# Tax relief on public and private pension contributions in Ireland.[1]

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*This report provides an up-to-date assessment of the scale and distributional impact of tax relief on public, occupational, and private pension contributions in Ireland. Using SWITCH, the ESRI's tax-benefit microsimulation model, we quantify the cost of tax relief under the current Exempt-Exempt-Taxed (EET) system relative to a counterfactual Taxed-Exempt-Taxed (TET) benchmark. We incorporate explicit contributions made by employees and employers as well as implicit contributions made by the State as employer on behalf of public sector employees. We find that total pension-related tax relief amounts to approximately €6.1 billion annually, with implicit relief on government contributions representing the largest component. We find that the existing structure of tax relief on pension contributions is regressive, with higher-income households benefitting proportionately more due to higher contribution rates, greater access to occupational schemes, higher marginal tax rates, and age-related contribution limits. The findings have important implications in the context of Ireland's auto-enrolment system, which introduces a more progressive State top-up, equivalent to 25% tax relief. This analysis highlights avenues for future research on the taxation of pension drawdown and behavioural responses to pension tax reliefs.*

*Keywords: tax, occupational pensions, microsimulation, distributional impact analysis*

*JEL Subject Codes: H24, D31, C63*

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# 1. Introduction

The Irish State Pension is not earnings related. High- and low-wage workers with the same number of social security contributions receive the same rate of State Contributory Pension. Supplementing State Pension income with a private or occupational income is therefore important, particularly for higher income households to achieve an adequate replacement of employment income in retirement. Recent research using longitudinal data on incomes has found that, among those retiring in Ireland between 2022 and 2027, over half are at risk of having an inadequate income in retirement, defined as replacing less than 67% of pre-retirement household disposable income (Beirne et al, 2020).

Contributions made by workers or employers to private or occupational pensions are exempt from tax up to age-specific ceilings. Income and capital gains earned on assets held by pension schemes are also exempt, while income received from a pension is taxable in the normal way. This is termed an Exempt-Exempt-Taxed (EET) system. Although most OECD countries operate such a system of taxing pensions (Gebesoglu et al, 2023), there are pros and cons to such an approach. In a study of the UK, Armstrong et al (2015) find that EET systems are superior to Taxed-Exempt-Exempt (TEE) systems, which tax contributions but exempt gains on investment and pension income. The authors find that switching to a TEE system would lead to a fall in personal retirement savings. Notwithstanding this, there is evidence that behavioural responses to tax incentives to save for retirement can involve transferring savings from one form to another, rather than the creation of new savings (Chetty et al, 2014). In other words, pension contributions can be substitutes for voluntary savings and introducing tax incentives for pension contributions, whilst incentivising some new savings for retirement, also incurs a deadweight loss, by providing costly tax relief on savings that would have happened even without this tax incentive.

The recent Examination of the Standard Fund Threshold[2] notes that, as pensions are taxed on drawdown (apart from the portion taken as a tax-free lump sum), it is more appropriate to consider tax relief for pension contributions as tax deferred than tax relieved. Armstrong et al (2015) argue that this type of tax deferment is preferable to a system that taxes pension contributions as such a system would front-load tax on younger households, reducing consumption and savings. However, Whelan and Hally (2018) argue that Ireland's EET system is regressive, benefitting high-income households more than low-income households. As the tax-relief on contributions is afforded at the worker's marginal rate, this implies tax relief of 20% for low earners and 40% for high earners. The rate of tax relief often exceeds the tax paid on pension drawdown due to the possibility of extracting a tax-free lump sum and the fact that pension income is usually lower than employment income. Whelan and Hally (2018) argued that this system should be reformed in advance of the introduction of any State auto-enrolment scheme.[3]

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[2] Examination of the Standard Fund Threshold - Dr. Donal de Buitléir

[3] Pension auto-enrolment was introduced in January 2026, whereby individuals aged 23-60 earning over €20,000 annually are auto-enrolled into a retirement savings scheme if not already contributing to an occupational pension. While the current system of tax relief has not been reformed in advance of auto-enrolment, the new scheme will not incur tax relief, rather a contribution of €1 for every €3 saved by an employee will be provided to the savings scheme by the State.

A series of contributions have highlighted the low rate of contribution to private and occupational pensions in Ireland (Doorley et al, 2018; Collins & Hughes, 2017). The Roadmap for Pensions Reform 2018 – 2023 acknowledges the risk from the pension system to income inadequacy in retirement:

> *"because personal and occupational pension coverage in Ireland lags behind other countries …many people will not be able to sustain their desired standard of living when they retire."*

To improve income adequacy in retirement, the Roadmap suggested a series of reforms. Some of these reforms included a shift in how State Pension entitlement was calculated (the Total Contributions Approach) and a move to auto-enrolment of employees into My Future Fund, beginning in 2026.

In this paper we focus on the current tax treatment of pension contributions, outside of the auto-enrolment scheme, for which we do not yet have individual or household level data. We quantify the cost and distributional impact of tax relief on private, occupational and public pension contributions relative to a scenario with no tax relief on pension contributions (i.e. a TET scenario). This is not proposed as a policy reform but simply a method of measuring the cost and distributional impact of tax relief on pension contributions, which guides individual level decisions on saving for retirement in the short-term. In addition, it does not provide complete information on the cost and distributional impact of moving from an EET to a TEE framework due to uncertainty over the degree of tax deferral. Tax deferral tends to benefit high-income taxpayers more than low-income taxpayers as high earners face a larger drop in marginal tax rates on retirement than low earners (Gale and Orszag, 2003). We update previous estimates of the cost and distribution of tax relief on pension contributions and discuss the implications of our findings in light of the introduction of auto-enrolment.

# 2. Institutional Framework

The Irish pension system consists of three fundamental pillars: State pensions (first pillar), occupational pensions (second pillar) and personal or private pensions (third pillar).[4]

The first pillar refers to public pensions provided by the government, funded through a Pay-As-You-Go (PAYG) system where current workers' social insurance contributions are used to pay the State pensions of retirees. The second and third pillars form the Irish "supplementary pensions", namely additional private contributions workers can pay to "top-up" their future retirement income.

Most public sector workers (those in pensionable jobs) make mandatory contributions to a public service pension scheme. The public sector scheme is designed on a PAYG basis and there are no explicit contributions made to the scheme by the State as an employer on behalf of public servants. However, it is possible to derive the government's implicit contribution to the pension fund of public sector workers. As argued by Callan et al, 2007 and Doorley et al, 2018, this is an important conceptual exercise. If, at any point, private sector employee and employer

[4] See for instance Collins and Hughes (2017).

contributions were made taxable, the State's implicit contribution remaining tax-free would create a horizontal inequity. The build-up of pension entitlements for public sector workers would function like a 'benefit-in-kind', raising the issue of how this benefit should be valued and taxed.

The Report of the Public Service Benchmarking Body (2007) included a special study on the relative value of public and private sector pensions and estimated an implicit employer contribution from the State of 20% of gross income. A subsequent 'Actuarial Review' carried out by the Department of Public Expenditure and Reform (2017) refined this estimate by disaggregating between pre-2013 public servants (who belong to sector specific pension schemes) and post-2013 public servants who are part of the Single Public Service Pension Scheme. This review estimates an implicit state contribution of 27% for pre 2013 entrants and 9% for post 2013 entrants. The Milliman Review in the report of the Public Service Pay Commission (2017) suggests an implicit contribution of 23-25% for those employed pre-2013, and 6-7% for those employed post-2013. Current guidelines from the Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation suggest similar rates of 29% or 9% for pre-2013 and post-2013 entrants, respectively.

In the private sector, employers are not legally required to provide an occupational pension scheme. However, many do and make contributions on behalf of their employees to supplement the employee's own contribution. When an employer does not provide an occupational pension scheme, they must offer a different type of pension known as a Personal Retirement Savings Account (PRSA), which is a form of personal pension scheme and part of the third pillar. Since January 2026, however, most employees without occupational pensions will be auto enrolled into My Future Fund.

Like an occupational pension scheme, membership of personal or private pension schemes is on a voluntary basis, but employees contribute directly to their own pension fund. Thus, employees can choose their private pension plan as well as the insurance or investment company to which they pay the contributions for their personal pension. This solution is particularly suitable for self-employed workers or employees whose employer does not offer an occupational pension plan.

In many OECD countries supplementary pensions are either mandatory, quasi-mandatory or part of automatic enrolment schemes (OECD, 2014). However, in Ireland, supplementary pensions have been voluntary until January 2026. Since then, employees aged 23-60 who earn more than €20,000 per year and who are not enrolled in occupational pension schemes are required to initially contribute 1.5% of their gross income - with a matching contribution of 1.5% from their employer and 0.5% from the State[5] – to My Future Fund. Tax relief is not afforded to employee contributions to My Future Fund, but the State contribution is equivalent to tax relief at 25%. The fact that supplementary pensions have been "opt-in" until 2026 makes the participation rate to supplementary private pensions variable over time. In 2009-2010 only about 40% of the Irish working-age population paid supplementary private pension contributions (OECD (2014), p.47). This coverage rate was similar to that observed in other OECD countries

[5] The employer and employee contribution will rise gradually to 6% and the State contribution to 2% by 2036.

without mandatory private pension systems but well below those observed in countries with mandatory or quasi-mandatory systems, such as the Netherlands (88%), Denmark (84%) and Australia (69%). Coverage rates in Ireland have increased over the last 15 years. In 2024, 67% of the Irish working-age population had some form of supplementary pension coverage (CSO, 2024) and 58% reported to be currently making contributions towards this coverage. Most of this coverage is provided through occupational pensions rather than through personal pensions.

## 2.1 Taxation of pensions

In Ireland, the tax on pensions follows the EET scheme: contributions and investment income are exempt (EE) from taxation, and pensions in payment are taxed (T). However, lump-sum pension payments are tax-free up to €200,000. Lump-sum payments between €200,201 and €500,000 are taxed at 20% and any lump-sum payments exceeding €500,001 are taxed at 40%.[6]

Supplementary pension (occupational or personal) schemes are therefore subject to tax relief on contributions. Tax relief is subject to an earning limit and to an earnings percentage limit depending on age. The earning limit implies that tax relief is calculated on an amount of earnings that does not exceed €115,000 per year. The age-related earnings limits impose a percentage limit based on age groups. The percentage limits apply as follows: 15% of total earnings for people under 30, 20% if 30-39, 25% if 40-49, 30% if 50-54, 35% if 55-59 and 40% of total earnings for people over 60.

This tax relief applies to employee or private contributions but also to employer contributions, which are not treated as a Benefit-in-Kind, and to the implicit contribution made by the State to financing public sector pensions.

# 3. Methodology and descriptive results

## 3.1 Using SWITCH to model pension contributions

We use SWITCH, the ESRI's microsimulation model, to estimate the scale and distribution of tax relief on pension contributions, distinguishing between public and private sector workers, employee and employer contributions and occupational and private contributions.

SWITCH (v9.1) is linked to data from the 2023 Survey on Income and Living Conditions (SILC). Incomes are uprated to 2025 levels using outturn and forecast earnings, output and price growth. SWITCH allows us to model the full tax and welfare system in Ireland, including tax relief, explicit and implicit, on pension contributions. The SILC data underlying the SWITCH model contains administrative data on contributions to private pensions, contributions to occupational pensions by employees (public and private sector) and contributions to occupational pensions by employers. [7]

We impute a value for "employer" or government contributions to public sector pensions based on guidelines from the Department of Public Expenditure, Infrastructure, Public Service Reform

[6] See Taxation of retirement lump-sums (retrieved 12/05/2025).
[7] Public sector employment is self-declared in the survey

and Digitalisation. We assign public sector employees to either a 29% or 9% implicit government contribution based on whether they began employment before or after 2013. The limitations of the SILC data are such that we cannot tell when exactly they entered the public service, only that they are currently public sector employees and entered (any) employment before or after 2013. Therefore, we may overstate the number of public sector employees who began service pre-2013 and overstate the level of implicit government pension contributions.[8]

## 3.2 Descriptive statistics

About 5% of Irish workers make private pension contributions, and around 44% make occupational pension contributions.[9] Table 1 shows the proportion of private and private sector employees (and their employers) making occupational pension contributions. We find that 31% of private sector employees are currently making occupational pension contributions and that, for over half of these employees, the employer is also making a contribution. Among public sector employees, around 85% are contributing to an occupational pension. There are some classes of public sector employees who do not explicitly contribute to a pension (mostly those employed in the public sector before 1995) but who will still receive an occupational pension. Therefore, we assume that the State, as the employer, makes implicit contributions on behalf of all public sector employees and not just those who are themselves contributing.

Table 1 also shows the average contribution rates for public and private sector employees (and their employers) as a percentage of the employee's gross income. Figures are presented only for non-zero contributions. Private sector employees who contribute to an occupational pension contribute 5.6% of their earnings on average. This is supplemented, for those whose employers also make a contribution, by an average 4.8% contribution by the employer. Public sector workers who make occupational pension contributions, contribute an average of 7.7% of their earnings and this is supplemented by an implicit contribution of 24.8% from the state.

*Table 1 The proportion of workers contributing to occupational and private pensions and the average contribution rate*

| | **Employee** | **Employer** |
|---|---|---|
| **Making contribution (0/1)** | | |
| Private sector | 30.6% | 17.1% |
| Public sector | 84.8% | 100% |
| **Average (non-zero) contribution** | | |
| Private sector | 5.6% | 4.8% |
| Public sector | 7.7% | 24.8% |

Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data.

[8] Some public sector employees may also have had a Break in Service which would affect their pension entitlements.

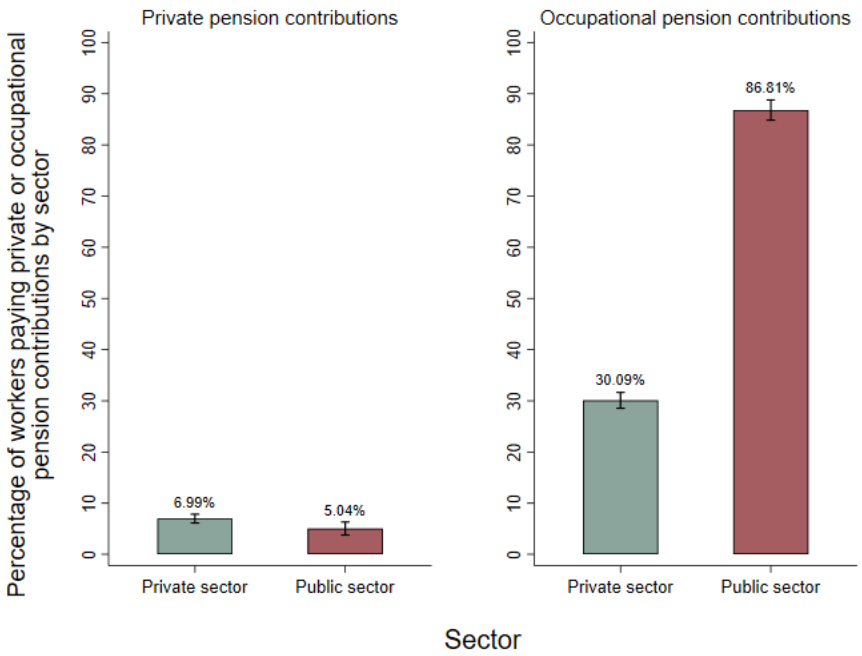
[9] This is lower than the CSO's estimate of the working-age population with some form of supplementary pension coverage as we capture only those currently making pension contributions. Some workers/non-workers may still be covered by a supplementary pension through past contributions even if they are not currently making contributions.

Figure 1 shows the distributional pattern of pension contributions. The population is divided into ten equally sized groups ranging from the lowest income tenth (decile) to the highest and we plot the proportion of workers per decile contributing to occupational and private pension plans. There are two key takeaways. First, there are more people paying occupational pension contributions than private pension contributions across the income distribution. Second, the proportion of workers making occupational pension contributions increases with income. The proportion of workers making private pension contributions is somewhat flatter, although it does peak in decile ten.

*Figure 1 Occupational and private pension contributions by income deciles*


Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data. Deciles are constructed using equivalised household disposable income for the whole population. Income is equivalised using the national scale.

*Figure 2 Occupational and private contribution rates by sector*




Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data.

Figure 2 separates workers into the public and private sector using self-reported information on the sector of activity. We find that public sector workers are slightly less likely to make private pension contributions than private sector workers although this difference is not statistically significant. Public sector workers are however substantially more likely to make occupational pension contributions. This is because most public sector workers in pensionable jobs make mandatory contributions to a public service pension scheme.

Figure 3 plots the pattern of contribution rates by age bracket and suggests that the highest proportion of workers making monthly contributions to their future pension occurs in the age group 46-55, when the income limit for tax relief on contributions is relatively high, at 25-30% of earnings.[10]

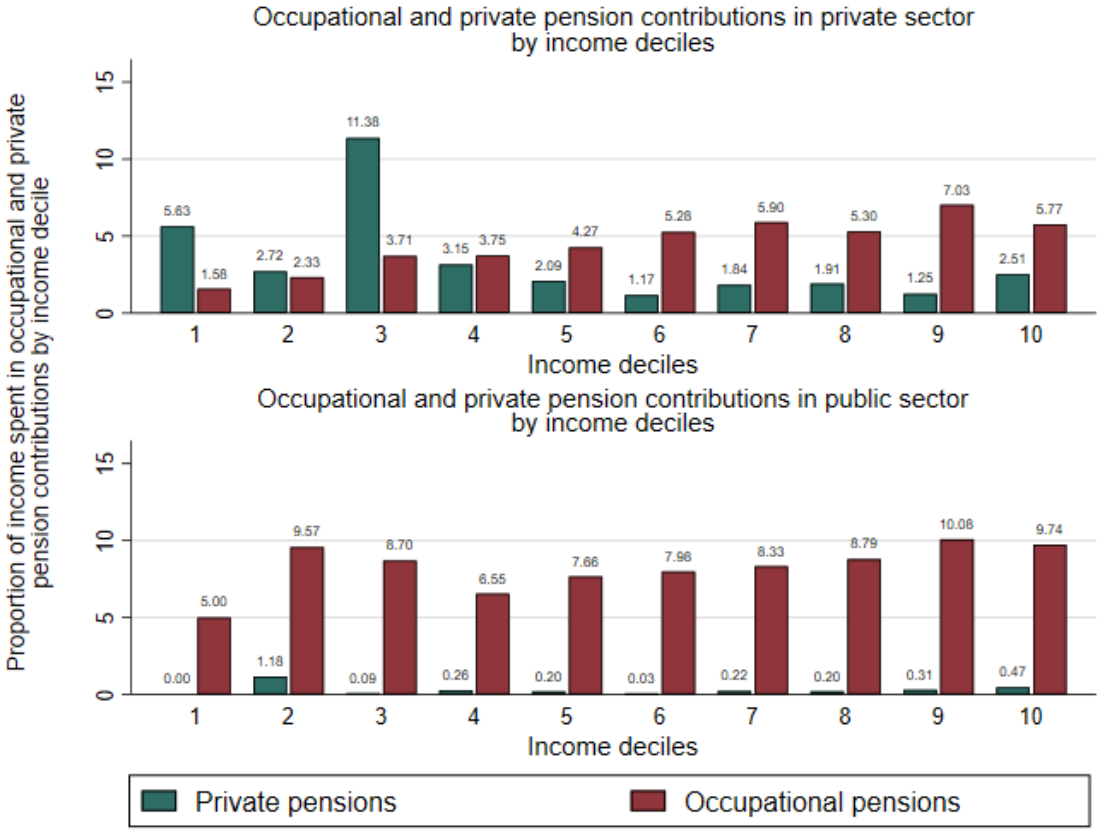
[10] While higher contribution rates are possible for those aged 55-59 (35%) and 60+ (40%), there is likely to be some sample selection at play as those who contribute to a private pension have more financial security to retire earlier and, thus, exit the sample of workers which is the basis for Figure 3

*Figure 3 Occupational and private contribution rates by worker age.*


Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data.

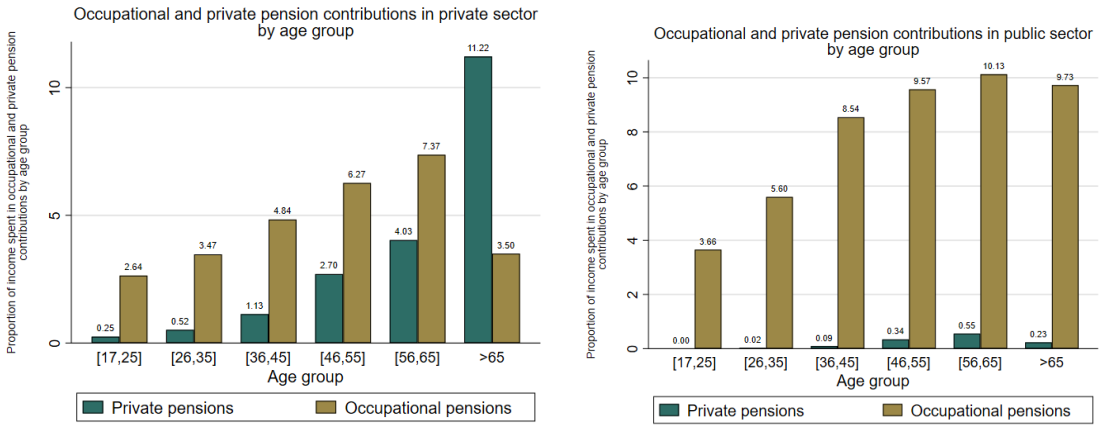
Figure 4 shows the proportion of income contributed to private and occupational pensions for private and public sector workers separately. In the private sector (displayed in the uppermost graph), a weak income gradient to occupational pension contribution levels exists, with workers in higher-income households contributing more as a proportion of their earnings to occupational pensions than workers in low-income households. The pattern of contributions is much flatter for private sector workers contributing to private sector pensions, – with an anomalous peak of 11% in the 3$^{rd}$ decile – suggesting workers contributing to private pension plans do so relatively independently from household income and that, other drivers, such as self-employment status, drive the decision to invest more or less. Figure 5 confirms that the over-65's contribute a substantial proportion of their income to private pensions. This is likely to be driving the relatively high private pension contributions observed at the lower end of the income distribution in Figure 4 as the over 65's tend to have relatively low income levels.

*Figure 4 The proportion of earnings contributed to occupational and private pensions by sector and income decile*




Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data. Deciles are constructed using equivalised household disposable income for the whole population. Income is equivalised using the national scale.

*Figure 5 The proportion of earnings contributed to occupational and private pensions by sector and age group*

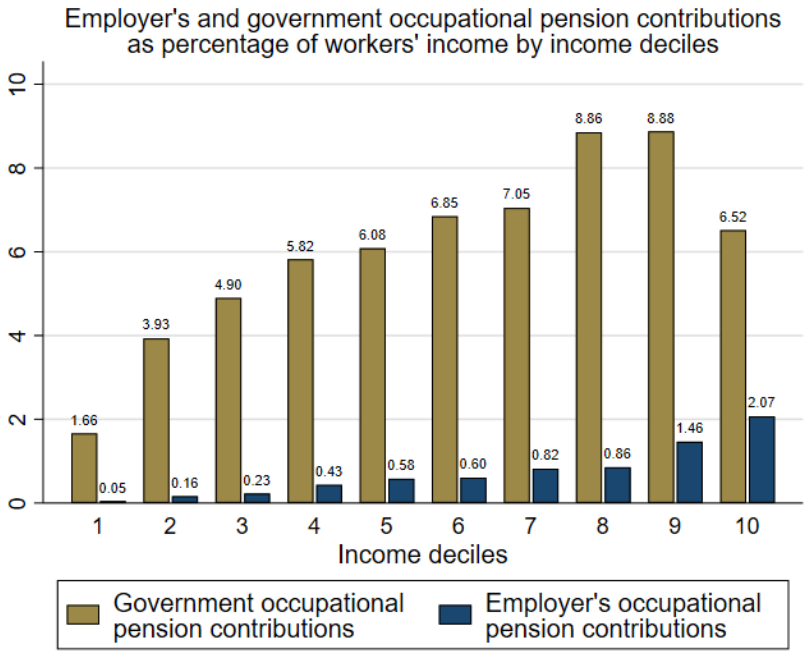



Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data.

In the public sector (displayed in the lower graph in Figure 4), workers spend a larger share of their income on occupational pension contributions at every income decile than private-sector

workers. For public sector workers, there is no visible pattern to the level of either private or occupational pension contributions. This reflects the rather flat nature of pension contributions in the public sector, with workers required to contribute a pre-defined proportion of earnings to a public service pension scheme.

*Figure 6 The proportion of earnings contributed by employers to occupational pensions by sector and income decile*




Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data. Deciles are constructed using equivalised household disposable income for the whole population. Income is equivalised using the national scale.

Figure 6 shows the average rate of occupational pension contributions made by employers, as a proportion of earnings. We assume that the state as an employer contributes either 29% or 9% of public sector earnings to an occupational pension scheme in respect of public sector employees, depending on whether they joined the public service before or after 2013. We find an income gradient to employer occupational pension contributions, both in the private and public sector. However, most striking is the fact that the rate of implicit employer pension contributions made by the state on behalf of public sector employees, averaging 6.5% of earnings, far exceeds the rate of pension contributions made by private sector employers which is 2% on average.

# 4. Results

## 4.1 The cost of tax relief on pension contributions

We begin by examining the aggregate extent of tax relief as estimated by SWITCH. In order to do so, we adopt the same framework as is adopted in Revenue estimates of the cost of pension tax reliefs i.e. the scale of tax relief is measured by the increase in revenue attained by moving from an EET system to a TET system. This analysis is a purely technical construct: it does not imply that a TET system is an appropriate one.

Table 2 shows the aggregate cost of tax relief on pension contributions estimated in this manner.

*Table 2 The cost of tax relief on pension contributions*

| | SWITCH (€m pa) | Revenue (€m pa) |
|---|---|---|
| Contributions: private pension | 300 | 1,154 |
| Contributions: occupational (employee) | 1,969 | |
| Contributions: occupational (employer) | 757 | 956 |
| *Sub-total* | 3,025 | 2,110 |
| Contributions: government | 3,052 | N/A |
| *Overall Total* | 6,078 | 2,110 |

Note: Own calculations (left-hand column) using SWITCH v9.1 linked to 2023 SILC data uprated to 2025 income levels. Revenue figures (right-hand column) for employee contributions from 2020 and for employer contributions from 2022 available here: Cost of Tax Expenditures

We estimate the cost of tax relief on pension contributions to be €6.1bn per annum. A small proportion (€300m) of this total relates to private pension contributions. Employee contributions account for around €2bn. Private sector employer contributions account for a further €757m. The largest single contributor is the implicit tax relief on government contributions which amounts to €3.1bn per annum.

Comparing the SWITCH simulations to the latest available Revenue data suggests that SWITCH overshoots the level of tax relief on employee (occupational plus private) contributions. The Revenue figure for 2020 is €1,154m while the SWITCH estimate for 2025 is €2,269m. Even accounting for wage growth between 2020 and 2025, it is likely that SWITCH overestimates employee pension contributions and/or the associated tax relief somewhat. The SWITCH estimate for tax relief on employer contributions (at €757m per annum) is closer to the estimate (of €956m per annum) from Revenue.

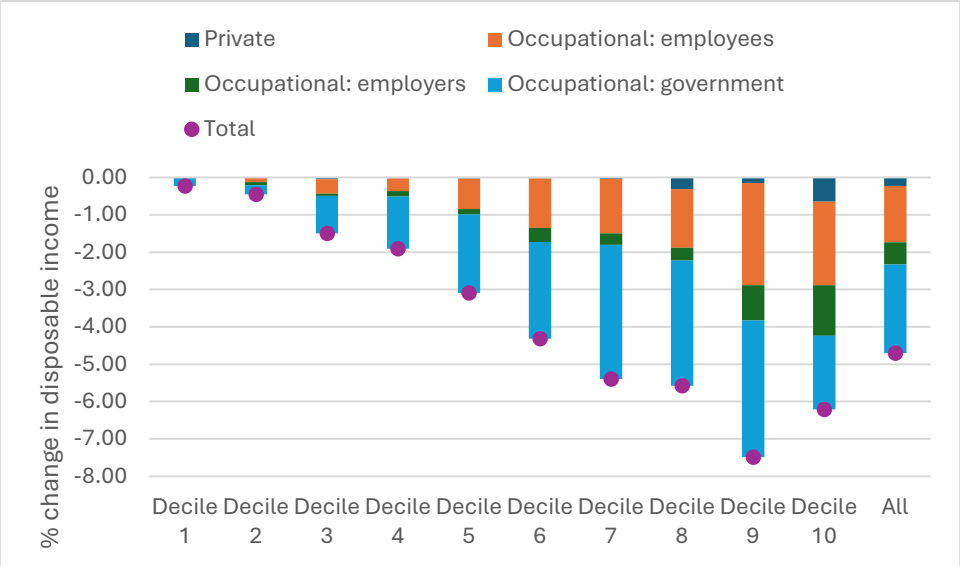
## 4.2 The distributional effect of tax relief on pension contributions

Figure 7 shows the distributional effect of tax relief on pension contributions, estimated by simulating a move from an EET system to a TET system. In line with previous work on this topic, we find that tax relief on pension contributions is higher for high income households than for low-income households. There are multiple reasons that this is the case. First, low-income households are less likely to make pension contributions in the first place. Second, the lowest

income households pay little to no income tax. Therefore, they do not benefit from tax relief if they make pension contributions. Third, when low-income households do make pension contributions, they contribute a lower proportion of their earnings. Fourth, the thresholds for tax relief on pension contributions are greater for older workers, who have higher earnings on average than younger workers and are incentivised to contribute more to pension plans, ultimately benefitting more from tax relief.

Tax relief on pension contributions is worth an average of 4.7% of disposable income. This varies from a low of 0.2% of disposable income for households in the lowest income decile to a high of 7.5% for households in the ninth income decile. For all income deciles apart from the upper income decile, tax relief on implicit government contributions on behalf of public sector workers makes up the largest portion of this tax relief. Tax relief on employee contributions to occupational pensions are the next highest category, followed by employer contributions on behalf of private sector employees. Tax relief on private pension contributions is negligible apart from the top three income deciles where it increases progressively in magnitude.

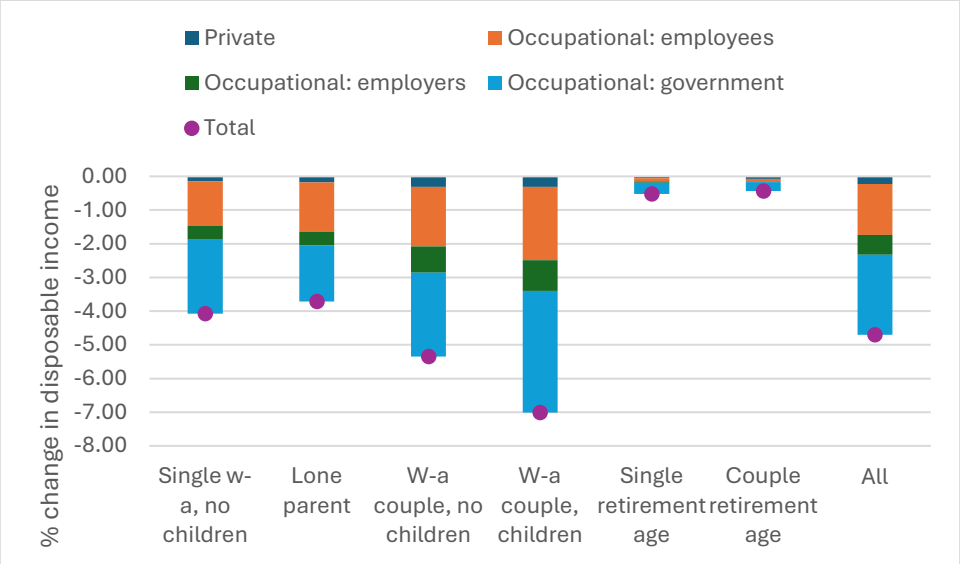
*Figure 7 The distribution of tax relief on pension contributions*




Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data. Deciles are constructed using equivalised household disposable income for the whole population. Income is equivalised using the national scale.

Figure 8 shows how tax relief on pension contributions is distributed by family type. Working-age couples benefit relatively more than single households, with or without children.

*Figure 8 Tax relief on pension contribution by family type.*




Note: Own calculations using SWITCH v9.1 linked to 2023 SILC data uprated to 2025 income levels. Working-age (w-a) households do not contain members over 65 years of age.

# 5. Discussion

This report provides an updated assessment of the scale and distribution of tax relief or deferment on public, occupational, and private pension contributions in Ireland, benchmarking current tax expenditures against a counterfactual TET system. We find that tax relief on pension contributions is substantial, amounting to approximately €6.1 bn per year, with the implicit tax relief on government contributions to public sector pensions forming the largest component of this amount. As previously argued by Callan et al (2007) and Doorley et al (2017), this highlights the importance of considering public sector pension arrangements in any comprehensive assessment of Ireland's pension-related tax expenditures.

We confirm that the current EET system is regressive, with higher-income households receiving substantially more in tax relief than lower-income households. In particular, tax relief on employee occupational contributions and implicit government contributions is concentrated among higher deciles. In many ways, this finding is mechanical as low-income households pay little to no tax, excluding them from incentives to contribute to occupational or private pensions. While considering tax relief on pension contributions as tax deferment provides some justification for this regressive pattern, analysis by Whelan and Hally (2018) indicates that pension drawdown tends to be taxed at a lower rate that the tax relief afforded to contributions, due partially to the possibility of extracting a tax-free lump sum (up to €200,000), but also to the fact that pension income tends to be lower than employment income.

The results highlight important differences between public and private sector pension coverage and contribution behaviour. Public sector workers contribute more to occupational pensions at every point in the income distribution, due to the largely mandatory nature of these contributions, and also benefit most from implicit government contributions. Private sector workers have more

heterogeneous contribution patterns, which are probably influenced by firm-level decisions on the provision of occupational pensions and financial literacy.

The introduction of auto-enrolment in 2026 represents a significant shift in the Irish pensions landscape. Auto-enrolment will increase participation among low- and middle-income workers (Bercholz et al., 2019), and the structure of the state top-up - equivalent to tax relief at 25% - is more progressive than the existing relief at the marginal rate of tax: 20% for low-income workers and 40% for high-income workers. Over time, auto-enrolment may also alleviate some regressivity in the pension tax system. However, auto-enrolment does not replace the existing EET system. The two systems will operate in tandem and their relative take-up in the future will depend on many factors, including the evolution of occupational pension schemes offered by employers, auto-enrolment opt-out behaviour, and the relative financial benefit of each to different types of taxpayer.

Future work could incorporate behavioural responses to potential reforms, explore the long-term fiscal implications of auto-enrolment, and investigate the distribution of pension drawdown taxation, which forms the third stage of the EET system.

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