

## **Submission to the Joint Oireachtas Committee on Social Protection on the Habitual Residence Condition and returned emigrants**

**October 2010**

### **Executive Summary**

Crosscare has worked with Irish emigrants since the 1950s. In 2009 we worked with over 300 Irish people intending to return or returned to Ireland via our information and advocacy service. Crosscare is focused on working with people in the most vulnerable of situations. We are part funded by the Department of Foreign Affairs for our work with returning Irish emigrants and those preparing for emigration.

The most pressing issue and barrier that returned emigrants in vulnerable situations face when they come back to Ireland is the Habitual Residence Condition (HRC) or more accurately, its misapplication. While we have had cases of returned emigrants refused payments based on the HRC since its inception, the number of such refusals presenting to our service has increased dramatically in 2010, from 10 in 2009 to 51 up to mid October this year.

We have engaged with senior officials in the Department of Social Protection (DSP) on this issue since 2006 and we have previously made submissions on Habitual Residency to this Committee. Recent engagement with DSP has been productive. Two points which need to be very clear about what Crosscare is advocating:

- We are not arguing that the HRC should be applied differently to Irish people – we are advocating correct implementation of the HRC across all nationalities
- The returned emigrants we work with are people with a strong connection with Ireland and are returning permanently. Note the DSP statistics in Appendix 5

### **Key issues**

1. Service issues particularly with Community Welfare Officers (CWOs) but also officers of the DSP
  - incorrect information provided to applicants
  - lack of information provided to applicants
  - misapplication of the HRC
  - application enquiries dismissed
  - verbal ‘refusals’
  - refusals to accept written applicationsall contributing to incorrect refusals of returned emigrants based on HRC
2. The HRC can remove the safety net of Supplementary Welfare Allowance (SWA) unfairly, leading to homelessness
3. Lack of nationally collated data on HRC refusals

**Recommendations on page 8**

## **Introduction**

The majority of returned Irish emigrants have no immediate need to access the welfare system. Many simply enter or re-enter the Irish labour force or education system. Of those not working or not in education many bring a pension from their adopted country or they combine contributions from abroad with contributions in Ireland to qualify for a payment here. However there is a group of people who do not fall into these safety nets, and if they are adjudged not to satisfy the HRC they have no welfare entitlement in Ireland despite a clear and strong connection with their home country and a clear intention to return permanently. We have seen clients of ours in this situation. The small number of people who are not covered by 'adopted country' social security systems or who are not covered by bi-lateral social security agreements are often those who were in unstable employment and vulnerable situations abroad and thus often most in need of State support on return. It is unjust and ironic that those emigrants who were not as successful as others and more in need of support have a lesser chance of getting State support on their return because of the HRC.

## **Three major issues**

### **1. Service issues particularly with Community Welfare Officers but also officers of the DSP contributing to incorrect HRC refusals**

#### **Incorrect information provided by CWOs or DSP on HRC**

Primarily this relates to the myth of the incorrectly named '2 year rule' and the incorrect assertion that a person needs to have 2 years of prior residence to qualify as habitually resident. This is an incorrect interpretation of Section 246 of the Social Welfare Consolidation Act 2005 (see Appendix 3) which needs urgent revision. DSP's own guidelines have clarified that Section 246 *does not mean that an applicant can be automatically considered to be "not habitually resident" because he or she has not resided here for 2 years*<sup>1</sup>. Nevertheless not being resident in Ireland for the last two years continues to be used as a stand alone reason to refuse on Habitual Residency and we have many examples.

#### **Lack of information provided**

The HRC is a relatively new qualifying criteria and concept and not easily definable like an income cut off point. It is clear also that if someone is applying for a payment subject to the HRC then they are most likely close to poverty. Despite these facts Crosscare has only ever experienced one Community Welfare Officer explaining to our returning emigrant client what the HRC actually is about and the five factors that should be considered when habitual residency is being assessed. Refusal reasons are frequently not elaborated on particularly by CWOs with mere reference to the HRC the only reason given without detailing reasons under the five factors.

---

<sup>1</sup> Habitual Residence Condition - Guidelines for Deciding Officers on the determination of Habitual Residence <http://www.welfare.ie/EN/OperationalGuidelines/Pages/habres.aspx>

### **Misapplication of the HRC**

This has been the main focus of Crosscare's engagement with DSP. Crosscare has made a number of suggestions for improvement in the DSP Operational Guidelines for determination of Habitual Residence over the years in relation to immigrants and returned Irish. We understand that the DSP are in the process of reviewing the current guidelines to make them more user-friendly. We will continue to monitor how the revised guidelines will be followed. In our experience current knowledge and practice of the guidelines remains poor especially among CWOs

In terms of misinterpretation and misapplication of the HRC, through its casework Crosscare has observed that often an isolated aspect of a person's situation is used to refuse a payment without consideration of their full circumstances. This is not in line with Section 30 of the Social Welfare and Pensions Act 2007 where it clarifies that all aspects of the person's situation including the five factors (see Appendix 3) are to be considered. The most common incidence of overemphasis for returned emigrants in HRC determinations relates to the person's recent residency history i.e. factors one and two referred to in Section 30 of the 2007 Act. Again this is most commonly conveyed in the assertion by officers 'If you have not lived here for the last two years you will not pass the HRC'. As explained above this is not a reason in itself to refuse a person based on the HRC.

### **Application enquiries dismissed, verbal 'refusals' and refusals to accept written applications**

A number of Crosscare's returned emigrant clients have reported one or more of the following practices in relation to CWO or DSP local office responses in the context of habitual residency:

When they telephone their local office in advance of presenting or on initial presentation (following only a brief conversation) they are told they 'cannot be' habitually resident and are told that there is no point in applying. This response usually follows the person in question explaining that they have recently arrived back in Ireland. We have also had cases where CWOs refused to accept written applications from people on the basis that they could not be habitually resident. It is important to note that verbal 'refusals' are not recorded by the DSP or HSE and do not show up in the statistics.

### **Case study 1**

After being deported from the US Mark spoke to his local Community Welfare Officer on the phone. The CWO immediately asked him how long he had been in the country and then told him that he had no entitlements in Ireland, and that he was wasting his time. When Mark subsequently visited the office to make a formal application, the CWO verbally repeated that he had no entitlements in Ireland based on the HRC, and suggested that Mark go back to whoever had told him to come to the CWO and tell them that they were wrong to suggest he should apply. The CWO subsequently snatched the incomplete application forms from Mark's hands, and Mark left the office without making a formal application.

## Case Study 2

Mary spent her childhood in Kerry with her parents and four siblings. After having a child at the age of 17 and marrying a local man in 1986 the couple decided to move to Boston. Mary's marriage did not last and she was divorced the following year. Mary remarried in 1991 and had a daughter Jane in 1993. Unfortunately Mary's second marriage ended in divorce in 1997. In December 2009 Mary moved back to Ireland with her 16 year old daughter Jane and enrolled her in the local school. Mary's mother and her brother continue to live in Kerry. She also has a sister in Cork and a sister in Waterford. Mary and her daughter initially stayed with her sister in Kerry. Mary's father and her sister have passed away and are buried in Kerry. On presentation to her local social welfare office in December 2009 Mary was refused any payment on the basis that she '*could not*' be habitually resident. She was not asked to complete a form to assess if she was habitually resident. She was told verbally and repeatedly that there was no point in her applying for a payment as she would not get it. Mary is looking for work but has been unsuccessful to date. After assistance from Crosscare Mary got the refusal based on habitual residency overturned.

**While acknowledging the DSP's efforts the following actions could significantly improve HRC decision making:**

- **improved knowledge of the HRC among relevant officers**
- **improved operational guidelines**
- **clear and rigorous monitoring mechanisms to ensure that:**
  - i. all officers making decisions on habitual residency understand the HRC and the guidelines**
  - ii. all officers making HRC decisions are implementing it and informing people about it correctly**

**Section 246 of the Social Welfare Consolidation Act 2005 should be scrapped considering the direct contradiction between how it reads and how it is being interpreted and its actual intention as described in the guidelines.**

## 2. The HRC can remove the SWA safety net unfairly

SWA is supposed to act as the safety net payment - poor decisions on Habitual residency for SWA eligibility can have and have had devastating effects such as homelessness for returned emigrants we have worked with. Accurate and careful HRC decisions are even more important when it comes to SWA decisions. Unfortunately this is where the poorest decisions are being made in relation to the HRC, in our experience.

The DSP's guidelines describe three of the main purposes of SWA as<sup>2</sup>:

- To provide immediate and flexible assistance for those in need who are awaiting a decision on payment of other State schemes.
- To guarantee a standard basic minimum income
- To help those whose needs are inadequately met under the major schemes

However in Crosscare's experience SWA is no longer being consistently used as such a payment as it is being incorrectly refused on a HRC basis for returned emigrants, particularly while the person is awaiting the outcome of an initial mainstream application or appeal. Applications for mainstream payments can take many months to process and if SWA is refused based on the HRC during this period destitution can and has ensued for some returned emigrants. Also if people are waiting the outcome of a mainstream application and then an appeal, this period in poverty is further extended due to lack of access to SWA based on the HRC. **Crosscare asks the Committee to take special heed of the issues and recommendations raised on the HRC in the context of the SWA. Particular efforts must be directed at ensuring the HRC is implemented accurately with this scheme.**

### Case Study 3

James left Galway in 1974 to look for work in London. He found construction work and eventually married and had two children. James since divorced and now has two adult sons living independently in England. For the last few years he had been living in a one bedroom housing association flat alone. James visited his family in Galway several times a year while he lived in England. Last year when his brother died and when he returned for the funeral James reassessed his situation in London and was mindful that he has 3 brothers, 3 sisters and 20 nieces and nephews in Galway. He decided to return home. For the previous 2 years James had been unable to work due to a condition he developed working on building sites. He terminated his disability payment in England and his lease with the housing association and returned to Galway. In November 2009 James was refused Supplementary Welfare Allowance on the basis that he was not habitually resident. Following a failed local appeal in December the local Community Welfare Officer said that the subsequent appeal had been sent to the Appeals Office in Dublin. After enquiries in mid January it transpired that this appeal was never forwarded to Dublin. Repeated requests for financial support were again refused. James was offered the cost of travel back to London by the local Community Welfare Officer. James was staying with his older brother who has a serious health condition and limited resources. After 6 months without a payment and after falling into debt and being temporarily homeless, with the help of Crosscare James eventually got the decision on habitual residency overturned and received a SWA payment. He has since also been found to be habitually resident for disability allowance.

<sup>2</sup> See Appendix 4 for more details

**Other brief case examples relating to service and implementation issues related to HRC**

<b>Client reference number (not examples from case studies provided)</b>	<b>Country returned from</b>	<b>Response received</b>
8	South Africa	Told by DSP and CWO that he needed to be living in Ireland for 2 years in order to qualify for a payment.
9	Spain	Verbal refusal from CWO based on HRC – not explained
11	USA	Told that she would be habitually resident in 2 years. CWO refused on HRC with no further details
14	UK	Verbally told by CWO that she would be ineligible due to HRC. No detail given
17	UK	SWA refusal only stated ‘you are not habitually resident’ no detail as to why
18	USA	Informed by CWO that she could not be habitually resident as she was gone for more than 2 years
19	South Africa	Assisted by Foreign Affairs to return to Ireland. Crosscare told over the phone (without details of case given) by CWO that he will be refused due to HRC
20	Spain	Told by CWO that she ‘was wasting her time’ and ‘would not be entitled to anything due to the HRC’
22	Bulgaria	CWO refusal based on Section 246 only
24	USA	Local social welfare office refused to give information on HRC to intending returnee without submitting an application
27	Canada	Refused SWA based solely on Section 246 – ended up sleeping on street
31	USA	Told via phone by DSP that as she had been out of the country for two years she would not be entitled to anything
35	UK	Told by CWO ‘you have been out of the country for too long, you would be better off going back to the UK’. After insisting on written reasons all that was supplied was ‘you are not habitually resident’.
36	UK	Written SWA refusal only said ‘you are not habitually resident’
37	UK	CWO refused to take written application for SWA on basis that she could not be habitually resident

### 3. Lack of nationally collated data on HRC refusals

HRC refusals of Irish nationals almost doubled in 2008 and 2009 compared to the previous three years – see below Table of DSP statistics. Up to mid October 2010 Crosscare has seen a five fold increase in the number of HRC returned emigrant cases compared to the full year of 2009. However as of this year the DSP national figures for HRC refusals are not being collated to include local office refusals (where the majority of decisions are now made) – thus giving a considerable undercount of the problem.

Period	Irish nationals refused under HRC
May to December 2004*	184
January to December 2005	501
January to December 2006	480
January to December 2007	373
January to December 2008	985
January to December 2009	738

- HRC provisions commenced May 2004. See Parliamentary Questions 341 of 10<sup>th</sup> March 2009 and 414 of 23<sup>rd</sup> February 2010

Crosscare is concerned that now that HRC decisions are being made at local offices full statistics of all national refusals may not be collated. See the following Parliamentary Question:

Question No: 459

Ref No: 29891/10

To ask the Minister for Social Protection the number of persons refused benefit under the Habitual Residence Condition to date in 2010.

- Caoimhghín Ó Caoláin.

#### R E P L Y

Minister for Social Protection (Éamon Ó Cuív T.D.)

The information requested by the Deputy is not readily available as decisions in relation to habitual residence are mainly now made at local level.

**Crosscare calls for the full collation and publication of all HRC refusals across all offices nationally on a regular and ongoing basis.**

Currently the HSE does not fully record the number or nationality of people refused a Supplementary Welfare Allowance (SWA) payment based on failure to satisfy the HRC. Crosscare calls for this situation to be rectified immediately. **Crosscare calls on the HSE to record all SWA refusals particularly those based on the HRC.**

The Social Welfare Appeals office does not record appeals submitted to its office based on nationality. If data was available on the number of overturned appeals from Irish people based on an initial HRC refusal there would give a more complete picture of the misapplication of the HRC experienced by returned emigrants. **Crosscare calls on the Social Welfare Appeals office to record HRC appeals and their outcomes by nationality.**

## **Recommendations**

- 1. While acknowledging the DSP's efforts the following actions could significantly improve HRC decision making:**
  - improved knowledge of the HRC among relevant officers**
  - improved operational guidelines**
  - clear and rigorous monitoring mechanisms to ensure that:**
    - i. all officers making decisions on habitual residency understand the HRC and the guidelines**
    - ii. all officers making HRC decisions are implementing it and informing people about it correctly**
- 2. Section 246 of the Social Welfare Consolidation Act 2005 should be scrapped considering the direct contradiction between how it reads and how it is being interpreted and its actual intention as described in the guidelines**
- 3. Considering the safety net function of SWA Crosscare asks the Committee to take special heed of the issues and recommendations raised on the HRC in the context of the SWA. Particular efforts must be directed at ensuring the HRC is implemented accurately with this scheme**
- 4. More detailed data collection and publication of statistics as suggested in relation to all HRC decisions nationally, including local offices, SWA and the Social Welfare Appeals Office**
- 5. If significant improvements do not ensue in the application of the HRC serious consideration should be given as to whether the HRC can ever be a sufficiently clear and workable concept to produce consistent and fair decisions for people in the most vulnerable of situations**

## Appendices

1. Responses to possible counter arguments
2. Supplementary Case Studies
3. Relevant excerpts of legislation
4. Purpose of the SWA Scheme
5. Statistics on 100 Irish refused on HRC – Central HRC Unit, DSP

### Appendix 1

#### Responses to possible counter arguments

##### Questions of nationality

1. Crosscare is **not** arguing that the HRC should be applied differently to people based on their nationality. We are **not** suggesting that those with Irish nationality should automatically pass the HRC - we are simply asking for proper implementation for people of all nationalities and that all factors of a person's situation should be fully and carefully considered. Crosscare accepts that some Irish citizens can currently and lawfully be refused the support of the Irish state via the HRC – for example an Irish citizen by descent who has never lived in Ireland before and states that they are only passing through for a few weeks.
2. It is important to stress though that in Crosscare's experience applications from Irish people with little or no connection with Ireland are very rare. DSP's own data supports this. See Appendix 3 which shows the country of birth, reasons for leaving and reasons for returning of 100 Irish people refused under the HRC from October 2007 to November 2008. These are DSP figures.
3. In fact when it comes to the question of nationality, in the broader context, those who do not have Irish nationality are more likely to fail the HRC. The European Commission has in fact indicated that the habitual residence test as it was applied in the UK *may be indirectly discriminatory because it can be more easily met by nationals of the host Member State than by those of other Member States*<sup>3</sup> Irish people failing the HRC is not evidence that the HRC condition is being applied fairly. From Crosscare's work with returned Irish emigrants and immigrants in Ireland it is clear that the HRC is being misapplied across the board.

---

<sup>3</sup> Paragraph 50 of judgment of Case C-138/02 of European Court of Justice  
<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:62002J0138:EN:HTML>

## **Appendix 2**

### **Supplementary Case Studies of returned Irish emigrants refused support based on failure to satisfy the HRC**

Names and locations have been changed

#### **Case Study 4**

Pat left Ireland in the early 1970s to look for work in the UK. He remained living and working in the UK for 40 years, and is now in his early 60s. Pat has two adult children living in the UK however he has not had any contact with them in the last 3 years.

Pat suffers from depression, and when his marriage broke up in late 2009, he had a breakdown. Pat moved into a private rented flat; however he found himself without any support system or family connections in the UK and subsequently returned to Ireland to live with his two sisters who are willing to let Pat live with them. Pat applied for Jobseeker's Allowance shortly after he returned to Ireland but payment was refused on the grounds that he did not satisfy the Habitual Residence Condition as he 'had no ties to Ireland' despite considerable family connections in Ireland.

#### **Case Study 5**

In January 2005, at the age of 20, Róisín travelled to the United States. She left Ireland initially to stay in the United States on a short-term basis only as she intended to return to college in Ireland. However Róisín was offered employment and decided to remain in the United States to take up the offer of employment.

Róisín remained working in the United States for a period of five years, until she returned to resume living in Ireland in March 2010. Róisín's intention was to return to Ireland permanently to re-join her family members. Since her return to Ireland in March 2010, Róisín has been consistently looking for and applying for work on a daily basis, has registered with three employment agencies and had 5-6 interviews for positions in the first two months after her return.

Róisín considers and has always considered Ireland to be her home, and that she has returned to Ireland on a permanent basis to rejoin her family. During the five years she spent in the United States, she regularly returned to see and maintain contact with her family and friends in Ireland, roughly twice every year.

All of Róisín's immediate family live in Ireland, and Róisín returned to live in the family home in Drogheda. She applied for Jobseeker's Allowance and Supplementary Welfare Allowance after she returned to Ireland. She has not yet received a decision on her Jobseeker's Allowance claim, but has been refused a Supplementary Welfare Allowance basic payment on the grounds that she is not habitually resident in Ireland. Róisín was told verbally by the Community Welfare Officer that she satisfied most of the grounds, but she failed the HRC because she had been out of the country for more than two years. This decision is currently being appealed.

## Case Study 6

For the first 34 of his 39 years John lived in Limerick. John had a full employment record before he decided to leave Ireland in 2005. Since then John had been living and working in Spain with his wife (from Cork). Earlier this year John and his wife returned back to Ireland to live permanently. John's mother needed full-time care and he decided to return permanently to Ireland to care for her. All of John's and his wife's family lives in Ireland. John applied for Carer's Allowance but was refused on the basis that he was not habitually resident. After 5 months of lobbying and with the assistance of Crosscare John eventually got the refusal based on the HRC overturned.

## **Appendix 3**

### **Relevant excerpts of legislation**

#### **1. Section 30 of the Social Welfare and Pensions Act 2007**

Section 246 of the Principal Act is amended by inserting the following after subsection (3):

“(4) Notwithstanding the presumption in subsection (1), a deciding officer or the Executive, when determining whether a person is habitually resident in the State, shall take into consideration all the circumstances of the case including, in particular, the following:

- (a) the length and continuity of residence in the State or in any other particular country;
- (b) the length and purpose of any absence from the State;
- (c) the nature and pattern of the person’s employment;
- (d) the person’s main centre of interest; and
- (e) the future intentions of the person concerned as they appear from all the circumstances.”.

#### **2. Section 246 (1) of the Social Welfare Consolidation Act 2005**

**246.**—(1) For the purpose of each provision of this Act specified in *subsection (3)*, it shall be presumed, until the contrary is shown, that a person is not habitually resident in the State at the date of the making of the application concerned unless the person has been present in the State or any other part of the Common Travel Area for a continuous period of 2 years ending on that date.

## **Appendix 4**

### **Purpose of the SWA Scheme**

*Taken from SWA Operational Guidelines at*

<http://www.welfare.ie/EN/OperationalGuidelines/pages/swa.aspx>

#### **Purpose of the SWA scheme**

The main purpose of the scheme is:-

- to guarantee a standard basic minimum income;
- to provide a residual and support role within the overall income maintenance structure;
- to provide immediate and flexible assistance for those in need who are awaiting decision on payment of other State schemes;
- to provide people with low incomes with a weekly supplement to meet certain special needs (e.g. rent and mortgage interest payments) or a payment to help with the cost of any exceptional needs they may have;
- to help those whose needs are inadequately met under the major schemes
- to help those confronted with an emergency situation.

## Appendix 5

### Statistics on 100 Irish refused on HRC – Central HRC Unit, DSP

Irish people refused on HRC October 2007 - November 2008			
	Country of Birth	Why did you leave Ireland?	Why have you returned to Ireland?
1	Ireland	Work	To live
2	Ireland	Work	House/live
3	Ireland	Work	To live
4	Ireland	Work	Family
5	Ireland	Trav/Work	Fam/Work
6	Ireland	Work	Born here
7	Ireland	Holiday	Work
8	Ireland	Work	Work
9	Ireland	Work	
10	Ireland	N/K	Family
11	Ireland	Different Lifestyle	Family
12	Ireland	Children	Family
13	Ireland	Own Business	Work
14	Ireland	N/K	Daughter
15	Ireland	Work	Home
16	Ireland	Holiday/Work	Home
17	Ireland	Trav/Work	Home
18	Ireland	Work	Family
19	Ireland	Work	Work
20	Ireland	Work	Work
21	Ireland	Work	N/K
22	Ireland	Family	Work
23	Ireland	Trav/Work	Visa Expired
24	Ireland	Work	Family
25	Ireland	Family Moved	Study/Work
26	Ireland	N/K	Family
27	Ireland	Work	N/K
28	Ireland	Work	Family
29	Ireland	N/K	N/K
30	Ireland	Work	Family/Work
31	Ireland	Study	study end
32	Ireland	Work	Work finished
33	USA	Personal reasons	Study/Work
34	England	N/A	Family
35	England	No work	Wor/Fam
36	Ireland	Husband's work	Sep/dtr ill
37	Ireland	New Life	Ret home
38	Ireland	Work	N/K
39	Ireland	Work	Work/Fam
40	Ireland	Work	Ret home
41	Ireland	Work	Family
42	Ireland	Work	Threats
43	Ireland	Work	Work/Fam
44	Ireland	Work	Resident
45	Ireland	Relationship	Ret home
46	Ireland	Work	House/live
47	Ireland	Travel/Work	Re. VISA
48	Ireland	N/K	N/K

	Country of birth	Why did you leave?	Why have you returned?
49	Ireland	Work	Work
50	Ireland	Work	Work
51	Ireland	Work	Work/Fam
52	Ireland	Travel/Experience	Work/Fam
53	Ireland	Work	Family
54	Ireland	Work	Live
55	Ireland	Work	Work/Fam
56	Ireland	To live in Spain	Home/Fam
57	Ireland	Spain	separation
58	N Ireland	To live with mother	Hoping to find work
59	Ireland	Parents emigrated	Hoping to find work
60	Ireland	N/K	N/K
61	Ireland	To get High School Diploma	to be with Grandmother
62	England	Emigrated	family
63	Ireland	Emigrated	to work
64	Ireland	To get married	to be with family
65	Ireland	N/K	to be with family
66	Ireland	work/marriage	n/K
67	Ireland	work	to be with mother
68	Ireland	Travelling around	N/K
69	Ireland	Missionary work	break from missionary work
70	Ireland	couldn't get work	to live full-time
71	Ireland	N/K	N/K
72	Ireland	employment	to stay permanently
73	Canada (dual citizen)		to stay permanently
74	Ireland	N/K	To live here
75	Ireland	work	To be with family
76	Ireland	work	bring family home
77	Ireland	N/K	N/K
78	Ireland	work, change of lifestyle	awaiting immigrant status to USA
79	Ireland	work	sister's wedding
80	Ireland	work	To live
81	Ireland	to live with fiancé	family difficulties
82	Ireland	Travel	To live permanently
83	Ireland	J1 visa	to live
84	Ireland	To join parents in Spain	to live with family
85	Ireland	work	family reasons
86	Ireland	marriage and work	study and take care of mother
87	Ireland	Family moved	work
88	Zimbabwe	Parents emigrated	emigrated
89	Ireland	Parents emigrated	to start a new life
90	South Africa	N/K	N/K
91	Canada (dual citizen)	work	work
92	Ireland	no work	family and to find work
93	USA	N/K	to live here
94	USA	family medical probs	to retire here
95	Ireland	travel	family
96	USA	N/K	family and to find work
97	Ireland	Parents emigrated	family and to find work
98	USA	N/K	family and to find work
99	Canada (dual citizen)	work	family and to find work
100	Ireland	work	family reasons