An Institiúid um Thaighde Eacnamaíochta agus Sóisialta
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14th January 2022

A chairde,

Please find enclosed a submission to the Commission on Taxation and Welfare public consultation.[1]

In this submission, drawing primarily on previously published ESRI research, we focus our comments on:

1. The tax-benefit system and work incentives
2. Indexation and earnings-related benefits
3. Employment support issues

If useful, we would of course be happy to discuss any of the points made in this submission, or related topics, with members of the Commission.

Is sinne le meas,

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Dr. Claire Keane

[1] ESRI Submissions are accepted for publication by the Institute, which does not itself take institutional policy positions. Submissions are peer reviewed prior to publication. The authors are solely responsible for the content and the views expressed.

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## 1. The Irish tax-benefit system and work incentives

Previous ESRI research has shown that the Irish tax-benefit system performs more redistribution than most other European systems (Roantree, 2020). While inequality in market income is higher in Ireland than in most other European countries, inequality in disposable – or take-home – income is close to the European average. There is a trade-off inherent to such redistribution through means-tested benefits or progressive taxation. On the one hand, such redistribution improves living standards of the poor and reduces income inequality. On the other hand, incentives to work may worsen.

The tax-benefit system in Ireland is structured such that some households may be in receipt of multiple cash and non-cash benefits and pay tax. Examples of benefits which may be cumulated with other benefits/employment income include Medical Cards, National Childcare Scheme subsidies, Rent Supplement and jobseekers supports. Many of these supports have different eligibility criteria and withdrawal methods. The withdrawal of one or more of these benefits simultaneously as income increases can reduce work incentives, especially if recipients also pay income tax or receive the Working Families Payment.

Previous ESRI research has documented work incentives in Ireland. Callan et al (2016) compared work incentives in Ireland and the UK. They estimate that the average Participation Tax Rate (PTR) is higher in Ireland than the UK, indicating a lower incentive to be in employment. There are also more workers facing high Marginal Effect Tax Rates (METRs)[2] in Ireland than the UK, indicating a lower incentive to earn more.

Not all those with weak financial incentives to work will opt for unemployment or inactivity. Previous ESRI research (Savage, et al., 2015) has showed that, of those that would have had a higher disposable income out of work than in work, 90 per cent were actually in employment. This can arise for a variety of reasons. Individuals may face low financial work incentives at the start of their working life but expect an increase in the future and thus stay in employment. They may also derive personal satisfaction from working and associate unemployment or inactivity with social stigma. Financial incentives are thus just one element in the decision to

[2] METRs measure not just the impact of income related taxes but also the withdrawal of means-tested welfare benefits, they therefore measure the percentage of an extra amount of income that gets lost to income taxes, USC, PRSI and welfare entitlement reductions.

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work or to work more but they can be heavily influenced by the tax and welfare system. In this section, we point out some features of the Irish tax-benefit system that decrease these work incentives, both at the extensive (decision to participate) and intensive margin (hours of work)

## *1.1* Disincentives to work – participation

Some features of the Irish tax-benefit system provide a disincentive to join the labour market. This section discusses some examples.

Medical Cards are granted to most families according to a means test. Keane and Bercholz (2019) show that Medical Cards diminish work incentives, mainly at the extensive margin, i.e., the decision to take up a job. This is due to the perceived value of the cards and the risk of losing them due to increased employment income. Additionally, an individual who receives only social welfare income is entitled to a Medical Card, even if that social welfare income exceeds the income limit for a Medical Card. If that individual were to take up a job which was paid at the same rate as their social welfare payment, they would lose their Medical Card (albeit with a delay of three years for those in longer term receipt of some benefits) and end up in a financially worse position. Eligibility for a Medical Card may, therefore, disincentivise work.

The partially joint nature of the income tax system may also provide a disincentive for secondary earners (who are usually women) to join the labour market as, depending on the earnings level of the primary earner, the household may face a very high marginal tax rate on any earnings by the secondary earner (Doorley, 2018). The European Commission's Work-Life Balance Package strongly recommends removing fiscal disincentives for secondary earners. A shift from the current hybrid system to full individual taxation, which would equalise the marginal tax rates of the primary and secondary earner, is a potential policy route to take from the perspective of increasing female labour supply and reducing gender disparities in the burden of household production in Ireland.

Keane et al (2021), among others, have highlighted the lack of in-work supports for low-income individuals without children. The weight put on this group by the social welfare system is low compared to other demographic groups[3] and the lack of such an in-work support is likely to

[3] See Bargain and Keane, 2010; Bargain and Doorley, 2011

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negatively affect their incentive to work, along with their standard of living. In-work supports for childless individuals or couples exist in other countries, such as the Working Tax Credit in the UK and Earned Income Tax Credit in the US. While this issue is a long-standing one, pandemic-related job losses may have exacerbated it. Keane et al (2021) showed that a substantial proportion of individuals/couples without children would have faced sharp income losses during the pandemic if the PUP and wage subsidy had not been introduced. Indeed, there was much public discussion around whether the PUP was so generous that it was reducing the incentive for low-income workers to resume their jobs. As we emerge from the pandemic, the provision of additional in-work income supports, such as the extension of the WFP to those without children may help improve the incentive to work and living standards of this group.

### *1.2 Disincentives to work – earning more*

On the taxation side, the Irish income tax system is one of the most progressive in the OECD but this progressivity comes at a cost – namely high METRs. This means that while a significant proportion of the labour force remain exempt from income tax and USC, the tax burden increases sharply as income rises which can cause a disincentive to progress (i.e. to earn more either through increased work hours or wage rises). This issue is highlighted by the Irish Tax Institute (ITI, 2016) and may also cause international competitiveness issues. While the Special Assignee Relief Programme (SARP) exists to provide additional tax relief for certain individuals assigned to work in Ireland from abroad, the ITI point out that the tax burden on higher paid employees remains high when compared internationally, even with such relief. In addition, such relief creates horizontal inequity whereby individuals on the same income have differing income tax burdens, depending on their qualification status for such relief.

Other features of the Irish tax benefit system provide a disincentive to progress in the labour market i.e., to earn more or work more hours. Means-tested access to services and social welfare schemes are accompanied by an inherent trade-off between weakening work incentives and the generosity of the transfer from the government. For example, the National Childcare Scheme (NCS) provides a means-tested childcare subsidy to low-income families with children in formal childcare. While the NCS increases the incentive to join the labour force by reducing the cost of childcare, it also reduces the incentive to earn more or progress in the labour market due to its steep withdrawal rate. This disincentive to earn more is particularly acute for families with two or more children in formal childcare or families using full-time care,

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who face a higher withdrawal rate than families with one child or families who use part-time care (Doorley et al, 2021).

While not always causing a disincentive to progress, one feature of the jobseeker support benefits, the '4 in 7' rule, may reduce the incentive to work more due to the constraints it imposes on employees and employers. Involuntary part-time employment, whereby a person wishes to work full-time but cannot find full-time employment rose sharply during the Great Recession (Keane et al, 2021) and may become elevated as we emerge from the pandemic. While both Jobseekers Benefit and Assistance can be received by those working part-time but seeking full-time employment, this is only the case for those who are unemployed for four in seven consecutive days. If, however, an individual works part-time but spread over four or more days, they are not entitled to part-time unemployment supports. Therefore, two part-time workers working the same number of hours and receiving the same pay could have different entitlements. If one individual secures part-time employment spread out over the working week while the other has these hours concentrated in 3 days a week or less, the latter will qualify for unemployment supports on a pro-rata basis while the former will not. This differs to the practice in place for other benefits such as the One Parent Family Payment (OPFP) and Disability Allowance, which are gradually reduced in line with earnings above a certain level.

## 2. Indexation and earnings-related benefits

Successive ESRI post-budget analyses have compared the impact of budgetary changes to price- or wage-indexed policies. This is not meant as a recommendation for policy makers to engage in the automatic indexation of taxes and benefits but rather provides a distributionally neutral benchmark against which to compare budgetary changes. Often, the findings of this exercise are different to the Distributional Impact Assessment carried out by policy makers as the latter compares budgetary changes to current tax and benefit parameters which, given price and wage inflation from year to year, reduce household purchasing power.

Budget 2022 was framed around trying to compensate households for rising prices. However, Roantree et al (2021) show that increases to tax and welfare parameters in Budget 2022 left some households better off and some worse off compared to price adjusted policies. There are a number of reasons for this. First, most welfare payments were increased by a monetary amount, €5 or €10 per week. Depending on the level of the payment in question, this was

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sometimes below and sometimes above forecast inflation. It seems unlikely that it was the Government's intention to announce some real increases and some real cuts to the main social welfare payments. Yet this was the effect of announcing the increases as an easy to communicate but undifferentiated €5 per week rise in maximum personal rates. Such increases have the effect of changing the connection between levels of payments and adequacy in an ad-hoc way that generates uncertainty for, and inequality, across claimants. Second, income tax bands and credits were increased by more than forecast inflation, amounting to a real tax cut for some. However, most PRSI and USC thresholds were frozen in cash terms, which amounted to a real tax increase for others. If the policy objective is to compensate all income groups for rising inflation, a more coherent approach to the indexation of tax and welfare parameters is needed.

Callan et al (2019) have also highlighted issues caused by non-indexation of indirect taxes and income thresholds for non-cash benefits. Indirect taxes charged by quantity at a nominal rate (such as tobacco products tax and the solid fuel carbon tax) will fall in real terms if not indexed, distorting the tax treatment of commodities. Non-indexation of income thresholds for childcare subsidies and Medical Cards can also mean entitlements to such benefits fall as incomes rise – for example it was acknowledged in 2019 by the then Minister for Health that social welfare increases announced in Budget 2019 were likely to adversely affect Medical Card entitlement and the HSE was asked to 'monitor the situation'. A similar issue exists for the income limits in place for student maintenance grants – research by the Irish Government Economic Evaluation Service (IGEES)[4] found that the number of students qualifying for a grant has fallen in recent years despite an increase in third level attendance. This fall is due to the tendency of the income thresholds for the grant to remain static for long periods of time, despite rising incomes. Non-indexation of the level of the grant has also resulted in anomalies - Keane at al (2021) highlighted the fact that, in the early 1970s, the rate of the grant was similar to that of unemployment payments (which themselves can be viewed as a minimum income level needed for a basic standard of living). Failure to increase the rate over long periods of time has meant that the current rate of the student grant rate is significantly below the level of unemployment supports. An independent review of the Student Grant System[5] is currently underway but the monitoring of each entitlement (such as Medical Cards and Student Grants) causes an

[4] See Phulphagar and Kane (2020).

[5] See https://www.gov.ie/en/consultation/bb832-public-consultation-on-review-of-student-grant-scheme-susi-student-universal-support-ireland/#terms-of-reference

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administrative burden that could be avoided if a standard indexation approach (such as increases in line with price inflation) were to be used. It is important to bear in mind that automatic indexation comes at a cost and at the expense of more targeted policy changes – for example, Callan et al. (2019) showed that indexation in line with price increase in Budget 2019 would have cost 12% of the available fiscal space while indexation in line with wage growth would have cost 31% of the available fiscal space.

Concerns also exist around the adequacy levels of benefits in the shorter term, given the fact that payments such as unemployment supports are only weakly linked to past earnings in Ireland. This is one of the reasons for the introduction of the Pandemic Unemployment Payment (PUP) in 2020, which did have a link to previous earnings. Keane et al (2021) showed that, were it not for the introduction of the PUP during the pandemic, income losses would have been around twice as high on average. While the pre-existing social welfare system did a good job of supporting the incomes of those in lower income groups it performed less well for those on middle and higher incomes due to the flat-rate nature of jobseeker supports – the PUP supported income losses high up the income distribution due to its link with previous earnings. The unemployment support system of many European and OECD countries involves stronger links between pre-employment earnings and the initial unemployment benefit, with the latter replacing a large proportion of the pre-job loss employment income, at least in the short-term. This helps families to cope with their pre-job loss non-discretionary living costs, such as housing, and provides financial support while an individual searches for a job or tries to reduce living costs to a more affordable level. Similar issues exist for other benefits such as the State Pension and Maternity Benefit which are of a flat-rate nature.

## 3. Employment Support Issues

Recent ESRI research (Kelly and Maitre, 2021) found that only a third of working age people (16-64 years) with disabilities indicated that their main economic status in 2016 was employment. This compares with two-thirds of those without disabilities. An EU comparison shows that Ireland has the fourth lowest employment rates for people with disabilities (36 per cent) across the EU. It also has one of the largest employment gaps between people with and without disabilities. Unlike most European countries, the severity of disability in Ireland was not found to be strongly associated with working status, suggesting that, in Ireland, the barriers to work for those with a disability may be partly related to other factors apart from the severity of

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disability. While the OECD (2021) acknowledges significant improvements in disability employment supports in recent years they point to the lack of engagement in activation measures (as is the case for those in receipt of unemployment supports) as problematic. People with disabilities are highly under-represented on Intreo related training and employment support programmes. The OECD argue that, rather than 'forcing' people with disabilities into employment, a continued need to take part in appropriate employment support measures (that take account of capabilities, disability related constraints, etc.) by those in receipt of disability-related benefits could assist in keeping benefit recipients engaged and help their employability. The OECD suggest earmarking resources within Intreo for non-unemployment benefit recipients to ensure consistent outreach and more targeted support for those with disabilities as well as increased engagement with, and support for, employers. They also point to the work disincentives associated with the Disability Allowance earnings disregard (and suggest it should be increased) as well as the loss of Medical Card discussed earlier – this is likely to be an even larger barrier to those with a disability as they are likely to face larger medical costs in the card's absence.

Issues have also been highlighted surrounding access to activation measures for qualified adults[6] - adults whose partner is the benefit recipient (and for whom the partner receives the Increase for a Qualified Adult) must have full-time employment availability to be able to avail of Intreo employment support services. This may rule out substantial numbers who may, for example, wish to work part-time to facilitate child rearing or other caring responsibilities.

## 4. Conclusion

Drawing on previously published ESRI research, this submission highlights some areas of the Irish tax and welfare system that could be improved. We suggest that consideration could be given to the following topics:

- The potential for the withdrawal of multiple benefits to disincentivise work, especially for families who are also paying income tax or receiving the working families' payment

[6] See for example https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint_committee_on_employment_affairs_and_social_protection/submissions/2018/2018-01-25_opening-statement-mary-p-murphy-on-labour-market-activation_en.pdf

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- Policies that disincentivise participation in the labour market – partially joint taxation and Medical Cards are given as an example
- The harmonisation of an approach to insulate incomes from price growth
- The consideration of income-linked unemployment supports
- Access to employment supports/activation measures for those with disabilities and qualified adults.

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