

**(iii) AVERAGE TAX RATES ON ANNUAL EARNINGS IN % TERMS\***

FULL RATE PRSI	SINGLE											
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
€												
15,000	23.0%	20.8%	18.0%	13.9%	9.5%	7.7%	6.8%	5.2%	3.2%	0.0%	0.0%	
20,000	28.5%	25.8%	23.5%	19.1%	15.2%	13.8%	13.1%	11.9%	8.4%	7.1%	5.1%	
25,000	33.7%	31.2%	29.3%	24.0%	17.3%	16.2%	15.7%	14.7%	13.5%	12.5%	10.9%	
30,000	37.1%	34.8%	33.2%	28.4%	22.2%	19.3%	18.9%	18.1%	16.0%	14.7%	13.4%	
40,000	40.6%	38.4%	37.3%	33.3%	28.3%	26.4%	26.1%	25.5%	24.0%	21.9%	19.7%	
60,000	43.9%	41.8%	41.0%	37.7%	33.6%	32.4%	32.3%	32.0%	31.1%	29.8%	28.1%	
100,000	46.5%	44.4%	43.9%	41.1%	37.9%	37.1%	37.0%	36.9%	36.3%	35.6%	34.2%	
120,000	47.1%	45.1%	44.6%	41.9%	38.9%	38.3%	38.2%	38.1%	37.6%	37.0%	35.7%	

FULL RATE PRSI	MARRIED ONE INCOME 2 CHILDREN											
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
€												
15,000	15.0%	14.0%	9.4%	2.5%	2.2%	2.2%	2.2%	2.2%	2.2%	0.0%	0.0%	
20,000	20.7%	18.5%	14.7%	8.3%	4.7%	4.7%	4.7%	4.7%	2.7%	2.7%	2.7%	
25,000	23.1%	20.9%	17.9%	12.3%	8.7%	7.1%	6.5%	5.5%	4.9%	4.9%	4.9%	
30,000	24.6%	22.6%	20.0%	15.0%	11.6%	10.2%	9.8%	9.0%	7.8%	6.7%	5.1%	
40,000	29.2%	26.8%	24.3%	20.2%	16.6%	15.7%	15.5%	14.9%	13.2%	11.5%	10.2%	
60,000	36.3%	34.1%	32.3%	29.0%	25.9%	25.3%	25.1%	24.8%	23.9%	22.5%	20.8%	
100,000	42.0%	39.8%	38.7%	35.9%	33.2%	32.8%	32.8%	32.6%	32.0%	31.2%	29.7%	
120,000	43.3%	41.2%	40.2%	37.6%	35.0%	34.7%	34.6%	34.5%	34.0%	33.3%	32.0%	

FULL RATE PRSI	MARRIED 2 INCOMES** 2 CHILDREN											
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
€												
15,000	11.1%	8.5%	3.4%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
20,000	15.9%	13.5%	9.7%	6.1%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
25,000	20.3%	18.0%	14.7%	11.0%	6.3%	4.1%	3.0%	1.5%	1.5%	1.5%	0.0%	
30,000	22.2%	20.0%	17.3%	14.6%	10.3%	8.5%	7.6%	6.0%	2.7%	1.7%	1.7%	
40,000	28.5%	25.8%	22.8%	17.5%	13.7%	12.3%	11.6%	10.4%	9.0%	7.6%	5.6%	
60,000	36.6%	34.2%	32.8%	28.0%	22.0%	19.3%	18.9%	18.1%	16.0%	14.0%	12.7%	
100,000	42.6%	40.4%	39.5%	35.9%	31.4%	29.9%	29.6%	29.2%	28.8%	26.5%	24.6%	
120,000	43.9%	41.8%	41.0%	37.7%	33.6%	32.4%	32.2%	31.9%	31.0%	29.7%	27.9%	

\* Average Tax Rates: Total of Income Tax, Levies and PRSI as a proportion of gross income. This measure includes only the standard employee and personal income tax credits. It does not include the impact of any other allowances or reliefs.

\*\* The Married two-Incomes figures assume that the joint income is divided 65% and 35% between spouses.

MODIFIED RATE PRSI	SINGLE											
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
€												
15,000	20.9%	19.1%	16.3%	12.2%	8.1%	6.3%	5.4%	3.8%	1.8%	0.0%	0.0%	
20,000	26.0%	23.6%	21.4%	16.9%	13.3%	11.9%	11.2%	10.0%	6.6%	5.2%	3.2%	
25,000	31.0%	28.7%	26.9%	21.5%	15.2%	14.1%	13.6%	12.6%	11.5%	10.4%	8.8%	
30,000	34.4%	32.1%	30.5%	25.7%	19.9%	17.1%	16.6%	15.8%	13.8%	12.5%	11.1%	
40,000	38.3%	36.2%	35.0%	30.9%	26.1%	24.0%	23.7%	23.0%	21.6%	19.5%	17.2%	
60,000	42.3%	40.2%	39.3%	35.9%	32.0%	30.7%	30.5%	30.1%	29.1%	27.8%	25.9%	
100,000	45.5%	43.4%	42.8%	40.0%	36.8%	36.0%	35.9%	35.7%	35.1%	34.3%	32.8%	
120,000	46.3%	44.2%	43.7%	41.0%	38.0%	37.3%	37.2%	37.0%	36.6%	35.9%	34.6%	

MODIFIED RATE PRSI	MARRIED ONE INCOME 2 CHILDREN											
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
€												
15,000	12.9%	12.3%	7.7%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.0%	0.0%	
20,000	18.2%	16.3%	12.5%	6.1%	2.8%	2.8%	2.8%	2.8%	0.8%	0.8%	0.8%	
25,000	20.4%	18.5%	15.4%	9.9%	6.6%	5.0%	4.4%	3.5%	2.9%	2.9%	2.9%	
30,000	21.8%	19.9%	17.3%	12.4%	9.3%	8.0%	7.5%	6.7%	5.5%	4.5%	2.9%	
40,000	27.0%	24.6%	22.0%	17.8%	14.4%	13.3%	13.0%	12.4%	10.8%	9.1%	7.7%	
60,000	34.8%	32.5%	30.7%	27.2%	24.3%	23.6%	23.3%	23.0%	21.9%	20.5%	18.6%	
100,000	41.0%	38.8%	37.6%	34.7%	32.2%	31.8%	31.6%	31.4%	30.7%	29.9%	28.4%	
120,000	42.5%	40.4%	39.3%	36.6%	34.1%	33.8%	33.7%	33.5%	32.9%	32.2%	30.9%	

MODIFIED RATE PRSI	MARRIED 2 INCOMES** 2 CHILDREN											
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
€												
15,000	10.5%	8.7%	3.6%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
20,000	14.6%	12.7%	8.9%	6.1%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
25,000	18.5%	16.6%	13.4%	9.8%	5.3%	3.1%	2.0%	0.5%	0.5%	0.5%	0.0%	
30,000	20.1%	18.3%	15.6%	13.2%	9.2%	7.3%	6.4%	4.8%	1.5%	0.5%	0.5%	
40,000	26.0%	23.6%	20.7%	15.9%	12.3%	11.0%	10.3%	9.1%	7.6%	6.3%	4.3%	
60,000	34.2%	32.0%	30.4%	25.6%	19.8%	17.1%	16.6%	15.8%	13.8%	11.8%	10.4%	
100,000	40.7%	38.6%	37.6%	33.9%	29.6%	28.0%	27.7%	27.2%	26.1%	24.4%	22.4%	
120,000	42.3%	40.2%	39.3%	36.0%	32.0%	30.7%	30.5%	30.1%	29.1%	27.7%	25.9%	

\* Average Tax Rates: Total of Income Tax, Levies and PRSI as a proportion of gross income. This measure includes only the standard employee and personal income tax credits. It does not include the impact of any other allowances or reliefs.

\*\* The Married two-Incomes figures assume that the joint income is divided 65% and 35% between spouses.

SELF-EMPLOYED €	SINGLE										
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
15,000	26.4%	24.4%	22.0%	17.8%	13.7%	12.9%	12.9%	12.9%	12.5%	12.1%	11.3%
20,000	32.3%	34.5%	26.7%	22.1%	18.0%	17.4%	17.4%	17.4%	15.1%	14.9%	14.2%
25,000	36.9%	34.5%	32.0%	26.5%	19.4%	18.9%	18.9%	18.9%	18.7%	18.5%	18.0%
30,000	39.8%	37.6%	35.5%	30.6%	23.7%	21.4%	21.4%	21.4%	20.2%	19.6%	19.1%
40,000	42.4%	40.3%	38.9%	34.9%	29.5%	27.8%	27.8%	27.8%	26.9%	25.3%	23.7%
60,000	45.0%	43.0%	41.9%	38.6%	35.4%	34.2%	34.2%	34.2%	33.6%	32.6%	31.2%
100,000	47.1%	45.1%	44.4%	41.6%	40.0%	39.3%	39.3%	39.3%	39.0%	38.3%	37.1%
120,000	47.7%	45.6%	45.0%	42.3%	41.2%	40.6%	40.6%	40.6%	40.3%	39.8%	38.7%

SELF-EMPLOYED €	MARRIED ONE INCOME 2 CHILDREN										
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
15,000	16.7%	16.0%	13.5%	4.6%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
20,000	23.4%	21.3%	17.9%	11.4%	7.2%	6.0%	6.0%	6.0%	3.4%	3.0%	3.0%
25,000	25.3%	23.3%	20.5%	14.9%	10.8%	9.8%	9.8%	9.8%	9.3%	8.9%	7.8%
30,000	26.6%	24.6%	22.3%	17.2%	13.2%	12.3%	12.3%	12.3%	11.9%	11.6%	10.7%
40,000	31.1%	28.8%	25.9%	21.8%	17.9%	17.1%	17.1%	17.1%	16.1%	14.9%	14.3%
60,000	37.5%	35.3%	33.3%	29.9%	27.6%	27.1%	27.1%	27.1%	26.4%	25.3%	23.8%
100,000	42.6%	40.5%	39.2%	36.3%	35.3%	35.1%	35.1%	35.1%	34.6%	34.0%	32.7%
120,000	43.9%	41.8%	40.1%	37.9%	37.3%	37.0%	37.0%	37.0%	36.7%	36.1%	35.0%

SELF-EMPLOYED €	MARRIED 2 INCOMES** 2 CHILDREN										
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
15,000	14.0%	13.3%	11.1%	8.6%	5.0%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%
20,000	20.8%	18.7%	15.5%	13.2%	9.3%	8.0%	8.0%	8.0%	7.4%	6.9%	5.6%
25,000	24.3%	22.3%	19.5%	16.0%	11.8%	10.8%	10.8%	10.8%	10.4%	10.0%	8.9%
30,000	25.6%	23.6%	21.3%	19.1%	15.0%	14.2%	14.2%	14.2%	12.5%	12.1%	11.3%
40,000	32.3%	29.8%	26.0%	21.4%	17.3%	16.7%	16.7%	16.7%	16.4%	16.2%	15.5%
60,000	39.1%	36.9%	34.9%	30.1%	23.7%	21.4%	21.4%	21.4%	20.2%	18.9%	18.4%
100,000	44.0%	41.9%	40.7%	37.1%	33.0%	31.6%	31.6%	31.6%	30.9%	29.7%	28.2%
120,000	45.0%	43.0%	41.9%	38.6%	35.4%	34.2%	34.2%	34.2%	33.6%	32.5%	31.2%

\* Average Tax Rates: Total of Income Tax, Levies and PRSI as a proportion of gross income. This measure includes only the standard employee and personal income tax credits. It does not include the impact of any other allowances or reliefs.

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