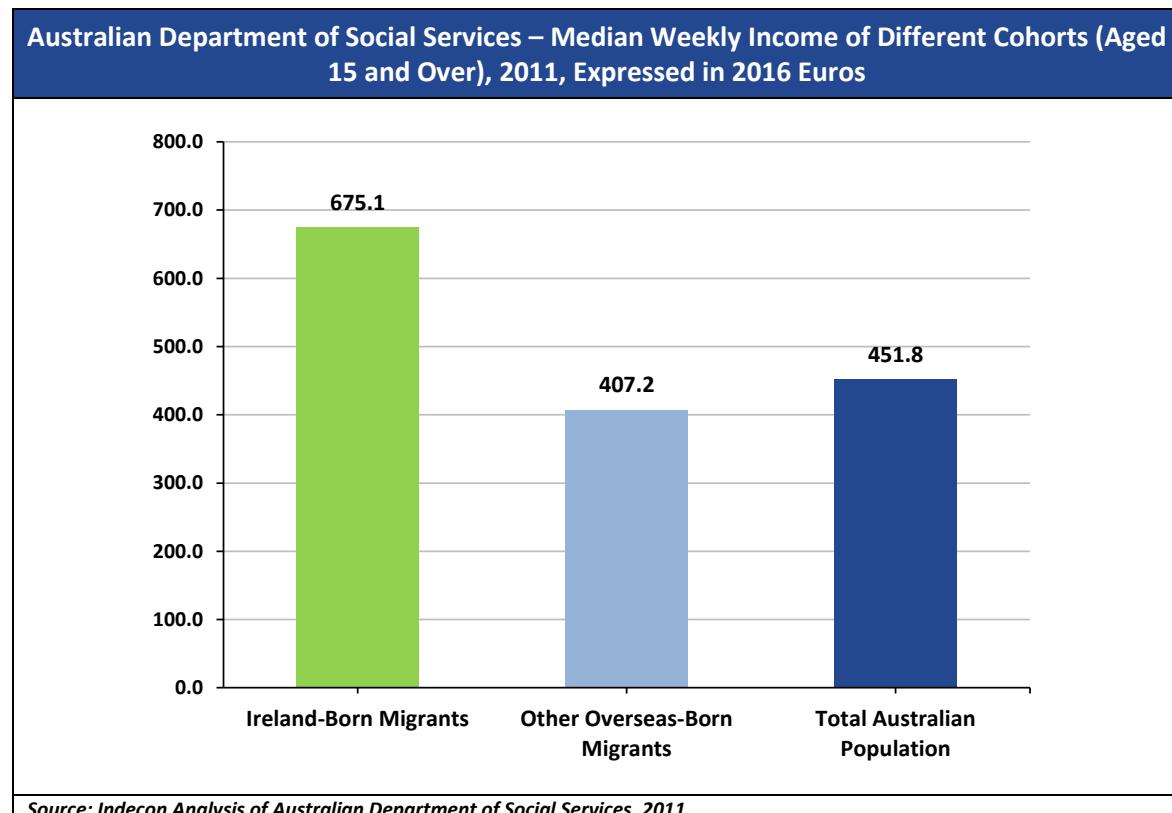
*Source: Australian Census of Population and Housing 2016*

It is also useful to consider the median age profile of Irish-born residents over time. The figure below presents this statistic for the 1996-2016 period. After a decade of gradual increases in the median age, at the onset of the economic downturn this began to decrease rapidly. This implies an influx of young Irish-born people to Australia in these years. The median age fell from a high of approximately 50 in 2004 to 37.5 in 2013. This statistic has begun to rise again in recent years.

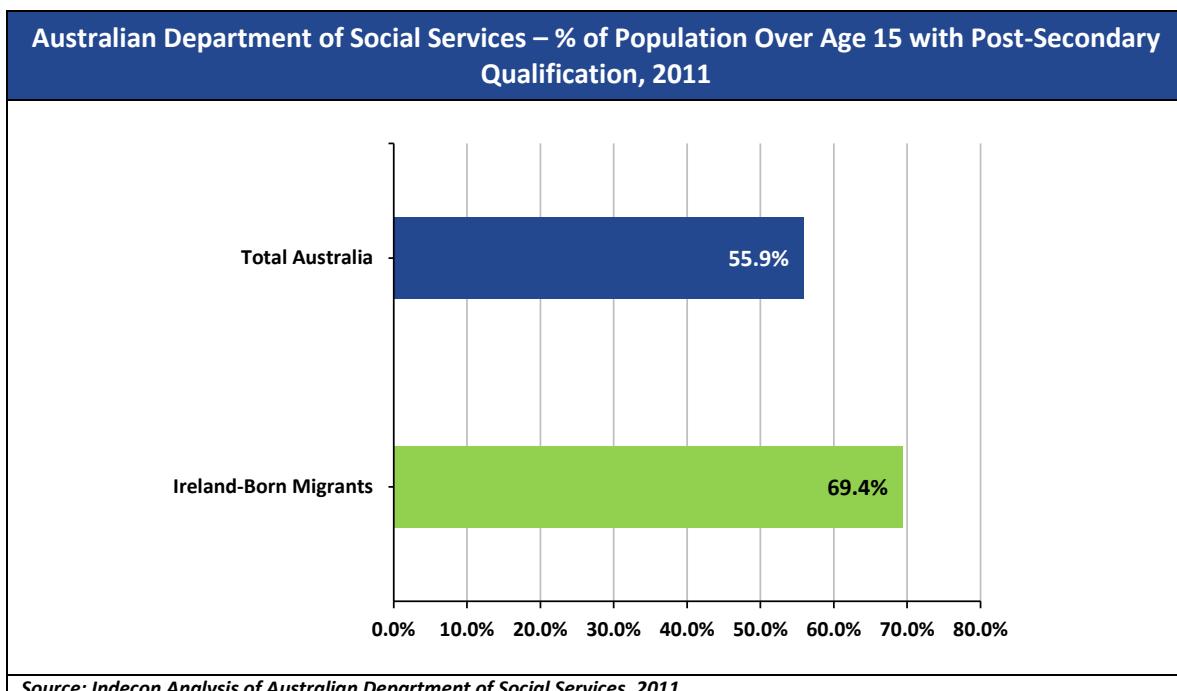


The Australian Department of Social Services provided analysis of Irish-born immigrants relative to other immigrants and the total Australian population in terms of median income, educational qualifications, and other labour market statistics, which are discussed below. This analysis was based on the 2011 Australian Census and where appropriate is expressed in 2016 nominal euro terms.

In terms of median incomes, Ireland born migrants earn significantly higher than other overseas migrants as well as the general Australian population. This may reflect the skilled-nature and demographics (i.e. primarily working age) of Irish migrants. In 2016 terms Irish migrants earned €675 per week in median terms.



In terms of educational attainment, a higher proportion of Ireland-born migrants (69.4%) over the age of 15 have a post-secondary qualification relative to the Australian population generally.



Other labour market characteristics examined include the labour force participation rate, the unemployment rate, and the percentage of employment a skilled position. Ireland born migrants have a higher participation rate, lower unemployment rate, and greater proportion of employment in a skilled position relative to the Australian population.

