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## Budget 2011

### Public Service Pay, Numbers and Pensions

#### Public Service Pay

The Minister re-iterated that the Government has abided by the Croke Park Agreement on pay, compulsory redundancies and on pension terms.

The Minister stated that the *“Government has decided that all new recruits to the entry grades of the public service will start at a revised pay scale that is 10 per cent lower than the existing scale. In addition, all new entrants to the public service will start at the first point of that scale, reducing the cost of employing those new entrants still further”*. He went on to say that *“recruitment will necessarily be limited in order to allow the number of public servants to continue to fall”*, and *“All new recruits to the entry grades of the public service must start at the first point of the relevant pay scale without exception”*.

The Minister considers that there should be a maximum salary of €250,000 for persons employed in the public sector. There are issues about the contractual position of incumbent post holders in State Agencies. However, the position of the Minister for Finance as a shareholder in these companies can be used to achieve the objective of a maximum salary of €250,000 within a reasonable timeframe.

#### Public Service Numbers

As outlined in the National Recovery Plan, public service numbers will be reduced by almost 25,000 over peak end-2008 levels to fewer than 295,000 by 2014. Approximately 18,500 or 75% of this reduction will be delivered by end-2011, with staffing levels being reduced to just under 301,000.

By end 2011 –

- Civil Service numbers will be 36,200 - 2002 level
- HSE numbers will be 105,300 - 2006 level
- Education numbers will be 93,300 - 2010 level
- Garda numbers will be 13,500 - 2007 level
- Defence numbers will be 10,500 - lowest level of recent years
- Local Authority numbers will be 30,750 - 2001 level

#### Public Service Pensions

The Government has decided that a reduction in the cost of public service pensions of €100m, or 4% in overall terms, is necessary in 2011. The reduction will apply to existing beneficiaries of public service pensions; this group includes former Presidents, other former office holders and retired members of the judiciary.

To protect those on low pensions, the first €12,000 of public service pension which is roughly equivalent to the value of the Social Welfare pension will be entirely exempt: all public service pensions which are equal to or less than this amount will not be reduced. Annual public service pensions above this level will be reduced in accordance with the following rates and bands:

<b>Annual Public Service Pension €</b>	<b>Reduction Rate %</b>
First 12,000	0%
Between 12,001 and 24,000	6%
Between 24,001 and 60,000	9%
Balance above 60,000	12%

The following table illustrates the effect of the reduction on different levels of public service pensions:

<b>Pension before reduction €</b>	<b>Annual reduction €</b>	<b>Annual reduction %</b>
12,000	0	0%
15,000	180	1.2%
25,000	810	3.2%
30,000	1,260	4.2%
40,000	2,160	5.4%
80,000	6,360	8.0%

This measure will not involve any change in public service pension terms. All public service pensions will be calculated in accordance with those terms and the reduction applied to the pension calculated in the normal way. In line with the Croke Park Agreement, there is no change in the method of determining pension increases for serving public servants and existing pensioners.

In order to avoid a destabilising rate of retirements in 2011 and to manage the additional pension costs, the Government has decided to extend the period under which pensions are calculated by reference to the pre-cut rates of pay from the end of December 2011 to the end of February 2012. The Minister for Finance will make the necessary change by Statutory Instrument.

With these measures, there will be an average reduction of 4% in pension paid to some existing pensioners and to those public servants who retire on or before the end of February 2012. As the pay of public servants who retire after this date will be reduced by about 7% on average and this reduced rate of pay will be used to calculate both pension and lump sum, the Government has decided that the pension reduction will not be applied to this group.

Legislation is required to make the reduction and this will be introduced shortly to allow the reduction take effect from 1 January 2011.

A new single pension scheme for new entrants will come into effect in 2011. Pensions will be based on career average earnings rather than the final salary; the pension age will be increased and post retirement increases will be linked to retail price inflation rather than to pay. The Minister announced the legislation will be published shortly to enable the new scheme can come into operation for new entrants in 2011.

The Minister announced that Lump Sums above €200,000 will be taxed which means that Lump Sum below €200,000 will continue to be paid tax free.

### **Universal Social Charge (USC)**

The Government has announced the introduction of a Universal Social charge which merges the existing Health and Income levies. It is a tax and does not confer a benefit to those paying the charge. According to the Minister the (USC) is a more equitable charge. It has a wider base and lower rate when compared to the combined impact of Income levy and Health levy.

The initial intention of the Government was that PRSI should be included in this charge. However the linkage of contributions to entitlement to benefit is according to the Dept of Finance “sufficiently complex that it could not be delivered in 2011!.

### Rate of Charge

Income	Rate
Income up to 4004 pa	0%
€0 - €10,036	2%
€10,036 - €16,016	4%
Above €16,016	7%

The lower exemption threshold of €4,004 means that annual income below this amount will not be chargeable to the USC, but once this amount is exceeded then the USC will be applied on the entire income. This method is similar to the mechanism currently used for the Income Levy and the Health Levy.

Pension contributions will not have an exemption from the USC.

### DETAILS ON MAIN INCOME TAX CHANGES AS A RESULT A REDUCTION OF 10% IN THE VALUE OF BANDS AND CREDITS

Tax Credits	Existing €	Proposed €	Decrease €
Personal Credit – Single Persons	1,830	1,650	-180
Personal Credit – Married Persons	3,660	3,300	-360
Employee Credit	1,830	1,650	-180
Additional One-Parent Family Credit	1,830	1,650	-180
Home Carer Credit	900	810	-90
Widowed Person bereaved in year of assessment	3,660	3,300	-360

Standard Rate Tax Bands*	Existing €	Proposed €	Decrease €
Single/Widowed Persons	36,400	32,800	-3,600
Married Couples One Income	45,400	41,800	-3,600
Married Couples Two Incomes	72,800	65,600	-7,200
One Parent/Widowed Parent	40,400	36,800	-3,600

\*The tax band of €65,000 available to married couples with two incomes in 2011 is still transferable between spouses up to a maximum of €41,800.

For a full list of all the changes visit Dept of Finance website [www.finance.ie](http://www.finance.ie)

### P.R.S.I

- Abolition of PRSI ceiling of €75,036.
- Modified PRSI rates (e.g. Class D most nurses employed before April 1995) increased to 4% on incomes in excess of €75,036.
- From 1<sup>st</sup> January 2011 employee contributions to occupational Pension Schemes will be subject to employee PRSI which up to now were exempt.
- From January 1<sup>st</sup> 2011 the public service pension related levy which is charged to earnings of public sector workers only will also be subject to Employee PRSI which up to now was also exempt.

### **Child Benefit**

There will be a €10.00 reduction in child benefit rates with a further €10.00 reduction for a third child only.

### **Changes in Monthly Rates of Child Benefit from 2011**

	<b>Present Rate</b>	<b>New Rate</b>
<b><u>Child Benefit</u></b>	<b>€</b>	<b>€</b>
(1) First and second children	<b>150.00</b>	<b>140.00</b>
(2) Third Child	<b>187.00</b>	<b>167.00</b>
(3) Fourth and Subsequent Children	<b>187.00</b>	<b>177.00</b>

The Dept of Finance has published a number of illustrative cases to show the impact of the Income Tax changes; PRSI changes; the Universal Social Charge to replace the Health and Income levies on a number of different household types. A sample only of which is attached, also attached are the main changes in the maximum weekly rates of social insurance from January 2011.

### **Geraldine and Brian**

Geraldine and Brian are married with two children, Katie and Sam who are aged 7 and 9 years. Both Geraldine and Brian joined the public service in 1996 and are earning €57,000 and €35,000, respectively. The family will see a loss of 4.2% or €2,830 in their annual net income due to this Budget.

	<b>2010</b>	<b>2011</b>
	<b>€</b>	<b>€</b>
Gross Income	92,000	92,000
Pension Contribution	4,304	4,304
Pension Related Deduction	5,700	5,700
Income Tax Liability	11,011	13,243
PRSI Liability	2,752	3,152
Health Levy Liability	3,280	n/a
Income Levy Liability	1,840	n/a
Universal Social Charge	n/a	5,078
Total Tax Liability	18,883	21,473
Net Pay	63,113	60,523
Total tax liability as % of gross income	20.5%	23.3%
Child Benefit	3,600	3,360
Net Income	66,713	63,883
Annual loss		-2,830
Change as a % of net income		-4.2%

**FOR MORE DETAILS GO TO [WWW.CORNMARKET.IE](http://WWW.CORNMARKET.IE)**

#### EXAMPLE 4

Single person, no children, public sector employee taxed under PAYE  
Modified rate PRSI contributor

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Total Change		Change as % of Net Income
						Health Levy	Income Levy	Universal Social Charge			
		Existing	Proposed	Existing	Proposed	Existing	Existing	Proposed	Per Year	Per Week	
€	€	€	€	€	€	€	€	€	€	€	
10,000	150	0	0	0	0	0	0	200	-200	-4	-2.0%
15,000	225	0	0	0	0	0	0	399	-399	-8	-2.7%
25,000	1,125	1,115	1,475	203	213	0	500	1,069	-939	-18	-4.3%
35,000	2,275	2,885	3,245	282	303	1,309	700	1,769	-140	-3	-0.5%
45,000	3,425	5,742	6,858	362	393	1,663	900	2,469	-1,053	-20	-3.2%
55,000	4,575	9,370	10,486	442	483	2,017	1,100	3,169	-1,209	-23	-3.2%
75,000	6,950	16,597	17,713	600	663	2,722	1,500	4,569	-1,525	-29	-3.3%
100,000	9,950	25,617	26,733	665	1,620	3,752	2,499	6,319	-2,138	-41	-3.7%
125,000	12,950	34,637	35,753	667	2,620	4,852	3,499	8,069	-2,786	-54	-4.1%
150,000	15,950	43,657	44,773	669	3,620	5,952	4,499	9,819	-3,435	-66	-4.3%
175,000	18,950	52,677	53,793	669	4,620	7,052	5,500	11,569	-4,083	-79	-4.5%

(a) Variations can arise due to rounding

(b) \*Pension contributions are based on civil service rates and includes the relevant pension related deduction

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011

(d) Includes the impact of the abolition of the PRSI ceiling where relevant

(e) Includes the impact of the abolition of employee PRSI relief on pension contributions where relevant.

### EXAMPLE 5

Married couple, one income earner, no children, public sector employee taxed under PAYE  
Modified rate PRSI contributor

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Total Change		Change as % of Net Income	
		Existing	Proposed	Existing	Proposed	Health Levy	Income Levy		Universal Social Charge	Per Year		Per Week
							Existing	Proposed				
€	€	€	€	€	€	€	€	€	€	€		
10,000	150	0	0	0	0	0	0	200	-200	-4	-2.0%	
15,000	225	0	0	0	0	0	0	399	-399	-8	-2.7%	
25,000	1,125	0	0	203	213	0	500	1,069	-579	-11	-2.5%	
35,000	2,275	1,055	1,595	282	303	1,309	700	1,769	-320	-6	-1.1%	
45,000	3,425	2,825	3,365	362	393	1,663	900	2,469	-477	-9	-1.3%	
55,000	4,575	5,650	6,946	442	483	2,017	1,100	3,169	-1,389	-27	-3.4%	
75,000	6,950	12,877	14,173	600	663	2,722	1,500	4,569	-1,705	-33	-3.4%	
100,000	9,950	21,897	23,193	665	1,620	3,752	2,499	6,319	-2,318	-45	-3.8%	
125,000	12,950	30,917	32,213	667	2,620	4,852	3,499	8,069	-2,966	-57	-4.1%	
150,000	15,950	39,937	41,233	669	3,620	5,952	4,499	9,819	-3,615	-70	-4.4%	
175,000	18,950	48,957	50,253	669	4,620	7,052	5,500	11,569	-4,263	-82	-4.5%	

(a) Variations can arise due to rounding

(b) \*Pension contributions are based on civil service rates and includes the relevant pension related deduction

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011

(d) Includes the impact of the abolition of the PRSI ceiling where relevant

(e) Includes the impact of the abolition of employee PRSI relief on pension contributions where relevant.

### EXAMPLE 6

Married couple, one income, two children, public sector employee taxed under PAYE  
Modified rate PRSI contributor

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Family Income Supplement		Total Change		Change as % of Net Income
						Health Levy	Income Levy	Universal Social Charge					
		Existing	Proposed	Existing	Proposed	Existing	Existing	Proposed	Existing	Proposed	Per Year	Per Week	
€	€	€	€	€	€	€	€	€	€	€	€	€	
10,000	150	0	0	0	0	0	0	200	12,896	13,000	-96	-2	-0.4%
15,000	225	0	0	0	0	0	0	399	9,932	10,192	-139	-3	-0.6%
25,000	1,125	0	0	203	213	0	500	1,069	4,888	5,252	-215	-4	-0.8%
35,000	2,275	155	785	282	303	1,309	700	1,769	1,040	1,040	-410	-8	-1.3%
45,000	3,425	1,925	2,555	362	393	1,663	900	2,469	0	0	-567	-11	-1.5%
55,000	4,575	4,750	6,136	442	483	2,017	1,100	3,169	0	0	-1479	-28	-3.5%
75,000	6,950	11,977	13,363	600	663	2,722	1,500	4,569	0	0	-1795	-35	-3.5%
100,000	9,950	20,997	22,383	665	1,620	3,752	2,499	6,319	0	0	-2408	-46	-3.9%
125,000	12,950	30,017	31,403	667	2,620	4,852	3,499	8,069	0	0	-3056	-59	-4.2%
150,000	15,950	39,037	40,423	669	3,620	5,952	4,499	9,819	0	0	-3705	-71	-4.4%
175,000	18,950	48,057	49,443	669	4,620	7,052	5,500	11,569	0	0	-4353	-84	-4.6%

(a) Variations can arise due to rounding

(b) \*Pension contributions are based on civil service rates and includes the relevant pension related deduction

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011

(d) Includes the impact of the abolition of the PRSI ceiling where relevant

(e) Includes the impact of the abolition of employee PRSI relief on pension contributions where relevant.

(f) Includes the impact of Family Income Supplement where relevant

### EXAMPLE 7

Single person, no children, public sector employee taxed under PAYE  
Full rate PRSI contributor

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Total Change		Change as % of Net Income
						Health Levy	Income Levy	Universal Social Charge			
		Existing	Proposed	Existing	Proposed	Existing	Existing	Proposed	Per Year	Per Week	
€	€	€	€	€	€	€	€	€	€	€	
10,000	300	0	0	0	0	0	0	200	-200	-4	-2.1%
15,000	450	0	0	0	0	0	0	399	-399	-8	-2.7%
25,000	1,537	1,033	1,393	674	736	0	500	1,069	-990	-19	-4.7%
35,000	3,187	2,703	3,063	1,008	1,136	1,273	700	1,769	-284	-5	-1.1%
45,000	4,837	5,163	6,279	1,342	1,536	1,607	900	2,469	-1,272	-24	-4.1%
55,000	6,487	8,586	9,702	1,676	1,936	1,941	1,100	3,169	-1,504	-29	-4.3%
75,000	9,862	15,403	16,519	2,341	2,736	2,606	1,500	4,569	-1,974	-38	-4.6%
100,000	14,112	23,910	25,026	2,773	3,736	3,544	2,499	6,319	-2,354	-45	-4.4%
125,000	18,362	32,418	33,534	2,813	4,736	4,582	3,499	8,069	-3,026	-58	-4.8%
150,000	22,612	40,925	42,041	2,844	5,736	5,619	4,499	9,819	-3,708	-71	-5.0%
175,000	26,862	49,433	50,549	2,869	6,736	6,657	5,500	11,569	-4,395	-85	-5.3%

(a) Variations can arise due to rounding

(b) \*Pension contributions are based on civil service rates and includes the relevant pension related deduction

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011

(d) Includes the impact of the abolition of the PRSI ceiling where relevant

(e) Includes the impact of the abolition of employee PRSI relief on pension contributions where relevant.



### EXAMPLE 8

Married couple, one income earner, no children, public sector employee taxed under PAYE  
Full rate PRSI contributor

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Total Change		Change as % of Net Income
						Health Levy	Income Levy	Universal Social Charge			
		Existing	Proposed	Existing	Proposed	Existing	Existing	Proposed	Per Year	Per Week	
€	€	€	€	€	€	€	€	€	€	€	
10,000	300	0	0	0	0	0	0	200	-200	-4	-2.1%
15,000	450	0	0	0	0	0	0	399	-399	-8	-2.7%
25,000	1,537	0	0	674	736	0	500	1,069	-630	-12	-2.8%
35,000	3,187	873	1,413	1,008	1,136	1,273	700	1,769	-464	-9	-1.7%
45,000	4,837	2,543	3,083	1,342	1,536	1,607	900	2,469	-696	-13	-2.1%
55,000	6,487	4,866	6,162	1,676	1,936	1,941	1,100	3,169	-1,684	-32	-4.3%
75,000	9,862	11,683	12,979	2,341	2,736	2,606	1,500	4,569	-2,154	-41	-4.6%
100,000	14,112	20,190	21,486	2,773	3,736	3,544	2,499	6,319	-2,534	-49	-4.5%
125,000	18,362	28,698	29,994	2,813	4,736	4,582	3,499	8,069	-3,206	-62	-4.8%
150,000	22,612	37,205	38,501	2,844	5,736	5,619	4,499	9,819	-3,888	-75	-5.0%
175,000	26,862	45,713	47,009	2,869	6,736	6,657	5,500	11,569	-4,575	-88	-5.2%

(a) Variations can arise due to rounding

(b) \*Pension contributions are based on civil service rates and includes the relevant pension related deduction

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011

(d) Includes the impact of the abolition of the PRSI ceiling where relevant

(e) Includes the impact of the abolition of employee PRSI relief on pension contributions where relevant.

EXAMPLE 9

Married couple, one income, two children, public sector employee taxed under PAYE  
Full rate PRSI contributor

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Family Income Supplement		Total Change		Change as % of Net Income
						Health Levy	Income Levy	Universal Social Charge					
		Existing	Proposed	Existing	Proposed	Existing	Existing	Proposed	Existing	Proposed	Per Year	Per Week	
€	€	€	€	€	€	€	€	€	€	€	€	€	
10,000	300	0	0	0	0	0	0	200	13,000	13,104	-96	-2	-0.4%
15,000	450	0	0	0	0	0	0	399	10,088	10,296	-191	-4	-0.8%
25,000	1,537	0	0	674	736	0	500	1,069	5,460	5,824	-266	-5	-1.0%
35,000	3,187	0	603	1,008	1,136	1,273	700	1,769	1,508	1,820	-214	-4	-0.7%
45,000	4,837	1,643	2,273	1,342	1,536	1,607	900	2,469	0	0	-786	-15	-2.3%
55,000	6,487	3,966	5,352	1,676	1,936	1,941	1,100	3,169	0	0	-1774	-34	-4.5%
75,000	9,862	10,783	12,169	2,341	2,736	2,606	1,500	4,569	0	0	-2244	-43	-4.7%
100,000	14,112	19,290	20,676	2,773	3,736	3,544	2,499	6,319	0	0	-2624	-50	-4.5%
125,000	18,362	27,798	29,184	2,813	4,736	4,582	3,499	8,069	0	0	-3296	-63	-4.9%
150,000	22,612	36,305	37,691	2,844	5,736	5,619	4,499	9,819	0	0	-3978	-77	-5.1%
175,000	26,862	44,813	46,199	2,869	6,736	6,657	5,500	11,569	0	0	-4665	-90	-5.3%

(a) Variations can arise due to rounding

(b) \*Pension contributions are based on civil service rates and includes the relevant pension related deduction

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011

(d) Includes the impact of the abolition of the PRSI ceiling where relevant

(e) Includes the impact of the abolition of employee PRSI relief on pension contributions where relevant.

(f) Includes the impact of Family Income Supplement where relevant

**EXAMPLE 10**

Single person, no children, taxed under Schedule D

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Total Change		Change as % of Net Income
		Existing	Proposed	Existing	Proposed	Health Levy	Income Levy	Universal Social Charge	Per Year	Per Week	
						Existing	Existing	Proposed			
€	€	€	€	€	€	€	€	€	€	€	
10,000	600	50	230	300	400	0	0	200	-480	-9	-5.3%
15,000	900	990	1,170	450	600	0	0	399	-729	-14	-5.8%
25,000	1,500	2,870	3,050	750	1,000	0	500	1,069	-999	-19	-5.2%
35,000	2,100	4,750	4,951	1,050	1,400	1,400	700	1,769	-220	-4	-0.9%
45,000	2,700	7,869	8,805	1,350	1,800	1,800	900	2,469	-1,155	-22	-3.8%
55,000	3,300	11,723	12,659	1,650	2,200	2,200	1,100	3,169	-1,355	-26	-3.9%
75,000	4,500	19,431	20,367	2,250	3,000	3,000	1,500	4,569	-1,755	-34	-4.0%
100,000	6,000	29,066	30,002	3,000	4,000	4,250	2,499	6,319	-1,506	-29	-2.7%
125,000	7,500	38,701	39,637	3,750	5,000	5,500	3,499	8,069	-1,256	-24	-1.9%
150,000	9,000	48,336	49,272	4,500	6,000	6,750	4,499	9,819	-1,006	-19	-1.3%
175,000	10,500	57,971	58,907	5,250	7,000	8,000	5,500	11,569	-755	-15	-0.9%

(a) Variations can arise due to rounding

(b) \*Assumes a pension contribution of 6% of gross income

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011

### EXAMPLE 11

Married couple, one income, no children, taxed under Schedule D

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Total Change		Change as % of Net Income
						Health Levy	Income Levy	Universal Social Charge			
		Existing	Proposed	Existing	Proposed	Existing	Existing	Proposed	Per Year	Per Week	
€	€	€	€	€	€	€	€	€	€	€	
10,000	600	0	0	300	400	0	0	200	-300	-6	-3.3%
15,000	900	0	0	450	600	0	0	399	-549	-11	-4.0%
25,000	1,500	1,040	1,400	750	1,000	0	500	1,069	-1,179	-23	-5.6%
35,000	2,100	2,920	3,280	1,050	1,400	1,400	700	1,769	-379	-7	-1.4%
45,000	2,700	4,800	5,265	1,350	1,800	1,800	900	2,469	-684	-13	-2.0%
55,000	3,300	8,003	9,119	1,650	2,200	2,200	1,100	3,169	-1,535	-30	-4.0%
75,000	4,500	15,711	16,827	2,250	3,000	3,000	1,500	4,569	-1,935	-37	-4.0%
100,000	6,000	25,346	26,462	3,000	4,000	4,250	2,499	6,319	-1,686	-32	-2.9%
125,000	7,500	34,981	36,097	3,750	5,000	5,500	3,499	8,069	-1,436	-28	-2.1%
150,000	9,000	44,616	45,732	4,500	6,000	6,750	4,499	9,819	-1,186	-23	-1.5%
175,000	10,500	54,251	55,367	5,250	7,000	8,000	5,500	11,569	-935	-18	-1.0%

(a) Variations can arise due to rounding

(b) \*Assumes a pension contribution of 6% of gross income

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011

**EXAMPLE 12**

Married couple, one income, two children, taxed under Schedule D

Gross Income	Pension Contribution*	Income Tax		PRSI		Other Charges			Total Change		Change as % of Net Income
						Health Levy	Income Levy	Universal Social Charge			
		Existing	Proposed	Existing	Proposed	Existing	Existing	Proposed	Per Year	Per Week	
€	€	€	€	€	€	€	€	€	€		
10,000	600	0	0	300	400	0	0	200	-300	-6	-3.3%
15,000	900	0	0	450	600	0	0	399	-549	-11	-4.0%
25,000	1,500	140	590	750	1,000	0	500	1,069	-1,269	-24	-5.7%
35,000	2,100	2,020	2,470	1,050	1,400	1,400	700	1,769	-469	-9	-1.7%
45,000	2,700	3,900	4,455	1,350	1,800	1,800	900	2,469	-774	-15	-2.3%
55,000	3,300	7,103	8,309	1,650	2,200	2,200	1,100	3,169	-1,625	-31	-4.1%
75,000	4,500	14,811	16,017	2,250	3,000	3,000	1,500	4,569	-2,025	-39	-4.1%
100,000	6,000	24,446	25,652	3,000	4,000	4,250	2,499	6,319	-1,776	-34	-3.0%
125,000	7,500	34,081	35,287	3,750	5,000	5,500	3,499	8,069	-1,526	-29	-2.2%
150,000	9,000	43,716	44,922	4,500	6,000	6,750	4,499	9,819	-1,276	-25	-1.6%
175,000	10,500	53,351	54,557	5,250	7,000	8,000	5,500	11,569	-1,025	-20	-1.1%

(a) Variations can arise due to rounding

(b) \*Assumes a pension contribution of 6% of gross income

(c) Includes the impact of the abolition of the Income and Health Levies and the introduction of the Universal Social Charge from 2011