

Income Tax 2025: Insights on PAYE Taxpayers



€43,800
average gross
pay per
employee



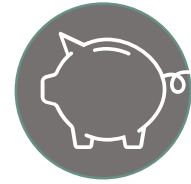
Employers
199,500



Employments
4.55m

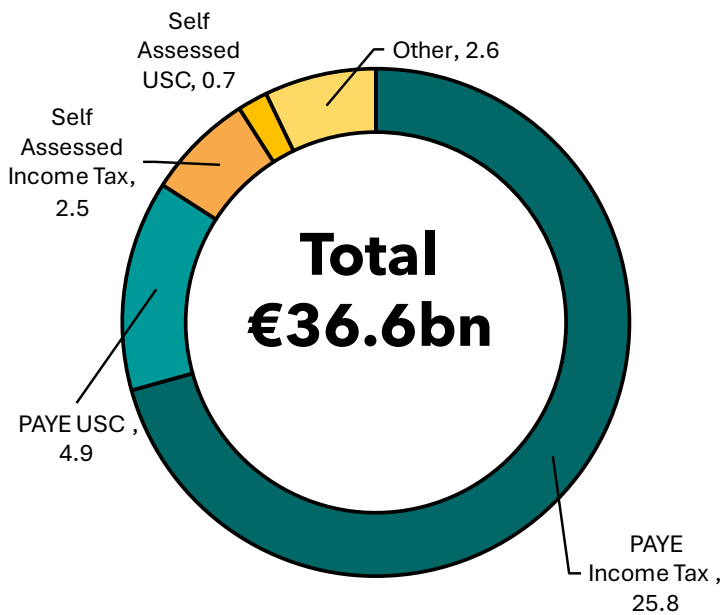


Employees
3.5m



**37% of
employees
paid into a pension**

Net Income Tax Receipts



Employee Characteristics



52% Male
48% Female



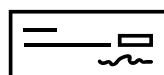
74% Irish
3% Indian
3% Polish
2% British
2% Romanian

Tax liability increase for Continuing Employments



€1.1b

Net Tax Effect from Employment Churn



- €60m

Sectors



Wholesale and Retail had the largest share of employments at 13%



Information and Communication had the highest average gross pay per employment at €72,108

Key Findings:

Income Tax is the largest tax-head, representing 34% of net tax receipts in 2025. Gross receipts of €40.7 billion were collected in 2025. Following €4.2 billion in repayments, the net transfer to the Exchequer in 2025 was €36.6 billion, a 4% increase from 2024.

There were 3.4 million employees in 2025 who held 4.55 million employments.

Irish nationals made up the largest proportion of employees at 74%. The next most common nationalities were Indian (3%), Polish (3%), and British (2%).

In 2025, the average annual gross pay per employee was €43,835 with the equivalent figure per employment being €33,452.

75% of employments in 2025 were continuing from the previous year, driving high Income Tax receipts. Employment creation has slowed, leading to both a minor increase in the overall number of employments and minor decrease in the tax yield from employment churn.

40% of gross income was earned by the employments in the top decile. However, the incidence of Income Tax and USC contributions is highly progressive, with the top decile accounting for 59% of income tax and 62% of USC contributions in 2025.

37% of employees made a pension contribution in 2025. Overall, there was 1.3 million pension contributors, a 4% increase from 2024. Most employees earning less than €40,000 did not make pension contributions.

Commentary:

Income Tax receipts continued to grow in 2025, increasing 4% (€1.5 billion) over 2024. This increase is primarily driven by persistently high employment levels and growth in gross pay. The proportion of income tax receipts to total tax receipts in 2025 increased by 1% compared to 2024. The majority of income tax revenue is derived from PAYE (IT & USC) employees, at 84% of total income tax receipts. DIRT receipts underwent the largest percentage increase at 44% in 2025. There were 3.5 million employees who held 4.55 million employments in 2025, with the largest sectors being *Wholesale and Retail Trade, Human Health and Social Work, and Financial and Insurance Activities*. Most sectors experienced an increase in employment in 2025, with the largest net increases in *Public Administration and Defence and Financial and Insurance Activities*. 37% of employees made a pension contribution in 2025. The number of pension contributors increased by 173,819 in 2025. Employees earning between €30,000 and €60,000 make up 41% of all pension contributors. Across all income bands, the average percentage of income allocated to pension contributions ranges from 3% to 7%.

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Further statistical detail on Income Tax can be found here:

<https://www.revenue.ie/en/corporate/information-about-revenue/statistics/personal-taxes/index.aspx>

Previous annual reports on Income Tax can be found here:

<https://www.revenue.ie/en/corporate/information-about-revenue/statistics/personal-taxes/income-tax-reports/index.aspx>

Date of publication: 7 May 2026

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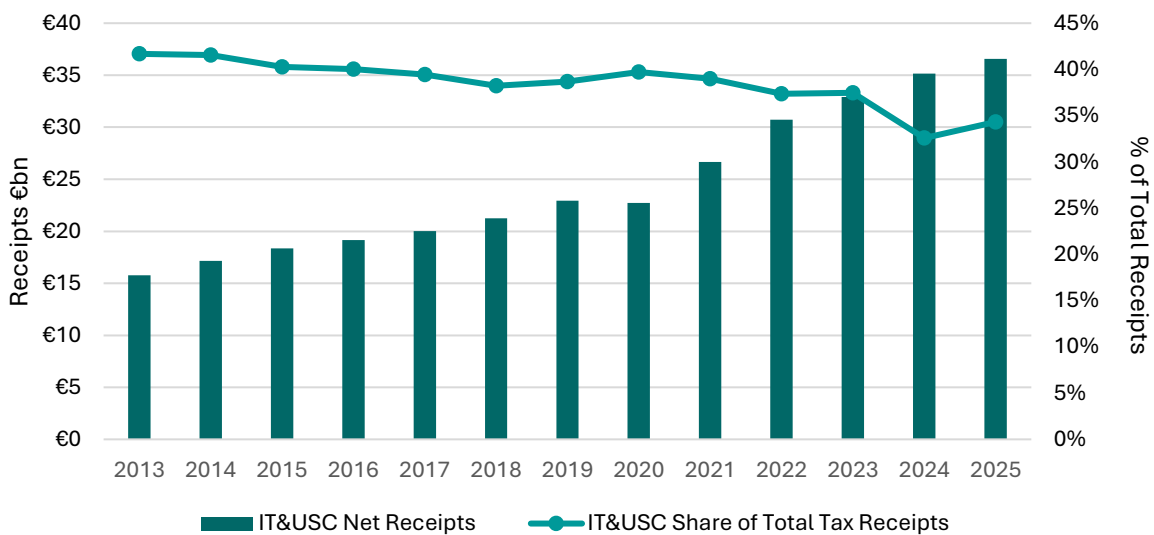
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1 Introduction

The gross receipts of Income Tax ("IT"), including Universal Social Charge ("USC"), was €40.7 billion in 2025. With repayments of €4.2 billion, the net receipts of IT in 2025 were €36.6 billion, which was a 4% (€1.5 billion) increase over 2024.

In terms of net receipts, IT (including USC) is the largest overall tax head in 2025. IT accounts for 34% of the overall net tax receipts in 2025. This is a 1% increase over last year. Similar to 2024, receipts in 2025 are double what was recorded 10 years ago, reflecting consistent labour market growth.

Figure 1: Income Tax Receipts



Source: Revenue analysis

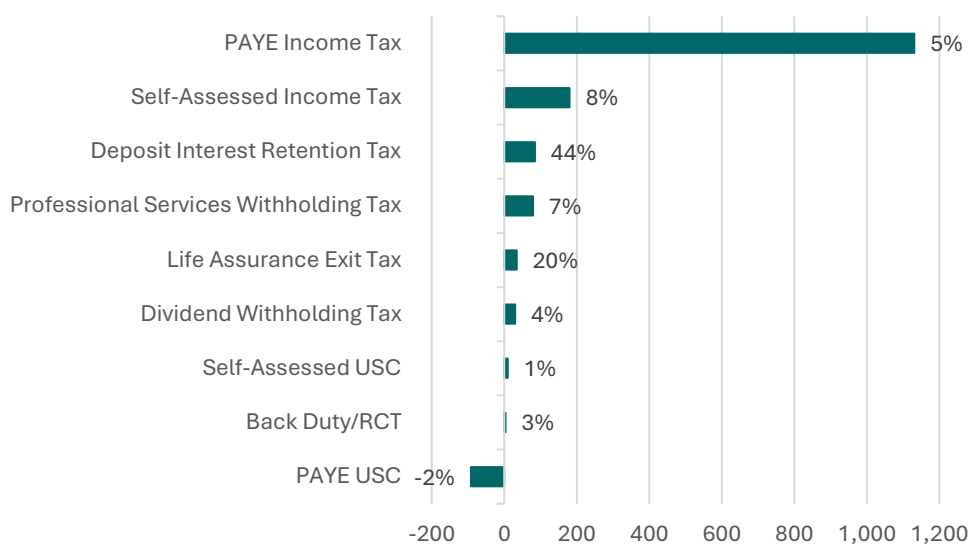
As presented in Table 1, PAYE accounts for the majority of IT receipts in 2025, with PAYE IT & USC accounting for 84% of total IT receipts. Schedule D self-assessed IT (including USC) made up 9% of receipts. Professional Services Withholding Tax and Dividend Withholding Tax are the last large contributors accounting for 3% and 2% respectively. The remaining balance (2%) constitutes RCT and Back Duty, Life Assurance Exit Tax (LAET), and Deposit Interest Retention Tax.

Figure 2 presents the change in Income Tax subheads in 2025. In terms of net change, PAYE IT and Self-Assessed IT are the largest net increases, in comparison PAYE USC had the largest net decrease and Self-Assessed USC was relatively unchanged.

Table 1: Revenue Net Receipts

Duties Taxes & Levies	2024 Net Receipts € bn	2025 Net Receipts € bn	2025 Net Change in Receipts € bn	2025 share of Total Income Tax Receipts %
PAYE Income Tax	24.7	25.8	1.1	71%
PAYE USC	5.0	4.9	-0.1	13%
Self-Assessed Income Tax	2.3	2.5	0.2	7%
Self-Assessed USC	0.7	0.7	0.0	2%
Life Assurance Exit Tax	0.2	0.2	0.0	1%
Deposit Interest Retention Tax	0.2	0.3	0.1	1%
Professional Services Withholding Tax	1.1	1.2	0.1	3%
Dividend Withholding Tax	0.7	0.7	0.0	2%
Back Duty/RCT	0.1	0.1	0.0	0%
Total Income Tax and USC	35.1	36.6	1.5	

Source: Revenue analysis

Figure 2: Change in Income Tax Receipts by Subhead, 2025 vs 2024, € million

Source: Revenue analysis

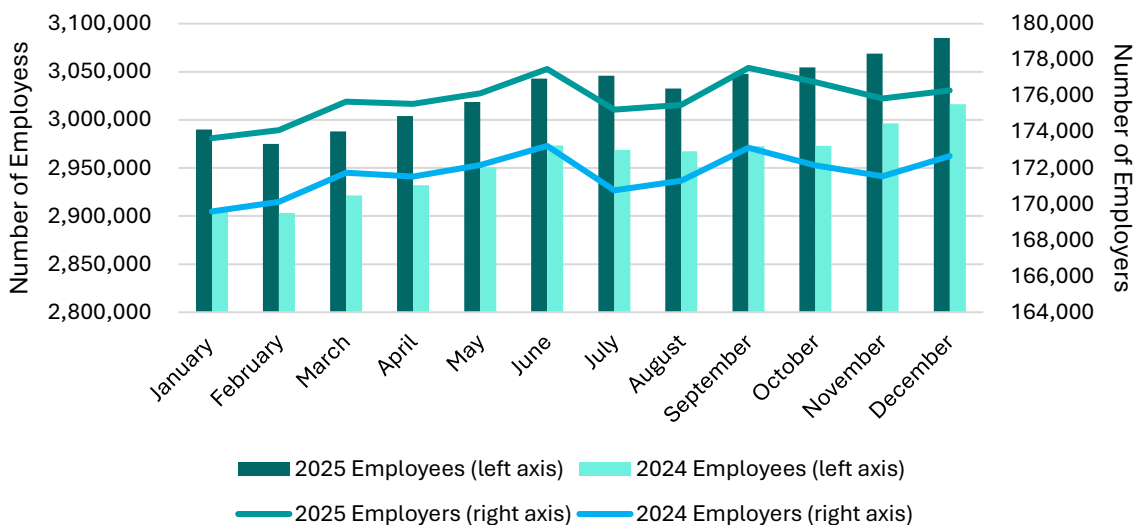
2 PAYE Overview

This and the following sections provide a statistical overview of the primary component of receipts, PAYE taxpayers, using real-time payroll data from Revenue's PAYE system. The payroll data includes information in relation to those in receipt of occupational pensions and as such the data below in relation to employees and employments includes both current employees and those in receipt of an occupational pension. Section 7 discusses pension contributions and recipients.

2.1 Employees and Employer Size

There were 3,470,077 active employees recorded on the payroll data in 2025. As shown in figure 3, the number of active employers and employees was higher in 2025 than 2024 for every month of the year. On average there were 72,751 additional employees and 4,160 additional employers each month in 2025 compared to 2024. Similar to prior years, December has the highest number of employees, highlighting the demand for seasonal workers.

Figure 3: Number of Employees and Employers 2024 and 2025



Source: Revenue analysis

Tables 2 and 3 breakdown the number of employments and employers by the size of the business. Two measures are used, the Revenue Division of the business and the number of individuals employed by the business.

Table 2 presents the number of employers and employments by size of the employer, as measured by the number of employees. The number of employers increased by 2.3%, and the number of employments increased by 2.3% in 2025.

Table 2: Number of Employers and Employments by Range of Employees

Employee Range	Number of Employers 2025	Number of Employers 2024	Growth in Number of Employers	Number of Employments 2025	Number of Employments 2024	Growth in Number of Employments
1-9	152,748	149,072	2.5%	445,473	434,913	2.4%
10-49	36,726	35,967	2.1%	753,591	738,034	2.1%
50-249	8,253	8,147	1.3%	809,274	800,209	1.1%
250+	1,796	1,763	1.9%	2,538,783	2,473,219	2.7%
Total	199,523	194,949	2.3%	4,547,121	4,446,375	2.3%

Source: Revenue analysis

Table 3 presents the same data, using Revenue Division for the size of the employer. Both Medium Enterprises and Large Corporates Divisions underwent a decrease of 16.7% in the number of employers in 2025.¹ The number of employments remained stable for Medium Enterprises, decreasing 0.1%, while Large Corporates Division saw a decrease of 7.5% in employments. Both the number of employers and employments (3.7% and 9.8% respectively) increased for Business Division, whereas employers and employments decreased for Personal Division (-2.2% and -0.7% respectively). Employers remained stable for High Wealth and Financial Services Division while the number of employments increased by 2.9%.

Table 3: Number of Employers and Employments by Revenue Division

Revenue Division	Number of Employers 2025	Number of Employers 2024	Growth in Number of Employers	Number of Employments 2025	Number of Employments 2024	Growth in Number of Employments
Business	178,700	172,300	3.7%	1,543,900	1,406,500	9.8%
Medium Enterprises	8,000	9,600	-16.7%	1,841,800	1,843,400	-0.1%
Personal	9,000	9,200	-2.2%	182,200	183,400	-0.7%
Large Corporates	1,000	1,200	-16.7%	565,800	611,400	-7.5%
High Wealth & Financial Services	2,800	2,800	0.0%	413,400	401,800	2.9%

Source: Revenue analysis

Note: companies can be reassigned from one Revenue Division to another, which can explain fluctuations in growth.

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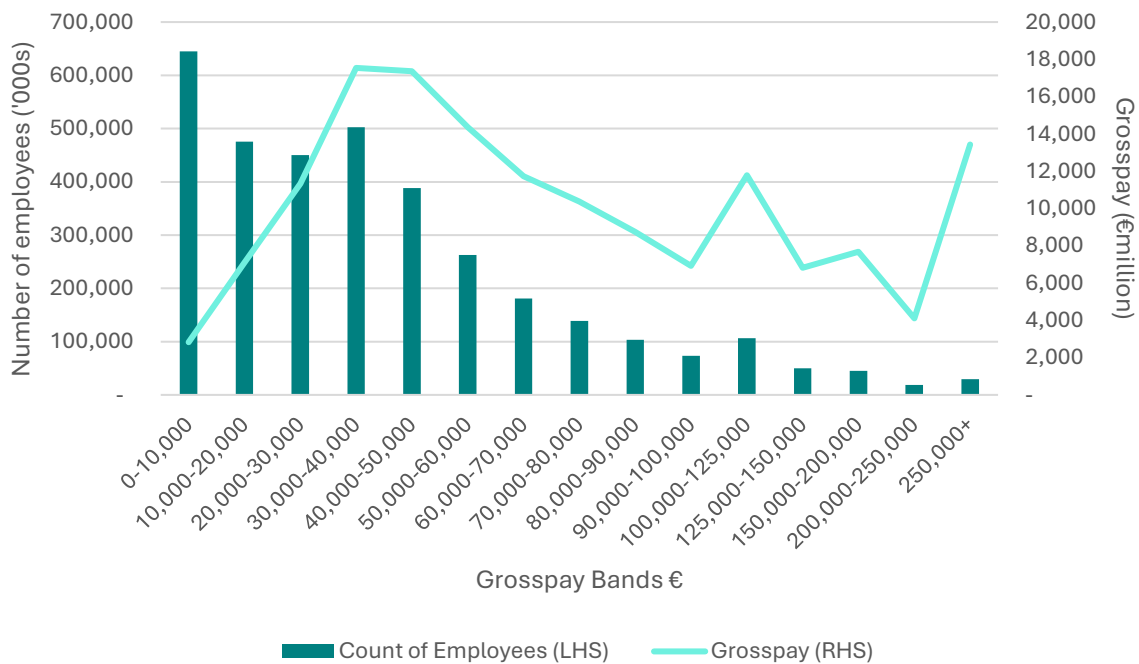
Overall, the data shows that there was a moderate increase in both the number of employers and employments in 2025. Section 5 discusses employment churn in greater detail.

2.2 Gross Pay

Figure 4 presents the distribution of employees and annual gross pay (throughout this section gross pay refers to the gross income reported through payroll systems). The largest proportion of employees are at the lower end of the distribution. The lowest three brackets (€0 - €30,000) represent 45% of the number of employees, however this group only accounts for 14% of overall gross income. In comparison, at the top end of the distribution, employees who earn over €100,000 represent 7.2% of employees and account for 29% of overall gross pay. Payroll data from Revenue’s PAYE system does not collect data on hours worked, therefore many employees who likely worked part-time hours and/or on a temporary basis are included in the data.

Average (mean) gross pay for all employees increased by 4% to €43,835 in 2025. The median gross pay for all employees in 2025 was €33,126.

Figure 4: Distribution of Employees and Annual Gross Pay



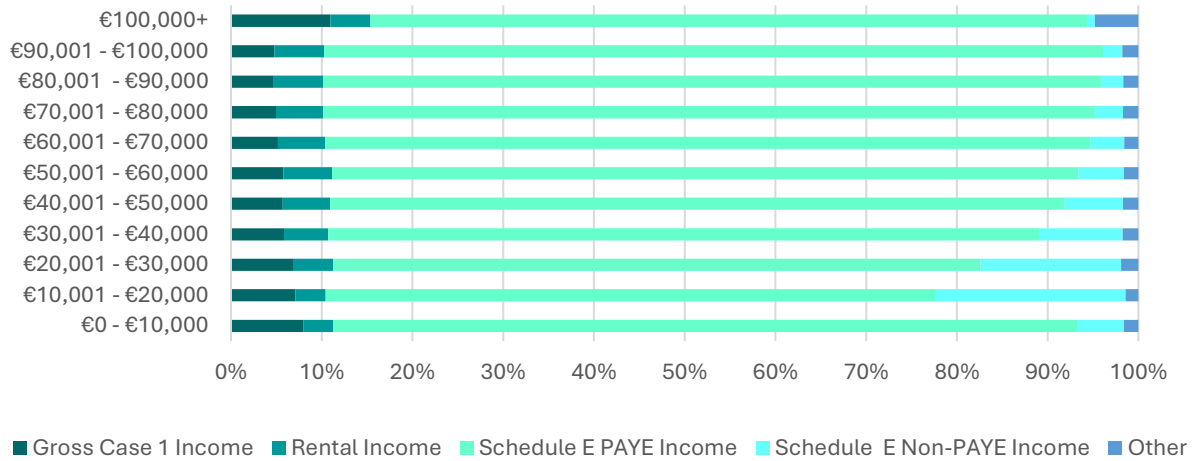
Source: Revenue analysis

2.3 Non-PAYE Income

Outside of PAYE, an individual’s income may be composed from other taxable income sources. If taxable non-PAYE income exceeds €5,000 or gross non-PAYE income exceeds €30,000, they must register for Income Tax self-assessment. Figure 5 presents income shares for those taxpayers with employment income in both 2025 and 2023 who are

registered as an assessable person for income tax and file a Form 11 tax return, or who are the spouse of an assessable person in a jointly assessed tax unit. This analysis is based on 2023, the latest year for which the full suite of tax returns is available for analysis currently, therefore the incomes refer to 2023, and the data is compiled on an individualised basis.

Figure 5: Distribution of Income Sources for Those with an Employment Income who are also Registered for Income Tax

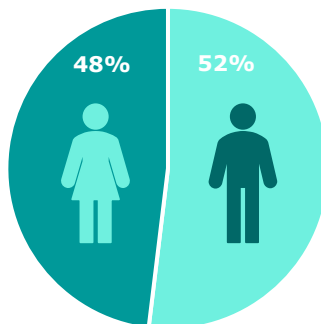


Source: Revenue analysis

2.4 Sex Breakdown

Overall, there was a slight majority of males in the payroll data in 2025, as shown in figure 6. This is the same ratio that was recorded from 2022 to 2024. The payroll data recorded 1.80 million male employees and 1.67 million female employees.

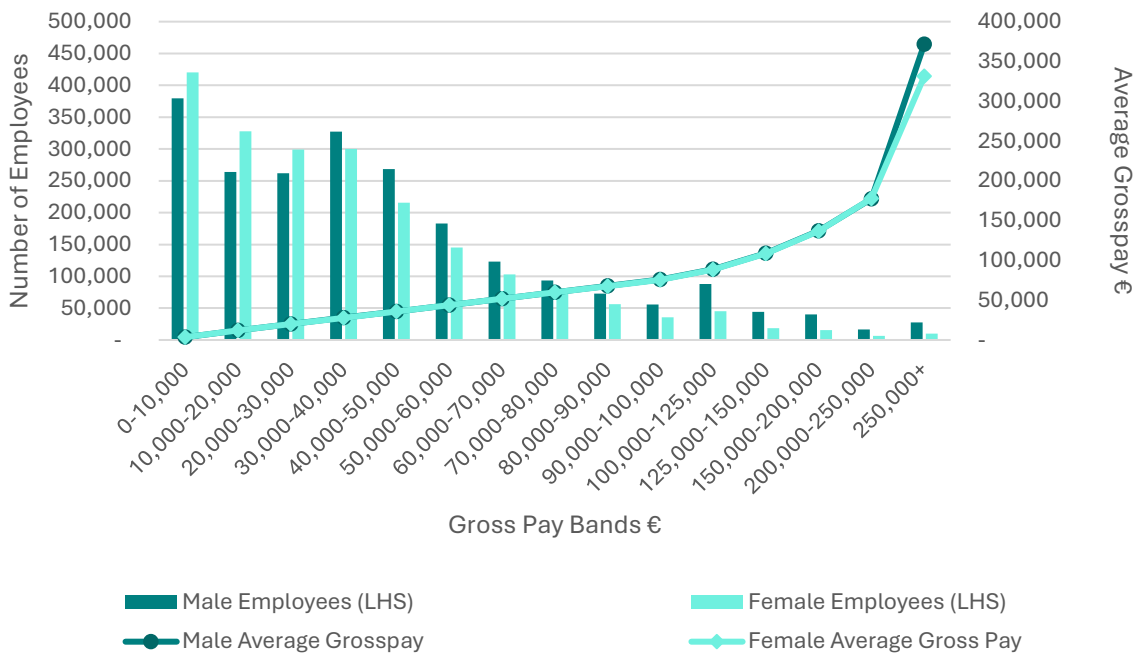
Figure 6: Distribution of Employee Sex



Source: Revenue analysis

The distribution of employees and average annual gross pay by sex is presented in figure 7. Female employees only make up the majority in the first three gross pay ranges, and male employees are the majority in all other pay ranges. Average gross pay is comparable across sex for each income range, except for €250,000+ where the average gross pay for males is greater. Average gross pay was €49,493 for male employees and €37,864 for female employees in 2025.

Figure 7: Distribution of Employees and Annual Mean Gross Pay by Sex



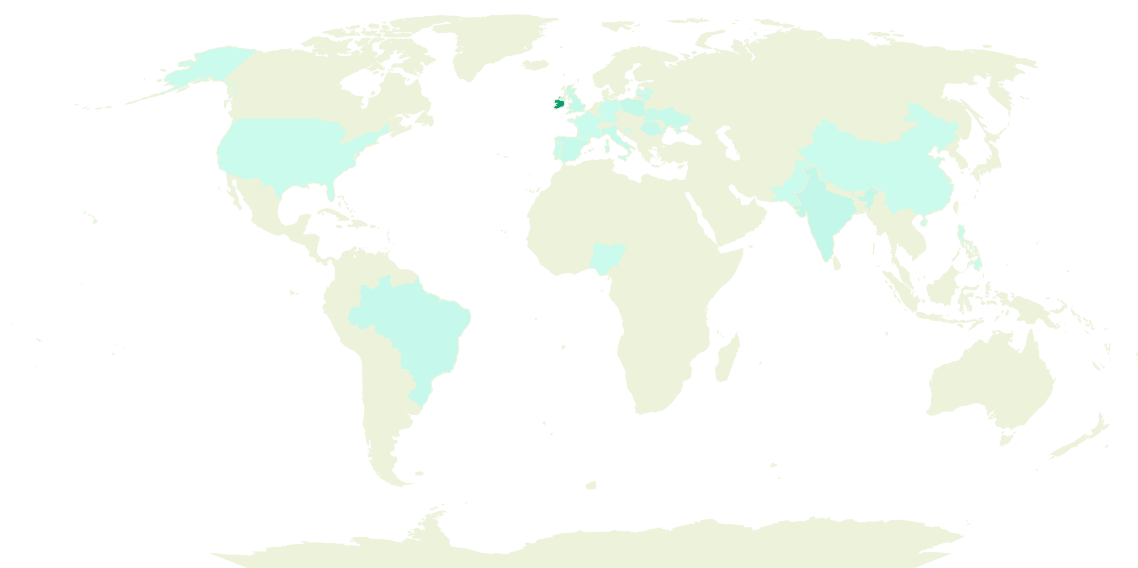
Source: Revenue analysis

2.5 Employee Nationality

Table 4 presents the 10 top nationalities of employees in Ireland in 2025, with figure 8 presenting a map with the 20 top nationalities. Their largest proportion consisted of Irish nationals making 74% of the total employees. At a share of 3% Indian and Polish made up the next most common nationalities.

Table 4: Employee Nationality (Top 10)

Nationality	% of Employees
Irish	74%
Indian	3%
Polish	3%
British	2%
Romanian	2%
Brazilian	2%
Ukrainian	1%
Spanish	1%
Italian	1%
Lithuanian	1%
Other	10%
Total	100%

Figure 8: Employee Nationality Map (Top 20)

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Source: Revenue analysis

2.6 Employee Age

In table 5 annual income and income tax are presented across age range. From 21 to 64 the distribution is a roughly even, as expected the shares are lower for under 21 and over 65. Average income and tax increase with age with a slight decrease at 51-64.

Table 5: Average Gross Pay and Income Tax by Age

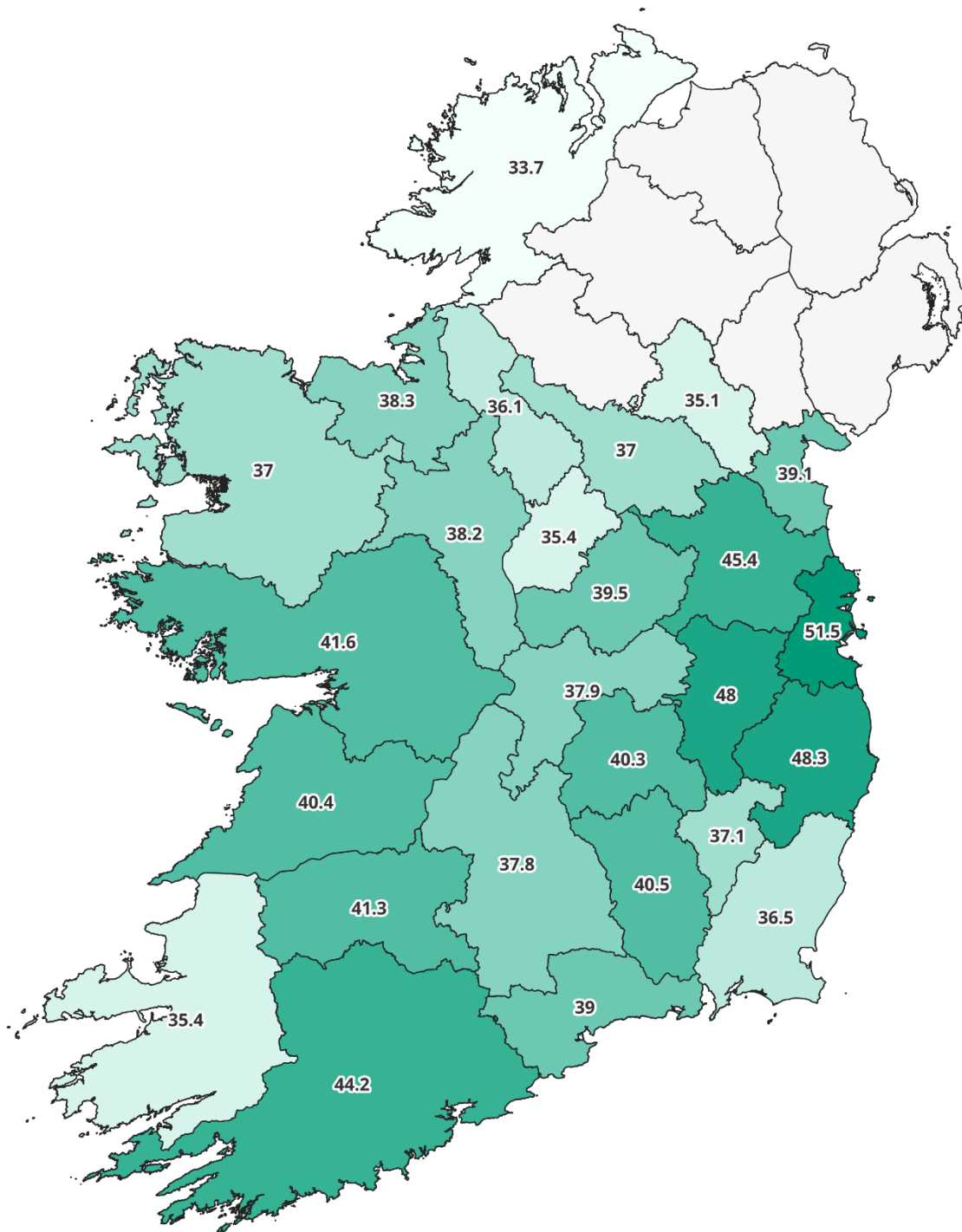
Age Range	Share of Employees	Annual Mean Gross pay €	Mean Income Tax €	Mean USC €
Less than and equal to 20	7%	8,705	250	83
21-30	19%	29,379	3,323	596
31-40	20%	51,040	9,216	1,579
41-50	20%	60,781	11,988	2,194
51-64	20%	57,738	11,253	2,141
65+	13%	25,970	4,872	683

Source: Revenue analysis

2.7 Location

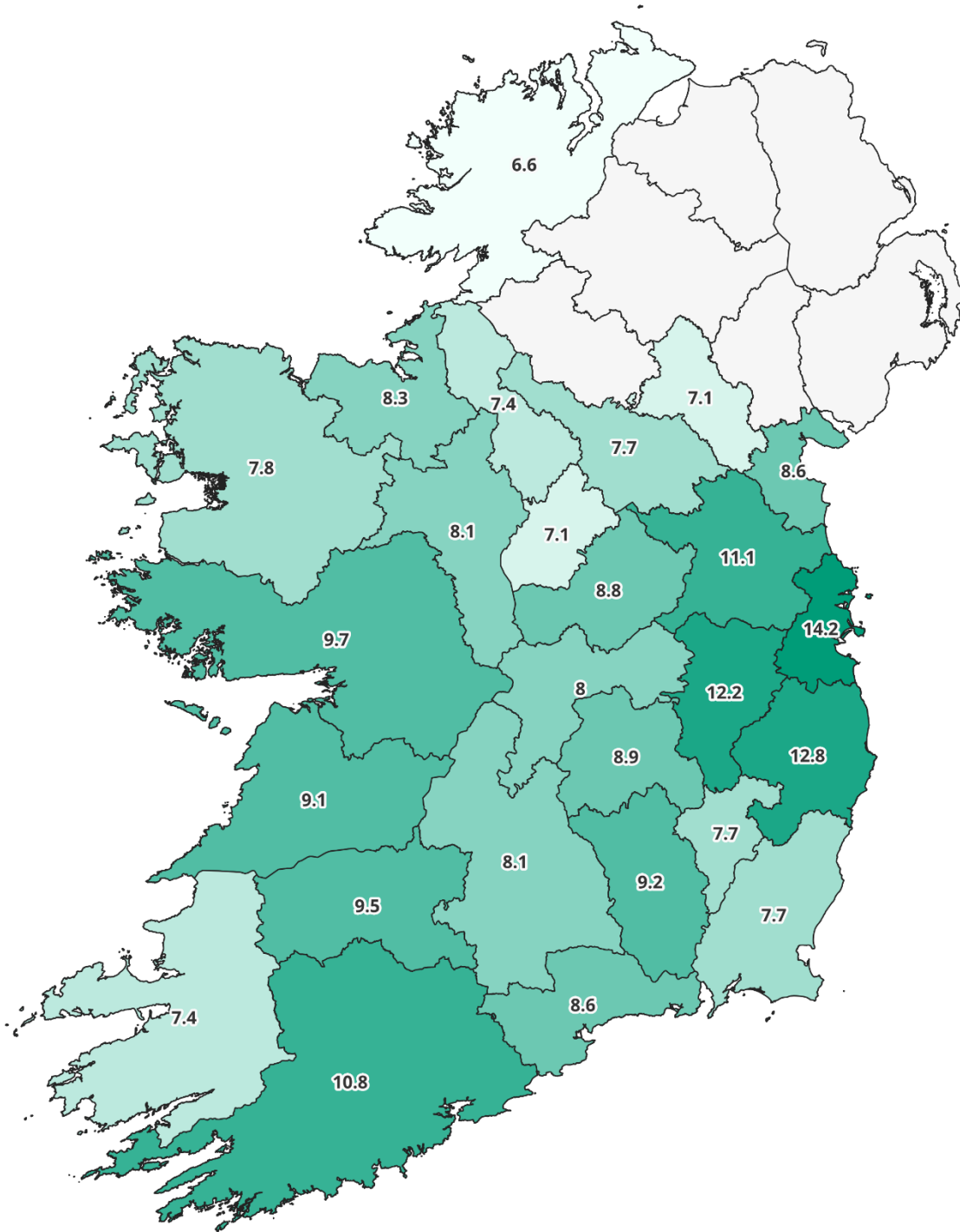
Figure 9 and 10 present average income and tax paid (income tax, USC, PRSI) by County. Dublin has the average highest gross pay at €51,461, followed by Wicklow, Kildare, and Meath. As expected, average tax is also highest in Dublin at €14,232, followed by Wicklow and Kildare.

Figure 9: Average Annual Gross Pay by County (€'000)



Source: Revenue analysis

Figure 10: Average Annual Tax Paid by County (€'000)



Source: Revenue analysis

2.8 Proprietary Directors

The PAYE system applies to both proprietary and non-proprietary directors as it does to any other employee. Table 6 presents gross pay, tax, and pension contribution across director type. Gross income, tax, and pension contributions have slightly increased in 2025, reflecting the 4,000 increase in the total number of directors.

Table 6: Breakdown of Pay and Deductions for Directors

Taxpayer Type	Number	Gross Pay €m	Income Tax €m	USC €m	Employee PRSI €m	Employer PRSI €m	Employee Pension Contribution €m	Employer Pension Contribution €m
Proprietary Directors	85,607	4,888.1	1,160.6	196	192.8	15.1	18.8	139.1
Non-Proprietary Director	9,239	596.1	172.5	30.7	17.6	33.4	10	17.4
Both Proprietary and Non-Proprietary Directors	1,225	117.2	36.8	6.7	3.9	2.6	0.7	1.9
Total	96,071	5,601.4	1,369.9	233.5	214.4	51.2	29.5	158.4

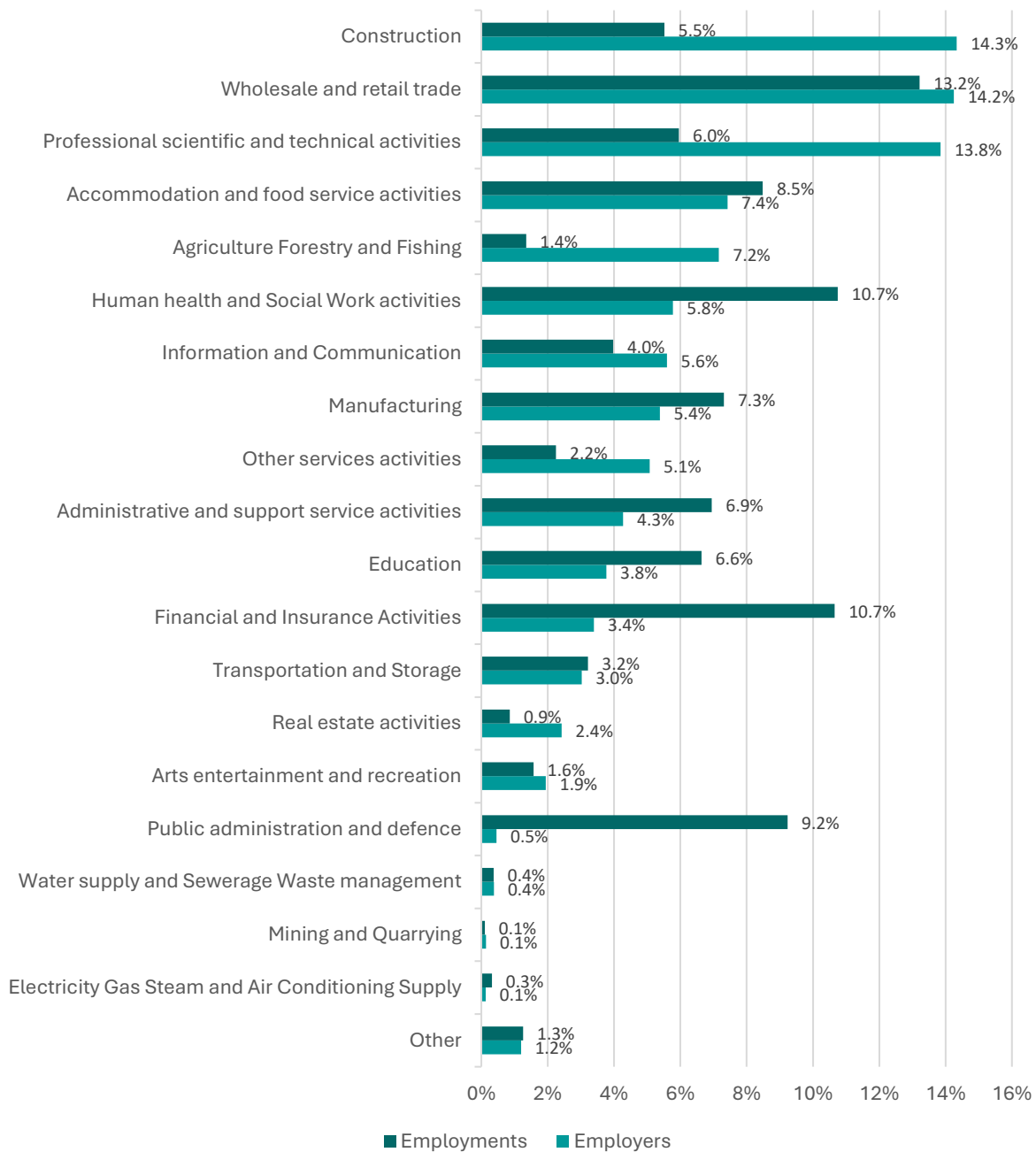
Source: Revenue analysis

3 Sectoral Analysis

3.1 Overview of Sectors

Figure 11 presents the share of employments and employers by NACE sector. The largest shares of employments in 2025 were *Wholesale and Retail Trade*, *Human Health and Social Work*, and *Financial and Insurance Activities*. The largest shares of employers were *Construction*, *Wholesale and Retail Trade*, and *Professional Scientific and Technical Activities* in 2025.

Figure 11: Sectoral Distribution of Employments and Employers



Source: Revenue analysis

Average annual gross pay by sector is presented in figure 12 for 2025. The mean annual gross pay was €33,452 for all employments in 2025. By sector, the highest average gross pay was €72,108 for all employments in 2025. By sector, the highest average gross pay was €72,108 for *Information and Communication*, followed by €70,612 for *Electricity Gas Steam and Air Conditioning Supply*. *Accommodation and Food Service Activities* is the sector with the lowest average gross pay, likely reflecting a higher share of part-time and seasonal work.

NACE is a classification of business activity for statistical purposes, and a NACE code is associated with an employer, rather than individuals. For the purpose of this analysis employees are analysed using the NACE code of their employer. Since private pensions are paid through payroll the data includes payments of private pensions. The employers paying private pensions are mainly in the *Financial and Insurance Activities*, *Public Administration and Defence* and *Human Health and Social Work Activities* sectors, with these 3 sectors accounting for over 90% of all private pensions. As a result, the average pay for those 3 sectors as shown below is impacted by the inclusion of these private pension payments, which are typically of lower value.

Figure 12: Average Yearly Gross Pay by Sector



Source: Revenue analysis

4 Payment of Benefits and Expenses

Reporting under the 'Enhanced Reporting Requirement ('ERR')' is required in respect of benefits that meet the conditions of the Small Benefit Exemption, Travel & Subsistence payments and the Remote Working Daily Allowance, where employees receive these payments without the deduction of tax. Reporting the details of these benefits/expense payments commenced on 1 January 2024.

In 2025, a total of €2,181 million was reported in benefits between the three categories of Remote Working Daily Allowance, Travel and Subsistence and Small Benefit exemption. Reporting of the remote working daily allowance related to 26,100 employees. Reporting of both Travel and Subsistence and Small Benefit exemption was greater corresponding to 703,500 and 873,500 employees respectively.

Table 7: Reportable Benefits by Employer, Employee and Benefit Amount

Reportable Benefits	Employer count	Employee count	Benefit Amount
Remote working daily allowance	6,000	26,100	€11.8m
Travel and Subsistence	45,700	703,500	€1,624.7m
Small benefit exemption	55,400	873,500	€544.9m
Total*	78,100	1,346,300	€2,181.5m

Reportable benefits under Travel and Subsistence can be sectioned into 8 benefit types. As shown in Table 8, the benefit that made up the greatest proportion of Travel and Subsistence by value was Subsistence Unvouched with a total benefit amount of €568.2m followed by Travel Unvouched with €541.3m and Travel Vouched with €248.9m.

Table 8: Travel and Subsistence Reportable Benefits

Reportable Benefits	Employer count	Employee count	Benefit Amount
Advance Payment	100	1,900	€1.7m
Eating On-Site	1,900	26,200	€18.2m
Emergency Travel	300	900	€0.5m
Site Based Employees	3,400	29,300	€100.6m
Subsistence Unvouched	21,900	284,300	€568.2m
Subsistence Vouched	16,300	178,900	€145.4m
Travel Unvouched	28,100	339,300	€541.3m
Travel Vouched	22,300	308,800	€248.9m
Total*	45,700	703,500	€1,624.7m

Figure 13 outlines the gender breakdown of the recipients of these benefits and payments in relation to the value of payments received. The breakdown by value for all recipients of any Benefit/Payment is 72% male and 28% female. The difference is lesser for Small Benefits Exemption and Remote Working Daily Allowance. As outlined in Figure 14, the gender breakdown is 57% and 43% for male and female employees respectively when we focus on the number of employees in receipt of these Benefits/Payments.

Figure 13: Gender Breakdown of the Total Amount of Benefits/Payments



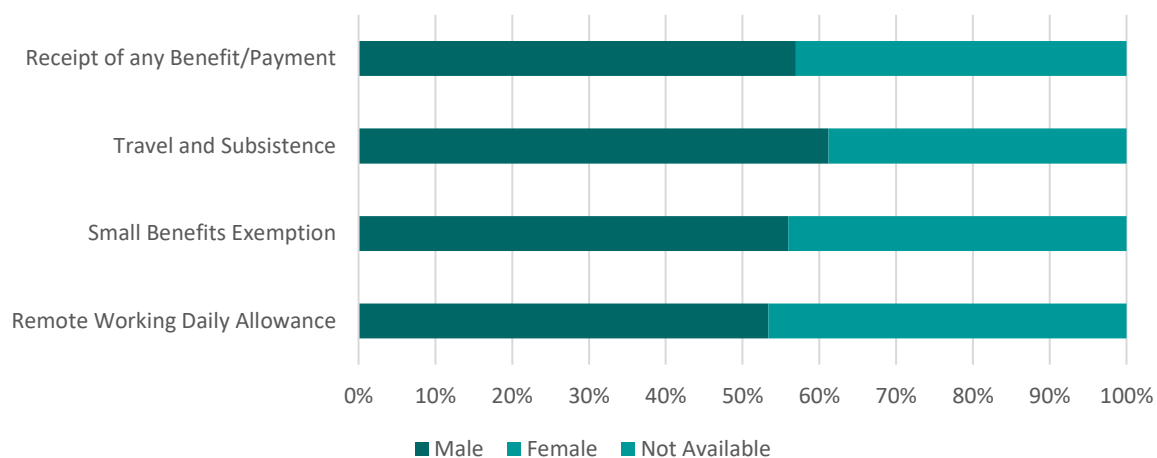
Figure 14: Gender Breakdown of Employees in receipt of Benefits/Payments

Table 9 outlines the age breakdown for both the amount of benefit and the number of employees for Remote Working Daily Allowance, Small Benefits Exemptions and Travel and Subsistence as well as the totals across each of the benefits. The age group 41-50 have both the highest number of employees and the highest amount in benefits reported.

Table 9: Age Breakdown of Employees and Amount of Benefit

Age Range	Remote Working Daily Allowance		Small Benefits Exemption		Travel and Subsistence		Recipient of any Benefit/Payment	
	Amount of Benefit €	Number of Employees	Amount of Benefit €	Number of Employees	Amount of Benefit €	Number of Employees	Amount of Benefit €	Number of Employees
16-25	0.3	1,100	54.2	135,400	92.3	76,400	146.8	186,700
26-30	1.0	2,700	52.7	98,300	115.2	71,200	168.9	144,200
31-40	3.6	8,000	126.2	205,700	334.9	166,700	464.7	315,600
41-50	3.9	8,100	152.4	218,400	500.9	194,500	657.1	348,100
51-60	2.2	4,700	109.6	150,400	415.0	139,200	526.8	246,000
61-65	0.5	1,000	29.6	40,600	110.3	36,300	140.4	66,400
65+	0.2	400	18.7	22,800	54.6	18,300	73.5	36,900
Not Available	0	0	1.7	1,900	1.6	700	3.3	2,500
Totals	11.8	26,100	544.9	873,500	1,624.7	703,500	2,181.5	1,346,300

The number of employees and the total benefit amount broken down by gross pay band are shown in Table 10. Those earning a gross pay between 30,001-40,000 make up the largest group by number.

Table 10: Gross Pay Breakdown of Employees and Amount of Benefit

Gross Pay Bands	Number of Employees in receipt of any Benefit/Payment	All Benefit Amount € million	Remote Working Daily Allowance		Small Benefits Exemption		Travel & Subsistence	
			Number of Employees	Benefit Amount € million	Number of Employees	Benefit Amount € million	Number of Employees	Benefit Amount € million
0-10,000	87,500	40.7	400	0.1	54,500	18.4	36,700	22.2
10,001-20,000	122,400	89	1,000	0.3	91,500	34.3	41,700	54.4
20,001-30,000	161,000	189	1,600	0.6	120,800	54.1	59,200	134.3
30,001-40,000	224,800	317.7	3,000	1.3	166,700	93.4	92,700	222.9
40,001-50,000	186,600	320.5	3,500	1.7	124,000	86.2	97,300	232.6
50,001-60,000	135,600	250.6	3,000	1.4	81,200	61.4	81,300	187.8
60,001-70,000	96,100	190.5	2,400	1.2	55,400	43.5	61,000	145.8
70,001-80,000	73,200	151.6	2,100	1.0	41,000	33.4	48,300	117.3
80,001-90,000	58,400	122.5	1,800	0.9	31,200	25.8	40,000	95.8
90,001-100,000	44,600	96.4	1,400	0.7	23,400	19.6	31,400	76.1
100,001-125,000	66,400	155.4	2,400	1.1	35,800	30.7	46,800	123.5
125,001-150,000	31,800	81.2	1,300	0.6	18,100	16.0	22,600	64.6
150,001-200,000	28,200	75.8	1,100	0.5	15,400	14.1	21,000	61.2
200,001-250,000	11,600	33.8	400	0.2	6,000	5.7	9,000	28.0
250,001 +	18,200	66.9	500	0.2	8,400	8.4	14,600	58.2
Total	1,346,300	2,181.5	26,100	11.8	873,500	544.9	703,500	1,624.7

Figure 15 presents the number of employees by County on the left-hand side, and the average benefit amount by County on the right-hand side, of the Remote Working Daily Allowance. Similarly, Figure 16 presents the number of employees by County on the left-hand side, and the average benefit amount by County on the right-hand side, of the Small Benefits Exemption. Here we see that Wicklow, followed by Meath and then Kerry has the largest average benefit amount of Small Benefits Exemptions. Figure 17 shows the same information in relation to Travel and Subsistence by County in 2025. The counties with the highest average of Travel and Subsistence are Monaghan, Cavan and Wexford. Dublin has the lowest average for this benefit.

Figure 15: Number of Recipients and Average Remote Working Allowance by County

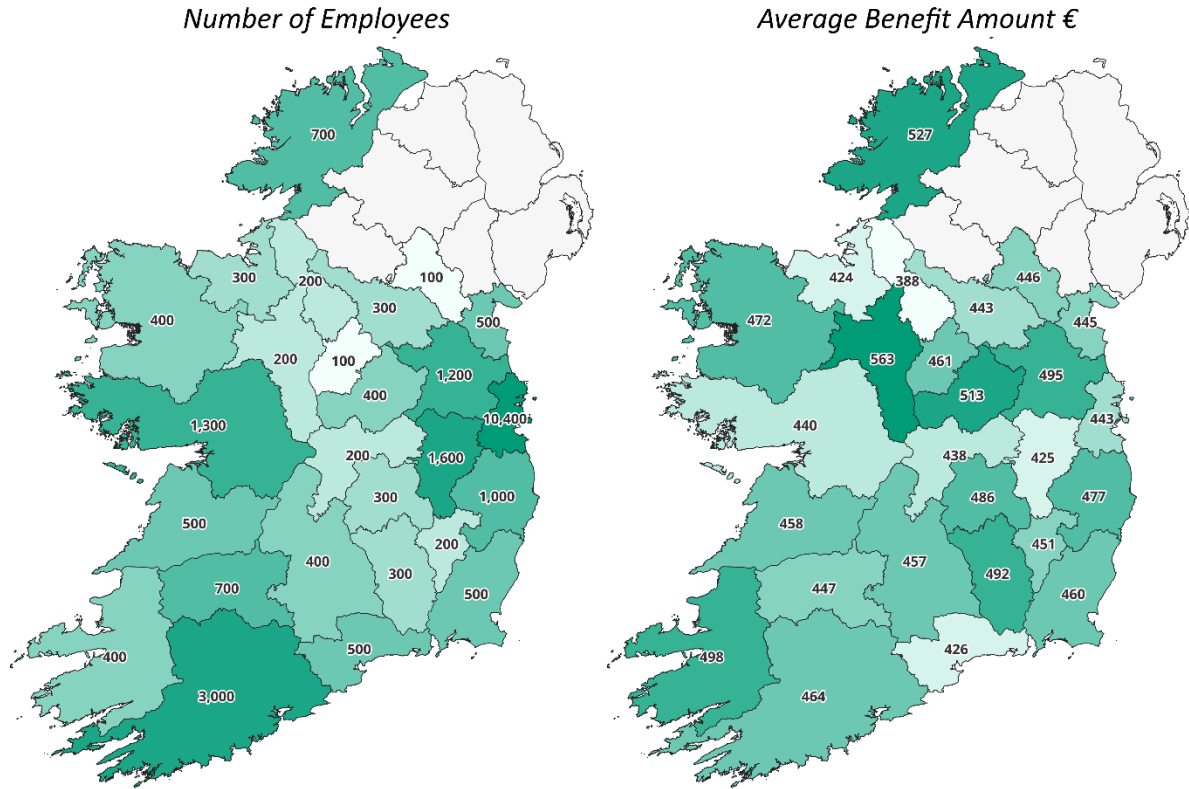


Figure 16: Number of Recipients and Average Small Benefits Exemption Amount by County

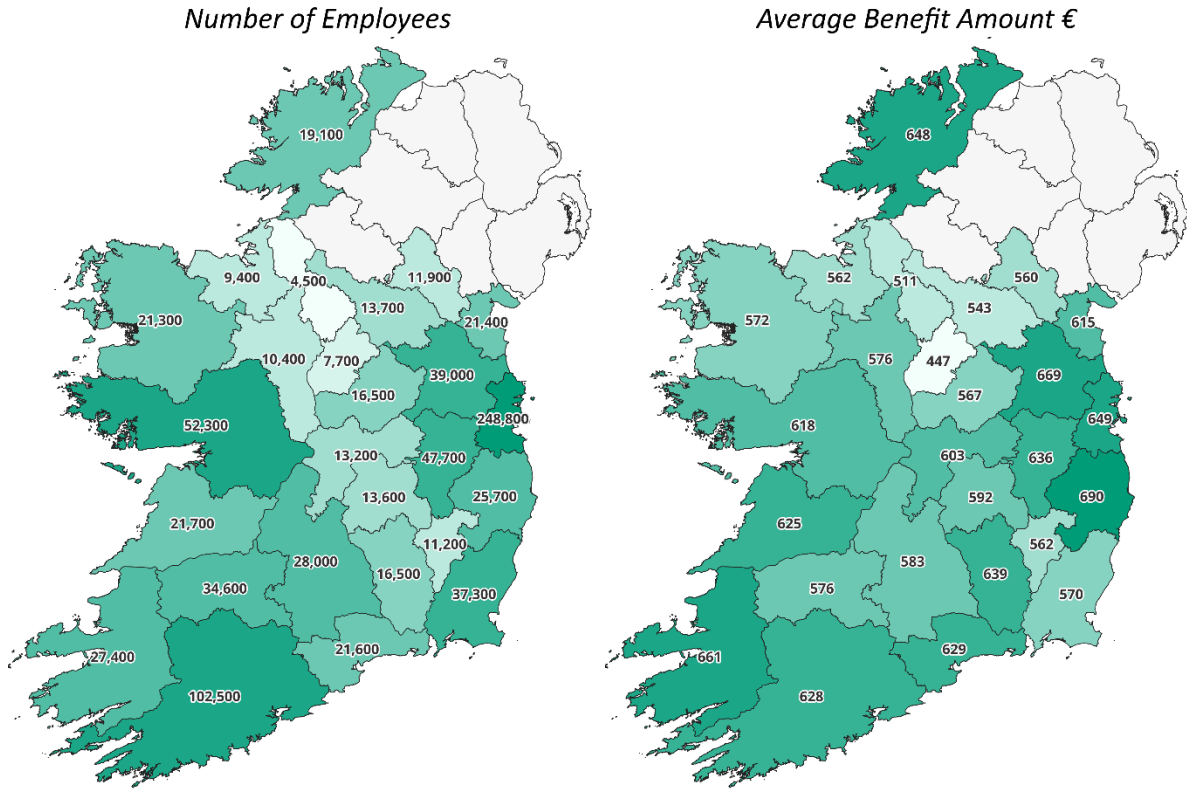


Figure 17: Number of Recipients and Average Travel and Subsistence Amount by County

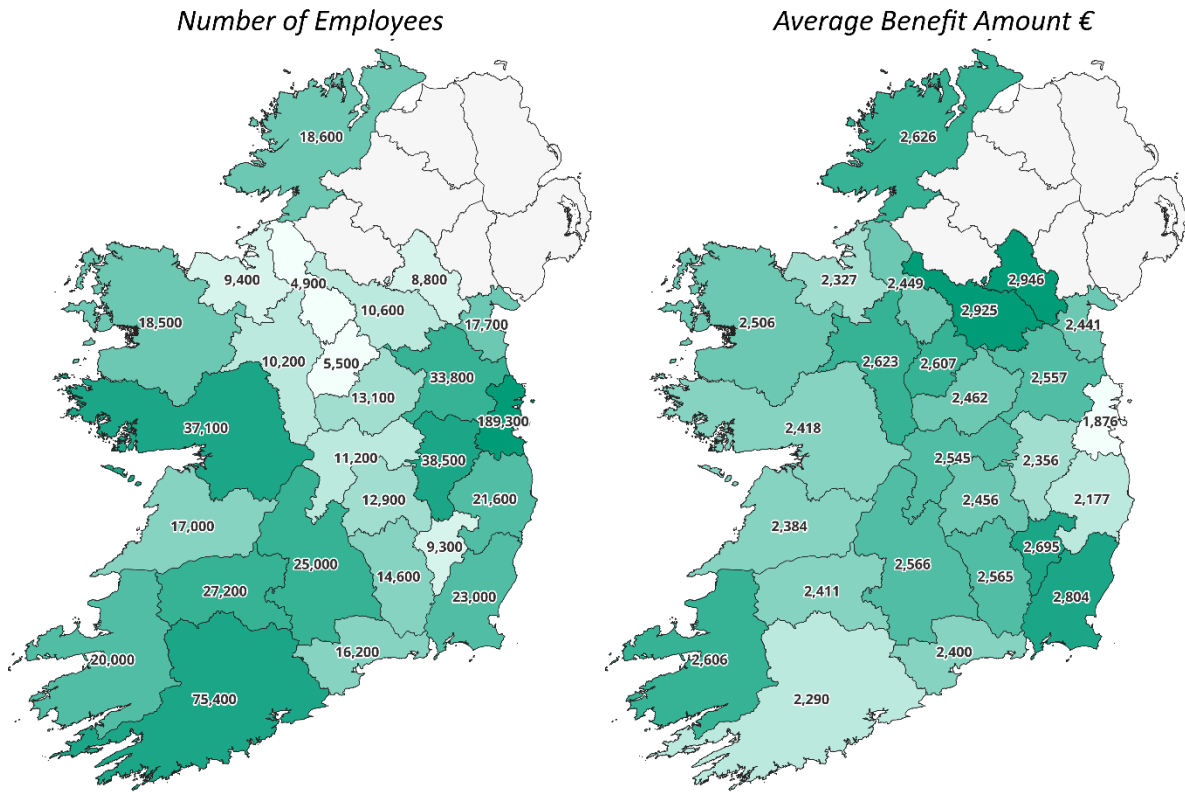
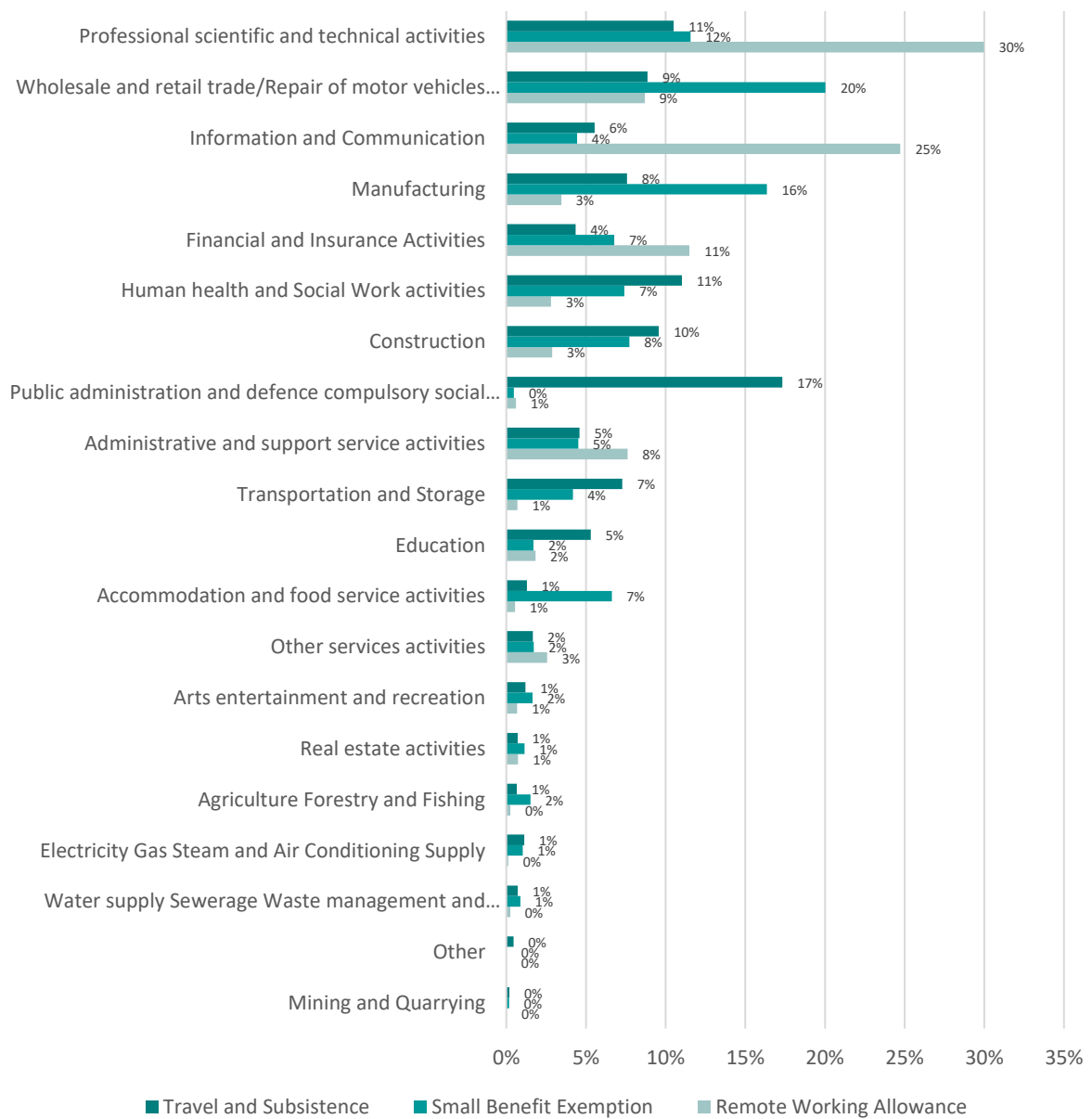


Figure 18 sets out the percentage share of employments reporting Travel Subsistence, Small Benefits Exemption and Remote Working Daily Allowance. The highest percentage of Travel and Subsistence is used by employees in the the Public Administration and Defence sector. The highest percentage of employees reporting Small Benefits Exemption are employees in the Wholesale and Retail Trade sector and the highest percentage of Remote Working Daily allowance is used by employees in the Information and Communications sector.

Figure 18: Share of Employments for which Travel/Subsistence, Small Benefits Exemption and Remote Working Daily Allowance was paid, by Sector



Similarly Figure 19 sets out the percentage share of the Total Benefit Amount reported. The Professional, Scientific, and Technology sector claimed the largest share of the total Remote Working Daily Allowance, while the Wholesale and Retail Trade and Motor Repair sector accounted for the highest portion of the Small Benefits Exemption. Similarly, the Construction sector is the highest of the total Travel and Subsistence benefit amount.

Figure 19: Share of Total Benefit Amount for which Travel and Subsistence, Small Benefits Exemption and the Remote Working Daily Allowance was paid, by Sector

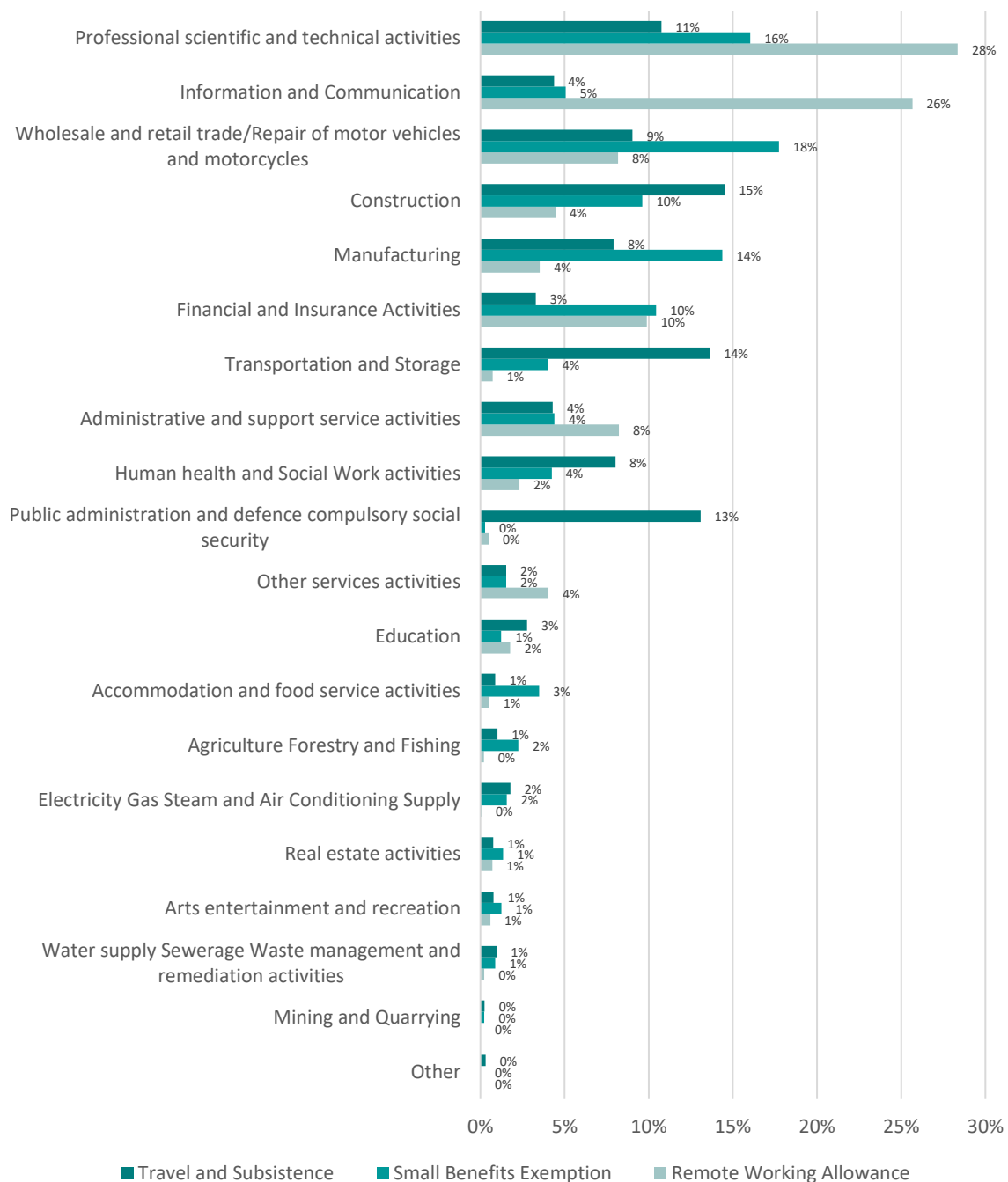


Table 11 outlines the number of employers reporting benefits/payments made under ERR by each sector. Also shown is the total number of employers active across 2025, by sector, as well as the share of each sector making these payments.

Table 11: Employer Breakdown by Sector

Sector	Remote Working Daily Allowance Number of Employers	Small Benefits Exemption Number of Employers	Travel and Subsistence Number of Employers	All Employers operating any ERR type	All Employers Active in 2025	Share of All Employers who are reporting Benefits/Payments
Agriculture	50	3,300	950	3,800	14,300	26%
Mining and Quarrying	0	100	50	100	300	41%
Manufacturing	250	3,450	3,600	5,050	10,750	47%
Electricity Gas Stream	0	100	100	150	250	51%
Water Supply	0	250	300	400	750	54%
Construction	250	7,500	7,400	11,600	28,600	41%
Wholesale and Retail Trade	400	8,100	6,000	10,800	28,400	38%
Transportation and Storage	100	1,600	2,550	3,150	6,050	52%
Accommodation and Food Service	50	2,850	1,250	3,400	14,800	23%
Information and Communication	1,300	3,450	3,200	5,400	11,150	48%
Financial and Insurance Activities	200	1,800	1,850	2,650	6,750	39%
Real Estate Activities	50	1,150	850	1,550	4,850	32%
Profession Scientific and Technology	2,600	11,050	9,200	14,950	27,650	54%
Administrative and Support Services	250	2,400	2,550	3,650	8,550	43%
Public Administration and Defence	0	250	400	500	900	53%
Education	100	1,500	1,150	2,100	7,500	28%
Human Health	200	3,550	2,250	4,800	11,500	42%
Arts Entertainment	50	1,000	800	1,350	3,900	35%
Other Services Activities	100	1,750	1,200	2,450	10,150	24%
Activities of Household	0	200	100	250	2,350	11%
Other Services Activities	0	0	0	0	50	22%
All	6,000	55,400	45,700	78,100	199,400	39%

5 Employment Churn

5.1 Overview of 2025

The total number of employments recorded in the Irish economy, increased by approximately 100,000 employments to 4.5 million in 2025 compared to 2024 (or a 2.2% increase). Of the total, 3.4 million represented continuing employments (75%), 1.1 million (25%) were new additional employments and 1 million employments ceased in 2024.

Total income tax liabilities (i.e., PAYE and USC) were €32.1 billion in 2025. €29.6 billion of the total income tax collected came from continuing employments while €2.5 billion was collected from new employments. This is €60 million lower than the amount of income tax collected from employments that had ceased during 2024.

Average income tax per continuing employment was €8,632 in 2025, the average tax per new employments was €2,208, and the average tax collected for ceased employments was €2,485. It is evident that continuing employments tend to have a higher average income tax, than new or ceased employments.

Table 12: Employment Churn

	2025
Total number of unique employments ('000s)	4,547
Of which: Continuing from previous year ('000s)	3,427
Of which: New ('000s)	1,120
Number of ceased [i.e. discontinued] employments in previous year ('000s)	1,020
Net additional employments [New - Ceased] ('000s)	100
Proportion of continuing employments in 2025 (%)	75%
Proportion of new employments in 2025 (%)	25%
Proportion of ceased employments in 2024 (%)	22%
Total Income Tax (€bn)	32.1
Total Income Tax paid by continuing employments (€bn)	29.6
Total Income Tax paid by new employments (€bn)	2.5
Total Income Tax paid by ceased employments (€bn)	2.5
Net Income Tax effect from employment churn (€bn)	(0.06)
Average Income Tax per continuing employment (€)	8,632
Average Income tax per new employment (€)	2,208
Average Income tax per new ceased employment (€)	2,485
Difference in average tax (€)	(278)

Source: Revenue analysis

5.2 Employment Churn by Sector

Similar to previous years, the sectors with the highest shares of continuing employments were *Financial and Insurance* (86%), *Electricity, Gas, Steam, and Air Conditioning* and *Public Administration and Defence* (84% continuing employments). *Administrative and Support Services* and *Accommodation and Food Services* had the lowest proportion of continuing employments at 60%.

The sector with the largest net gain from employment churn was *Public Administration and Defence* (21,740), followed by *Financial and Insurance Activities* (17,552). *Accommodation and Food Services* saw the largest loss (5,066).

Table 13: Employment Churn by NACE Sector

Sector	Number of unique employments in 2025	%	Continued from 2024	New employments	Ceased employments	Net gain or loss from employment churn
Agriculture Forestry and Fishing	61,495	1.4%	45,772	15,723	14,282	1,441
Mining and Quarrying	4,736	0.1%	3,858	878	1,182	(304)
Manufacturing	331,724	7.3%	268,499	63,225	63,138	87
Electricity, Gas, Steam, and Air Conditioning	14,446	0.3%	12,238	2,208	1,667	541
Water supply, and Sewerage Waste management	16,801	0.4%	11,779	5,022	3,655	1,367
Construction	250,788	5.5%	177,467	73,321	61,438	11,883
Wholesale and Retail	601,146	13.2%	442,511	158,635	152,971	5,664
Transportation and Storage	145,985	3.2%	111,886	34,099	25,310	8,789
Accommodation and Food Services	387,376	8.5%	235,723	151,653	156,717	(5,064)
Information and Communication	180,676	4.0%	133,931	46,745	43,984	2,761
Financial and Insurance Activities	484,828	10.7%	418,255	66,573	49,020	17,553
Real estate activities	39,026	0.9%	27,779	11,247	10,555	692
Professional scientific and technical activities	270,219	5.9%	202,317	67,902	62,985	4,917
Administrative and Support Service	316,031	7.0%	189,991	126,040	125,271	769
Public Administration and Defence	419,536	9.2%	352,718	66,818	45,078	21,740
Education	303,169	6.7%	232,692	70,477	65,654	4,823
Human health and Social Work	487,506	10.7%	384,893	102,613	86,147	16,466
Arts entertainment and recreation	72,053	1.6%	48,123	23,930	20,529	3,401
Other services activities	102,281	2.2%	74,764	27,517	25,710	1,807
Other	57,299	1.3%	52,025	5,274	4,451	823
Total	4,547,121	100%	3,427,221	1,119,900	1,019,744	100,156

Source: Revenue analysis

The sector with the highest total income tax from continuing employments was *Financial and Insurance*, with *Information and Communication*, *Manufacturing*, *Professional Scientific and Technical* activities, and *Wholesale and Retail* ranking highly. *Mining and Quarrying* activities collected the lowest income tax from continuing employments, followed by *Water Supply*, and *Sewage Waste Management*.

Employment churn was associated with an overall loss of €62 million in income tax across all sectors. *Human Health and Social Work* saw the largest net increase in income tax collected at €117 million associated with employment, in contrast *Manufacturing* recorded the largest loss of €84 million.

Looking at the average income tax from employment churn, 4 out the 20 sectors analysed recorded an increase. The largest increase in average income tax was in *Human Health and Social Work*, and conversely the largest decrease was in *Mining and Quarrying*.

Table 14: Income Tax by Employment Status and NACE Sector

Sector	Total income tax paid by continuing employments (€m)	Total income tax paid by new employments (€m)	Total income tax paid by ceased employments (€m)	Net income tax effect from employment churn (€m)	Average income tax per continuing employment (€)	Average income tax per new employment (€)	Average income tax per ceased employment (€)	Difference in average income tax per new and ceased employment (€)
Financial and Insurance Activities	3,561	401	374	26	8,514	6,020	7,639	(1,618)
Information and Communication	3,557	298	376	(78)	26,558	6,384	8,559	(2,175)
Manufacturing	3,334	179	263	(84)	12,415	2,837	4,163	(1,327)
Professional scientific and technical activities	3,082	315	342	(27)	15,232	4,639	5,424	(786)
Wholesale and Retail	3,068	211	272	(61)	6,933	1,331	1,781	(450)
Human Health and Social Work	2,861	323	206	117	7,433	3,148	2,397	751
Public Administration and Defence	2,493	133	89	44	7,067	1,988	1,978	10
Education	1,892	54	69	(16)	8,129	761	1,057	(297)
Administrative and Support Service	1,469	182	184	(2)	7,731	1,444	1,468	(25)
Construction	1,428	142	133	9	8,046	1,942	2,163	(221)
Transportation and Storage	819	68	47	21	7,323	1,999	1,853	146
Accommodation and Food Services	467	63	76	(12)	1,982	419	484	(65)
Other services activities	297	22	23	(1)	3,975	815	893	(78)
Other	281	9	8	1	5,401	1,730	1,746	(16)
Electricity, Gas, Steam, and Air Conditioning	253	8	8	0.4	20,654	3,638	4,580	(942)
Arts entertainment and recreation	225	21	20	0.2	4,671	859	994	(135)
Real estate activities	219	19	18	1	7,882	1,651	1,694	(43)
Agriculture Forestry and Fishing	162	14	12	1	3,541	863	856	7
Water supply, and Sewerage Waste management	80	8	6	1	6,815	1,502	1,773	(271)
Mining and Quarrying	37	2	7	(4)	9,713	2,778	5,516	(2,738)
Total	29,584	2,472	2,534	(62)	7,582	1,836	1,817	(178)

Source: Revenue analysis

6 Employment Income Distribution

6.1 Introduction

This section analyses the changes in the distribution of income before taxes and transfers between 2019 and 2025. The year 2019 serves as a useful base for comparison, as the subsequent six-year period saw significant changes and challenges in the Irish economy.

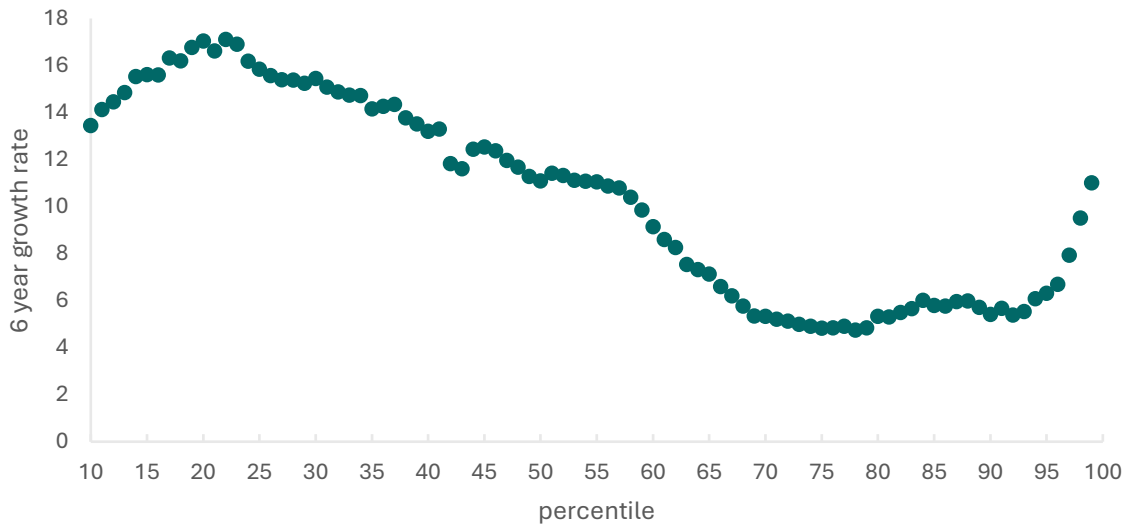
Real gross employment income thresholds in 2019 and 2025 are presented below. The figures are expressed in real terms (i.e., adjusted for inflation using the Consumer Price Index (CPI)) to provide a consistent measure of purchasing power over time. The median real gross income across all employments in 2025 was €20,836 compared to €18,757 in 2019, representing an increase of 10.9% over the period. For the lower income brackets, at the 10th and 25th percentile real gross income was €1,384 and €5,624 respectively in 2025, an approximate 14% increase in comparison to respective figures of €1,220 and €4,871 in 2019. Real gross income at the 75th percentile increased 4.7% over the period from €42,709 to €44,771.

Table 15: Real Gross Income Distribution Thresholds

Year	Bottom Decile	25th Percentile	Median	75th Percentile	Top Decile	Top 1%	Top 0.1%
2019	1,220	4,871	18,757	42,709	71,538	179,470	445,089
2025	1,384	5,642	20,836	44,771	75,410	199,232	524,237

Source: Revenue analysis

Over the period, real income growth rates by income percentile have been positive, but uneven, across all segments of the income distribution presented. Income growth was stronger in the lower to middle income percentiles compared to the upper income percentiles. While income growth was quite stable between the 65th and 95th percentile, there was a notable uptick in the top income percentiles.

Figure 20: Real gross Pay Growth, 2019 to 2025

Source: Revenue analysis

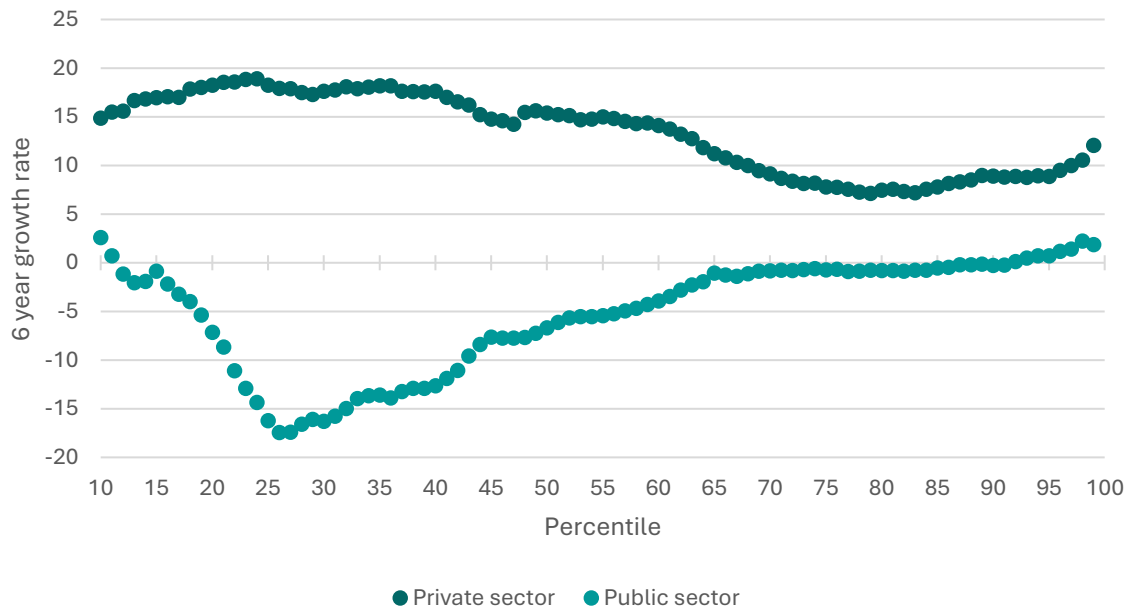
6.2 Public and Private Sector Employments

A comparison of real gross income growth by percentile between private and public sector employees is provided below.² For the private sector real income has grown across the income distribution. Growth is stronger for the lower and middle income percentiles. The rate of growth then slows for the upper-middle and high percentiles, before increasing once more at the top of the income scale.

In comparison, real income growth for the public sector over the period is negative at almost every point below the 94th percentile. The difference is the largest between the 25th and 30th percentiles where income has decreased 16% to 17% across the 6-year period. It is important to note that differences in part-time and seasonal work patterns may help explain some of the observed changes in income distribution between the public and private sectors (Real-time payroll data from Revenue's PAYE system does not collect data on hours worked).

² Public and private sector employments are differentiated in the data using an administrative marker (as all Civil and Public Service Employers are based in Revenue's Medium Enterprises Division).

Figure 21: Real Gross Pay Growth, Public and Private 2019 to 2025



Source: Revenue analysis

6.3 Income and Tax Shares by Decile

An analysis of income deciles for 2019 and 2025 shows that the distribution of gross employment income has remained stable (Table 16). For instance, earners in the top decile consistently receive approximately 39% of total gross income, whereas the bottom five deciles combined account for just 11%. The pre-tax income inequality is reflected in the Gini coefficient, which shows limited change over the period.

While the distribution of gross employment income in Ireland is unequal, the income tax system is highly progressive, with employments in the top decile accounting for 59% of income tax and 62% of USC contributions in 2025.

Table 16: Share of Gross Income, Income Tax, and USC Contributions by Decile

	Gross Income		Income Tax		USC	
	2019	2025	2019	2025	2019	2025
Bottom Decile	0.2	0.2	0.2	0.2	0.2	0.2
Decile 2	0.7	0.8	0.4	0.4	0.4	0.4
Decile 3	1.6	1.7	0.7	0.7	0.7	0.8
Decile 4	3.0	3.1	1.1	1.2	1.1	1.3
Decile 5	4.9	5.0	1.9	2.1	1.9	2.3
Decile 6	7.5	7.6	3.4	3.7	3.6	4.0
Decile 7	10.5	10.3	5.8	5.8	6.5	6.0
Decile 8	13.9	13.4	9.5	9.3	10.6	8.8
Decile 9	19.0	18.5	18.0	17.7	17.6	14.3
Top Decile	38.9	39.3	59.0	58.9	57.3	61.9
Gini Coefficient	56.3%	55.9%				
Total Employments ('000)	3,908	4,547				

Source: Revenue analysis

7 Pensions

7.1 Overview

Since the introduction of real-time payroll reporting in 2019, information relating to pension contributions is captured at an individual payslip level, enabling profiling of taxpayers (employees) making these contributions.

Table 17 provides the summary statistics of employee pensions contributions. As expected, average pension contribution increases with gross pay. Following previous years, in 2025 the bottom fifth of employees make less than 1% of total pension contributions, in contrast the top 10% account for approximately half of total pension contributions.

Table 17: Income Breakdown of Personal/Occupational Pension Contributions

Gross Pay Bands	% All Employees	% Pension Contributors	Average Pension Contribution € – All Employees	Average Pension Contribution € – Pension Contributors	Total Pension Contributions € million	Total Pension Contributions %
0-10,000	19%	2%	8	176	5	0%
10,001-20,000	14%	4%	53	484	25	1%
20,001-30,000	13%	7%	161	840	72	1%
30,001-40,000	14%	13%	421	1,236	211	4%
40,001-50,000	11%	15%	959	1,848	372	7%
50,001-60,000	8%	13%	1,726	2,566	454	9%
60,001-70,000	5%	10%	2,600	3,435	471	9%
70,001-80,000	4%	9%	3,532	4,375	490	10%
80,001-90,000	3%	7%	4,386	5,284	453	9%
90,001-100,000	2%	5%	5,006	6,046	366	7%
100,001-125,000	3%	7%	6,003	7,272	639	13%
125,001-150,000	1%	3%	7,570	9,331	380	8%
150,001-200,000	1%	3%	9,497	11,776	426	9%
200,001-250,000	1%	1%	11,361	14,373	210	4%
250,001 +	1%	2%	13,884	18,340	413	8%
Total	3.5 million	1.3 million	€1,437	€3,792	€5 billion	

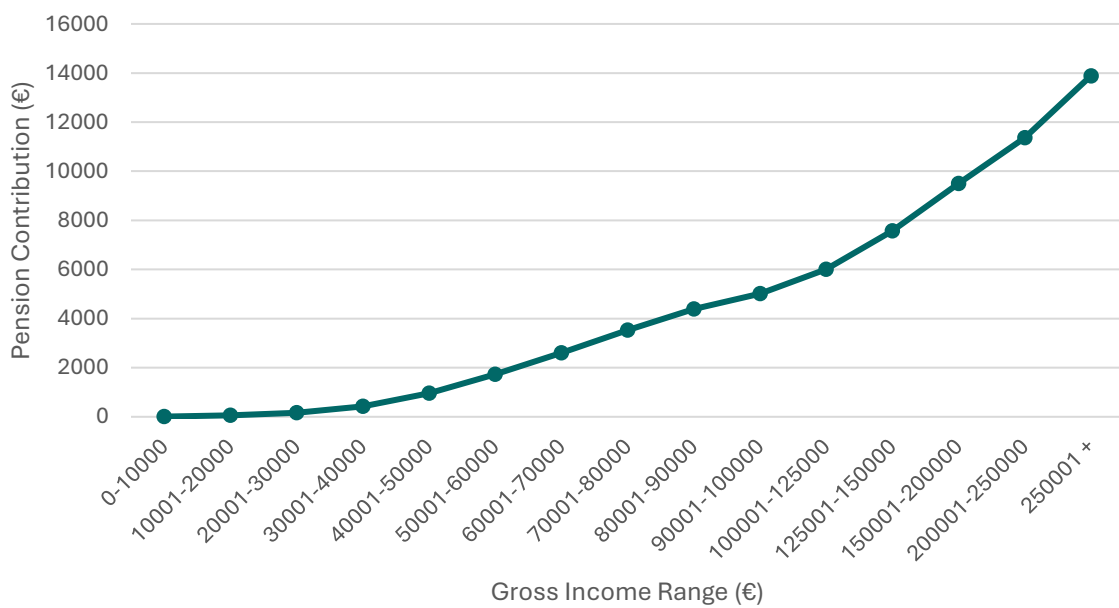
Source: Revenue analysis

7.2 Pension Contributors

Total pension contributions by all employees total €5 billion in 2025. These include contributions to Occupational Pensions/Retirement Benefit Schemes (RBS), Additional Voluntary Contributions (AVC), Personal Retirement Savings Accounts (PRSA) and Retirement Annuity Contracts (RAC). At 1.3 million employees, 37% of employees made pension contributions in 2025, a 4% increase from 2024.

Figure 22 presents the average pension contribution by all employees in 2025, reflecting table 17 the average contribution increases with income range.

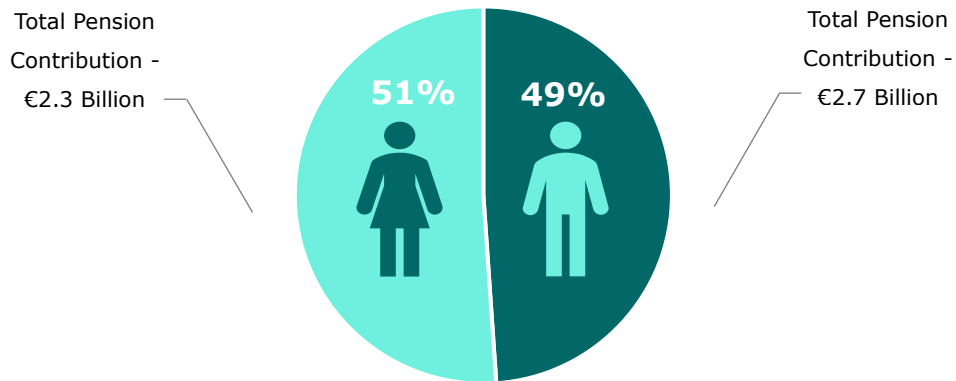
Figure 22: Average Pension Contribution – All Employees



Source: Revenue analysis

Figure 23 presents pension contribution by sex. Females were 51% of all pension contributors, however despite the higher share, females made €400 million less in pension contributions. With males contributing a total of €2.7 billion. Overall, the shares in contributions by sex are relatively unchanged from 2019, when the data was first available.

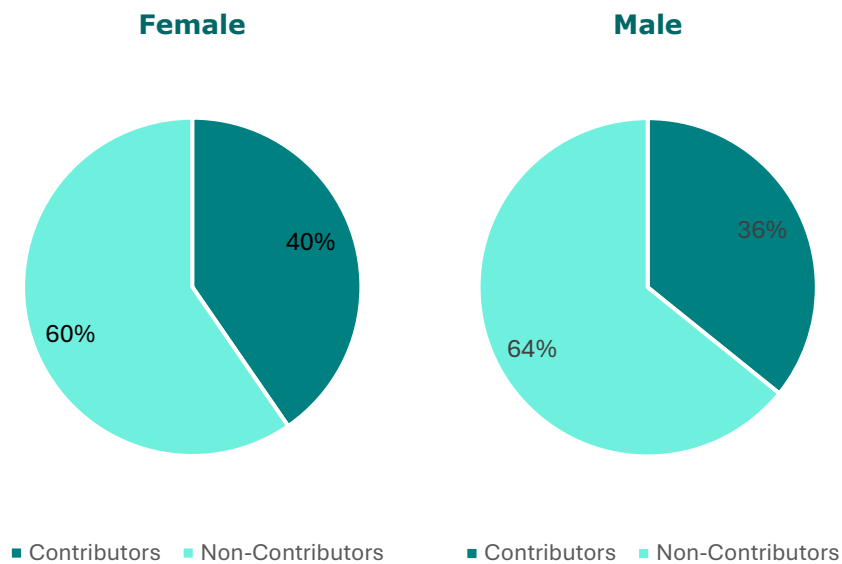
Figure 23: Pension Contributors by Sex



Source: Revenue analysis

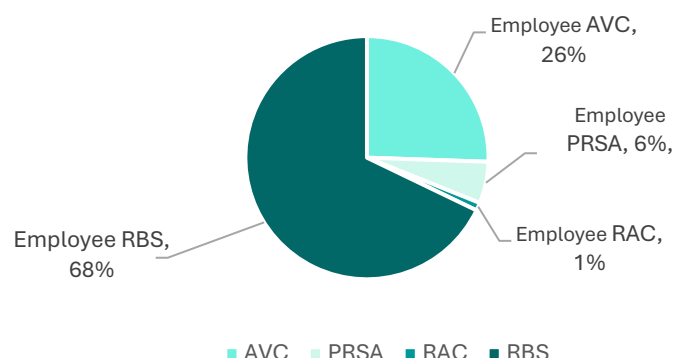
Figure 24 presents the proportion of pension contributors by sex. Reflecting the prior results (Figure 23), a higher proportion of females are pension contributors, at 40% of all female employees, 4% higher than the proportion of males that are contributors. Following the trend of previous years, the proportion of contributors has increased for both sexes in 2025.

Figure 24: Share of Pension Contributors vs. Non-Contributors by Sex



Source: Revenue analysis

In 2025, similar to prior years, the vast majority (94%) of pension contributions came from occupational pensions (RBS) and additional voluntary contributions (AVC). Overall, 68% of contributions are paid to an RBS and 26% to an AVC.

Figure 25: Employee Pension Contribution Types

Source: Revenue analysis

Table 18 presents the number of individuals, gross pay, and pensions contributions for individuals who made a pension contribution in 2025. In 2025 the number of individuals making contributions increased by 173,819, or 15% as compared to 2024. The total amount of pensions contributions increased by over €554 million (12%), and the total gross pay of pension contributions increased by €13 billion (16%).

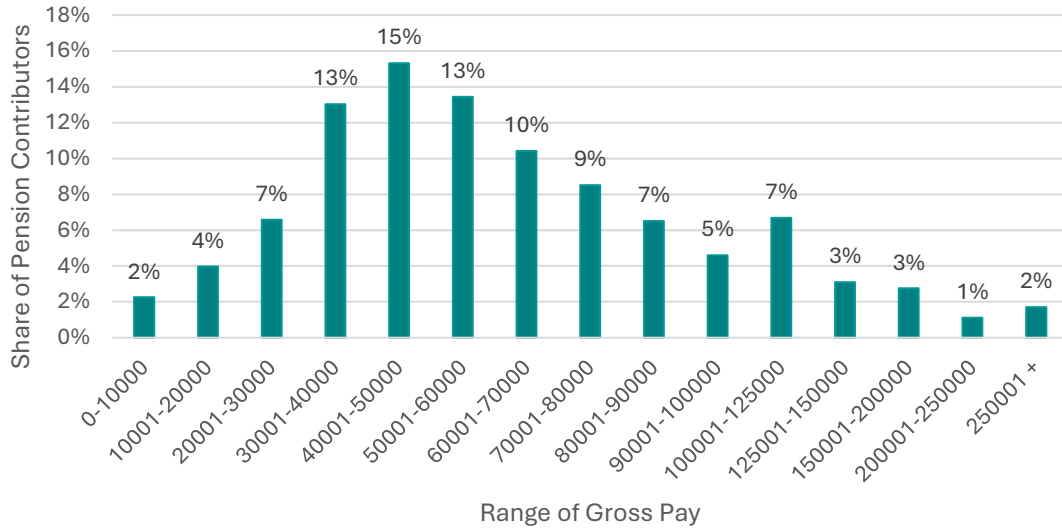
Table 18: Breakdown of pension Contributions

Range of Gross Pay €	Number of Individuals	Gross Pay €m	Pension Contributions €m
0-5,000	12,972	31	1
5,001-10,000	16,648	127	4
10,001-15,000	22,367	282	9
15,000-20,000	30,032	528	17
20,001-25,000	36,992	836	28
25,001-30,000	49,712	1,376	45
30,001-35,000	79,042	2,577	85
35,001-40,000	92,525	3,475	127
40,001-45,000	98,340	4,181	166
45,001-50,000	103,170	4,902	207
50,001-60,000	176,843	9,690	454
60,001-70,000	137,125	8,887	471
70,001-80,000	112,091	8,383	490
80,001-90,000	85,737	7,259	453
90,001-100,000	60,527	5,734	366
100,001-125,000	87,906	9,734	639
125,001-150,000	40,700	5,535	380
150,001-200,000	36,227	6,198	427
200,001-250,000	14,629	3,245	210
250,001 - 300,000	8,816	2,415	148
300,000+	13,718	7,063	266
Total	1,316,119	92,460	4,991

Source: Revenue analysis

Figure 26 presents the distribution of pensions contributors by gross pay. The income bracket of €30,000 to €70,000 represents 51% of all pension contributors.

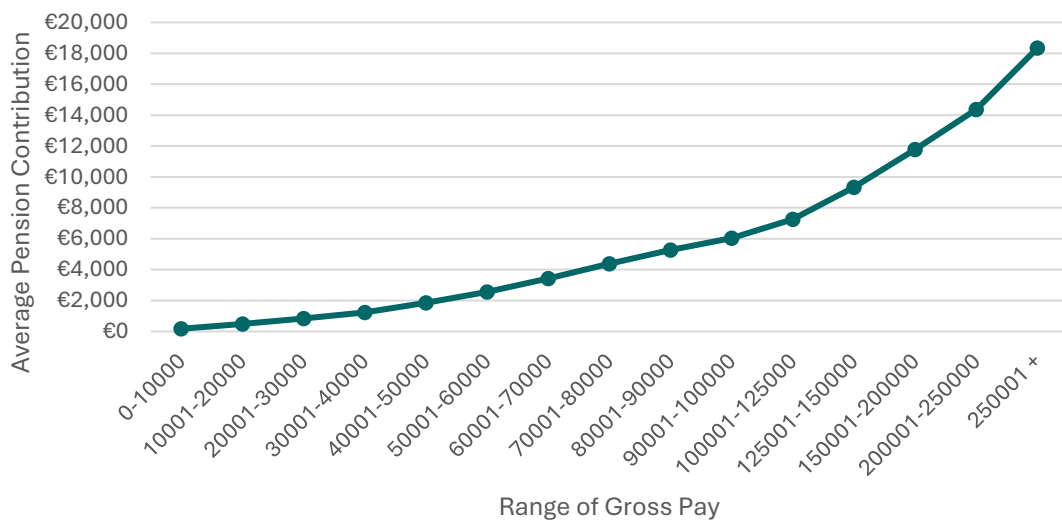
Figure 26: Distribution of Pension Contributors by Gross Pay



Source: Revenue analysis

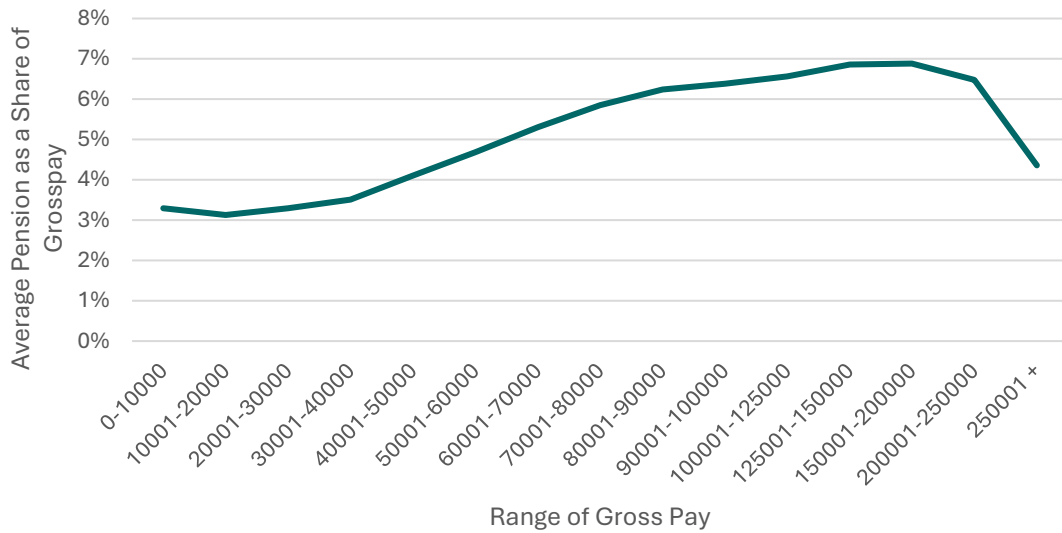
Figure 27 presents the average pension contribution by income range for individuals who made a pension contribution in 2025. Similar to the sample of all employees (figure 22), average contribution increases with income range. Figure 28 shows the average contribution as a share of income, or the share of income set aside as a pension contribution by income range. The shares vary from 3% at the lowest income range to 7% for the range of €125,000 to €200,000 before decreasing to 4% for over €250,000.

Figure 27: Average Pension Contribution – Pension Contributors



Source: Revenue analysis

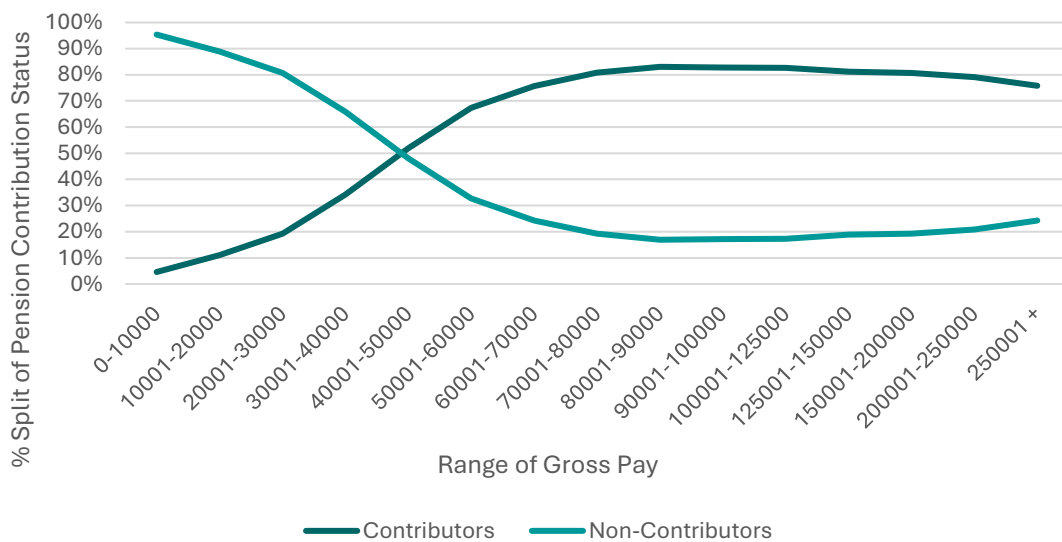
Figure 28: Pension Contribution as a share of Gross pay - Pension Contributors



Source: Revenue analysis

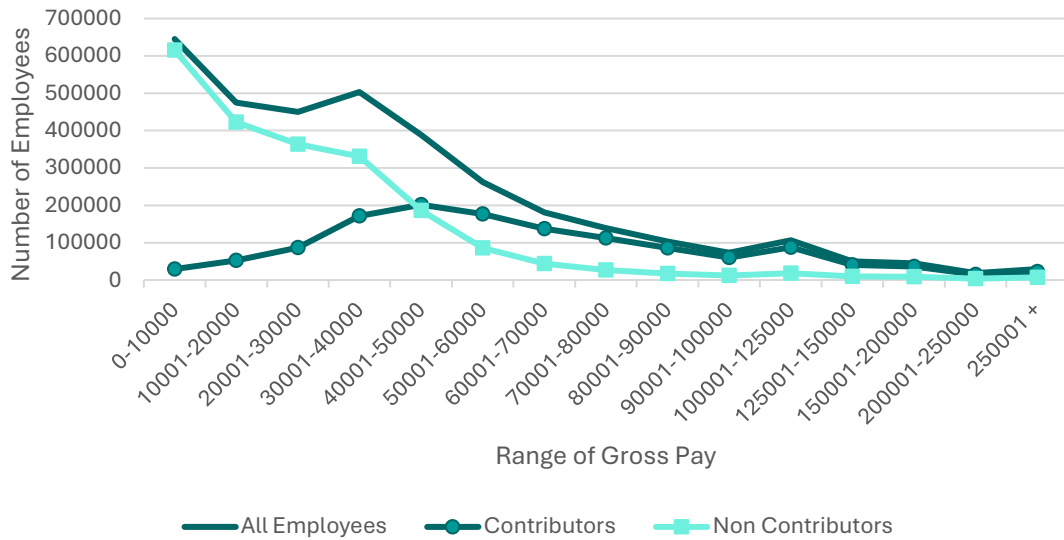
Figure 29 and 30 presents the share and number of individuals by contributor status and income range. At the lower income ranges most employees do not make contributions to their pension. At the €40,000 to €50,000 range the share of contributors is roughly equivalent to the shares non-contributors.

Figure 29: Split of Pension Contributor Status by Income Range



Source: Revenue analysis

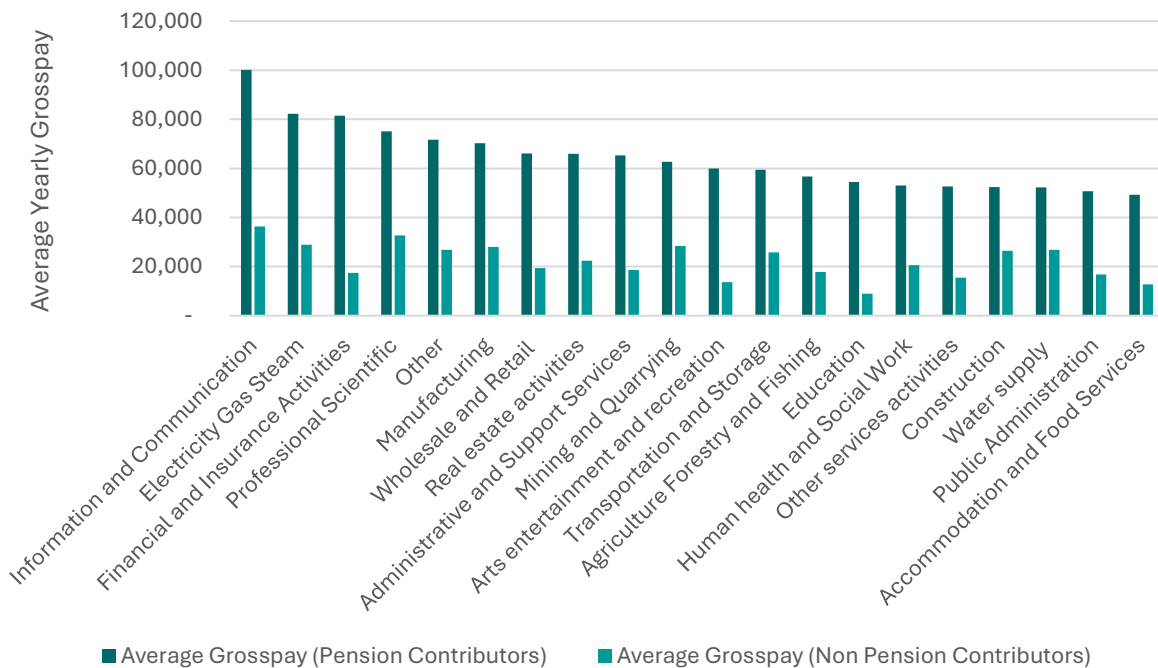
Figure 30: Number of Employees by Income and Pension Contributor Status



Source: Revenue analysis

Figure 31 presents average annual gross pay broken down by the NACE sector of each employment and contributor status. Across all sectors, the average gross pay of pension contributors was significantly larger than non-contributors, with the largest difference of €63,987 for *Financial and Insurance Activities*. Across all sectors the average difference is €41,896.

Figure 31: Average Gross Pay by Sector and Contributor Status

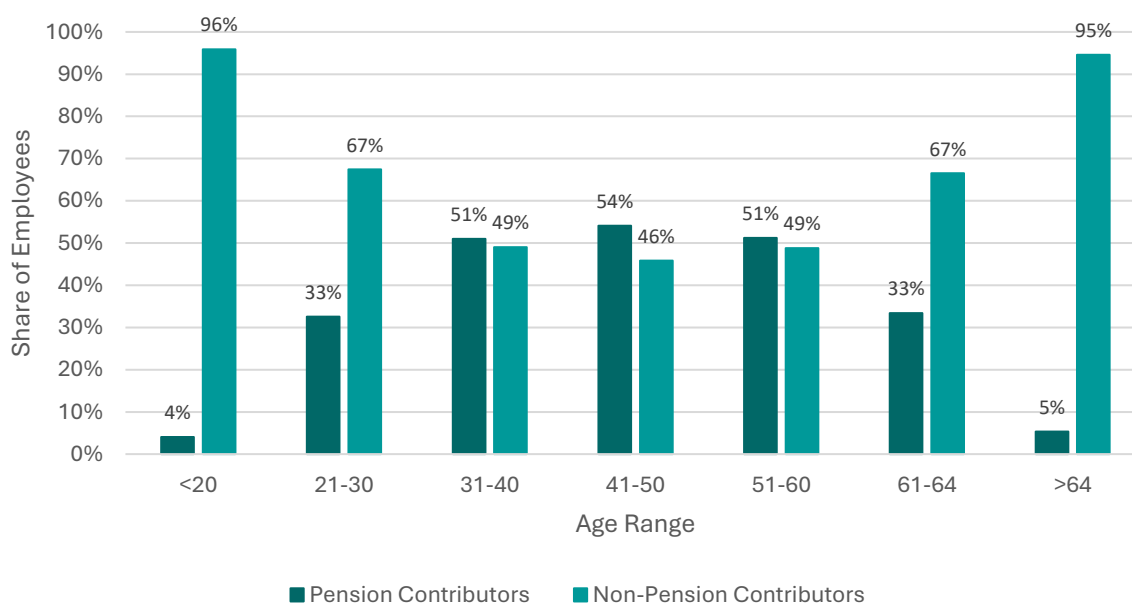


Source: Revenue analysis

7.3 Employees with no Pension Contributions

Figure 32 presents the proportion of pension contributors and non-pension contributors by age range in 2025. As can be seen, a lower proportion of younger (<30) individuals make pension contributions. There is also a higher proportion of non-contributors at the older age brackets, though this can be accounted for by the number pension recipients who are no longer making contributions. For the age range of 30 to 60 the share of contributors and non-contributors are roughly equal.

Figure 32: Share of Employees by Age Range and Pension Contribution Status



Source: Revenue analysis

Table 19 presents the average gross pay for non-contributors broken down by age range. Up to the age of 60 average income increases with age, over the age of 60 average income decreases. The average gross pay in all age ranges is lower than the average gross pay of €43,835 for all employees in 2025.

Table 19: Average Gross Pay by Age of Non-Contributors

Age Range	Average Gross Pay €
<20	8,304
21-30	22,013
31-40	32,480
41-50	37,651
51-60	39,558
61-64	34,429
>64	24,040

Source: Revenue analysis

7.4 Pension Recipients

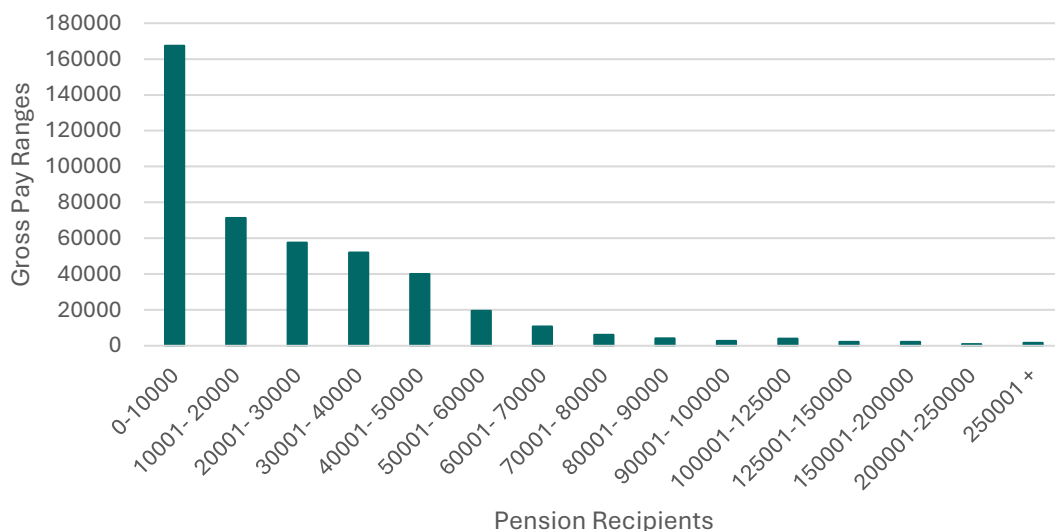
Those in receipt of a private pension income are included in their pension provider's payroll, and as such are included in the PAYE data submitted to Revenue. The income source, such as a pension income or employment income, is not indicated on the payslip, and thus it is not possible to identify precisely those in receipt of pension income. In order to quantify the incomes and deductions of those in receipt of pension incomes, it is necessary to make some approximations in order to try to identify this cohort of taxpayers as closely as practically possible.

As an individual can have multiple employers in a year, employees can have more than one PRSI class in a year (operated by the employer). This analysis focuses on employees who had a Class M classification throughout the year and who were aged 60 or over during 2025.

In 2025 there were 442,880 Class M employees of over the age 60. This group represents 13% of PAYE taxpayers in 2025.

Figure 33 presents the number of pension recipients by income range. The average annual income of pension recipients was €26,412 in 2025. 54% of pension recipients had an income of €20,000 or less, and 79% of pension recipients had an income of €40,000 or less. It is important to note that these figures exclude income from taxable pensions from the Department of Social Protection; such incomes are taxed by way of reducing the tax credits and bands available to this cohort.

Figure 33: Distribution of Pension Recipients by Gross Pay



Source: Revenue analysis

Leo Duke is a member of the Irish Government Economic & Evaluation Service (“IGEES”).



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