

Chargeable Persons Case Base Profile

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Chargeable Persons Case Base Profile

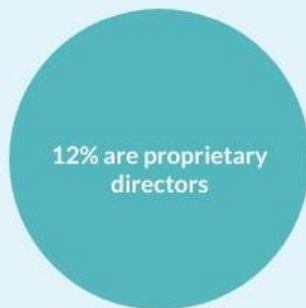
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Chargeable Persons Case Base Profile



A chargeable person is someone who is liable to file a tax return and calculate tax under self-assessment

There are 176,196 taxpayers with a self-assessed income no greater than €10,000 in 2016



60% have a registered tax agent

Self-Assessed Income Distribution



€0	29%
€1- €5,000	40%
€5,001- €10,000	32%



43% of taxpayers contacted Revenue in 2018



Small Minority (2%) were the subject of a Revenue compliance intervention in 2017

Executive Summary

In 2018, Revenue for the first time conducted a survey specifically of chargeable persons. A chargeable person is someone who is liable to file a tax return and calculate tax under self-assessment. In particular, Revenue was interested in seeking the views of chargeable persons with low amounts of self-assessed income (income from outside of employment).

The population to survey consisted of any taxpayer who filed a Form 11 tax return for 2016 with self-assessed income no greater than €10,000. Any taxpayers with employer or VAT registrations are excluded. This produces a population of 176,196 taxpayer units (with jointly assessed couples counted as one unit), from which a random sample of 6,000 was drawn to be surveyed.

The survey results are published on Revenue's website. To complement the survey findings, this paper presents a profile of the 176,196 taxpayers, including their incomes, tax liabilities and interactions with Revenue.

Key findings of this paper include:

- ❑ Nearly 60 per cent of the 176,196 taxpayers are married or in civil partnerships (either one or two earners).
- ❑ 60 per cent have a registered tax agent or adviser.
- ❑ Just under half (43 per cent) contacted Revenue in 2018, with phone the most used contact channel.
- ❑ Only a tiny minority (2 per cent) were the subject of an active Revenue compliance intervention in 2017. A further 2 per cent were the subject of a Revenue appraisal.
- ❑ Over 80 per cent of the taxpayers also earn PAYE income from an employment or occupational pension.
- ❑ 79 per cent have combined (PAYE and self-assessed) income over €10,000.
- ❑ The median (or middle) taxpayer has combined income between €40,000 and €49,000.
- ❑ The majority of income for cases over €10,000 is from PAYE.
- ❑ The 176,196 taxpayers have combined income of €10.2 billion and pay tax of €2.6 billion. The vast majority of this tax is charged on PAYE income.
- ❑ 17 per cent of the taxpayers face no tax liability and a further 12 per cent are charged less than €1,000 each.

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1 Introduction

Revenue has a strong tradition of carrying out customer surveys of taxpayers. The objective of these surveys is to assess customer satisfaction and use the opinions expressed to improve the service offered by Revenue to assist in the fair and efficient collection of taxes and duties.

In 2018, Revenue for the first time conducted a survey specifically of a category of chargeable persons. A chargeable person is someone who is liable to file a tax return and calculate tax under self-assessment, and includes proprietary directors and their jointly assessed spouses / civil partners. In particular, Revenue was interested in capturing the views of chargeable persons with low amounts of self-assessed income (income from outside of employment).

The population to survey consisted of any taxpayer who filed a Form 11 tax return for 2016 with self-assessed income no greater than €10,000. Any taxpayers with employer or VAT registrations are excluded. This produces a population of 176,196 taxpayer units (with jointly assessed couples counted as one unit), from which a random sample of 6,000 was drawn to be surveyed.

Table 1: Survey Sample Frame

Criteria	Number of Taxpayer Units
Form 11 return for 2016	560,990
Less: Deceased	1,545
Less: Gross Income (Schedule D and PAYE combined) of €0	12,320
Less: Schedule D income above €10,000	317,676
Less: PREM or VAT registrations	53, 253
Population	176,196

Source: Revenue analysis.

The survey results are published on Revenue's website.¹ To complement the survey findings, this paper presents a profile of the 176,196 taxpayers, including their incomes, tax liabilities and interactions with Revenue.

The information used for this profile is drawn from Revenue systems and data, it makes no use of the survey response data.

¹ The survey can be found at: <https://www.revenue.ie/en/corporate/information-about-revenue/research/surveys/surveys-of-chargeable-persons/index.aspx>.

2 Descriptive Statistics and Demographics

Tables 2 and 3 show the personal status and age profile of the 176,196 taxpayers. Nearly 60 per cent are married (two thirds of these are two earner couples). The median age category is 40 to 49 years old. However, there are 30 per cent of the taxpayers with no date of birth on Revenue records. Experience suggests these individuals tend to be older on average. If it was assumed all of this 30 per cent were over 67, the median age would be towards the lower end of the 50 to 66 years old category.

Table 2: Personal Tax Status

Personal Status	Frequency	Share %
Civil Partnership	382	0.22
Married Two Earners	65,806	37.35
Married One Earner	36,333	20.62
Single Female	26,456	15.02
Single Male	45,466	25.80
Surviving Civil Partner	6	0.00
Widow	1,222	0.69
Widower	525	0.30
Total	176,196	100

Source: Revenue analysis.

Table 3: Taxpayer Age

Age Category	Frequency	Share %
Less than 24	2,370	1.35
Age 24 to 29	7,591	4.31
Age 30 to 39	31,509	17.88
Age 40 to 49	36,905	20.95
Age 50 to 66	39,220	22.26
Age 67 to 79	4,127	2.34
Age 80+	1,411	0.8
Age not on file	53,063	30.12
Total	176,196	100

Source: Revenue analysis.

Table 4 shows that 60 per cent of the taxpayers have a registered tax agent or adviser.

Table 4: Tax Agent Use

Tax Agent	Frequency	Share %
Yes	106,479	60.43
No	69,717	39.57
Total	176,196	100

Source: Revenue analysis.

As Table 5 shows, rental activity is the most commonly reported and largest source of self-assessed income, followed by incomes from trades. A total of 110,781 taxpayers report income that falls under at least one of Cases I-V. Most of the remaining 65,415 derive the majority of their income from Schedule E (PAYE) sources.

Table 5: Self-Assessed Income Case Type

Income by Case Type	Number	Self-Assessed Income €m
I/II Trades etc	50,098	243.2
III Foreign Income	14,511	61.9
IV Miscellaneous	2,742	12.9
V Rental	53,450	271.3

Source: Revenue analysis. Note: A taxpayer may report income from more than one source e.g. both trade income and rental income.

The sectoral (NACE) breakdown of cases is shown in Table 6. This reflects the taxpayer's sector of self-employment or activity for self-assessment purposes and may differ from their sector of paid employment (which is based on their employer's sector). In line with Table 5, renting is the most common activity for taxpayers. Around 13 per cent are in the agriculture sector.

Table 6: Sectoral Breakdown

NACE Sector (10 largest sectors shown)	Number	Share %	Cumulative %
Renting and operating of own or leased real estate	45,371	25.75	25.75
Schedule E, Director Only	31,761	18.03	43.78
Mixed farming	10,272	5.83	49.61
Other financial service activities, except insurance & pension nec.	7,389	4.19	53.80
Raising of dairy cattle	5,933	3.37	57.17
Taxi operation	4,664	2.65	59.81
PAYE only	4,311	2.45	62.26
Raising of other cattle and buffaloes	4,059	2.3	64.56
Other human health activities	2,605	1.48	66.04
Case III only	2,547	1.45	67.49

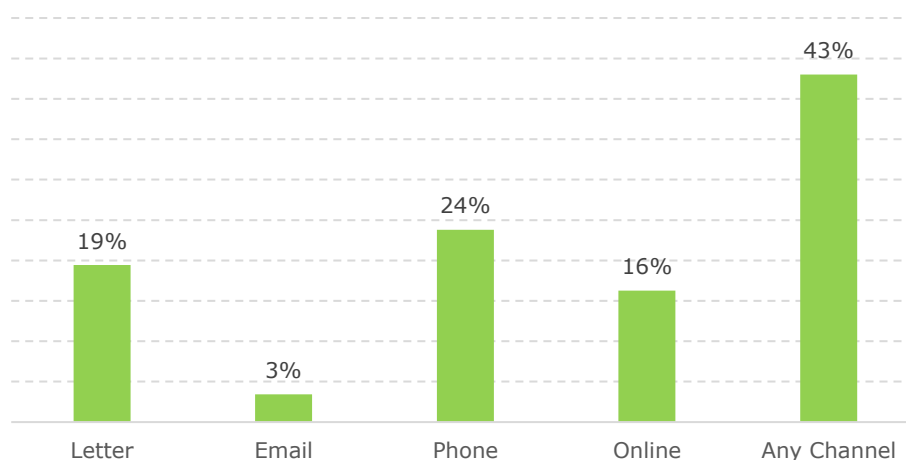
Source: Revenue analysis.

3 Interactions with Revenue

3.1 Contacting Revenue

Of the 176,196 taxpayers, 43 per cent were in contact with Revenue in 2018 (defined as the customer contacting Revenue rather than vice versa). They contacted Revenue a total of 210,125 times, or an average of 2.75 times per person. Figure 1 shows that 24 per cent had been in contact by phone, 19 per cent by letter and 16 per cent online (through Revenue's MyEnquiries service). Only 3 per cent used email.

Figure 1: Share of Cases in Contact with Revenue and Contact Channel Used



Source: Revenue analysis.

Of the four contact channels (letter, email, phone, and online), the majority of taxpayers (64 per cent) used just one. The remainder used two (28 per cent), three (7 per cent) or all four channels (0.83 per cent). Table 7 shows the most frequent channels or combinations of channels. The top three are those with one channel only.

Table 7: Contact Channel Combinations

Rank	Contact Type (Top 10)	Number	Share %
1	Phone Only	19,075	24.93
2	Letter Only	16,545	21.62
3	Online Only	11,988	15.67
4	Letter & Phone	8,392	10.97
5	Phone & Online	7,819	10.22
6	Letter & Phone & Online	3,521	4.60
7	Letter & Online	3,115	4.07
8	Email Only	1,272	1.66
9	Email & Phone	883	1.15
10	Letter & Email & Phone	881	1.15
Total		76,510	100

Source: Revenue analysis.

There are differences between contact channels in terms of the number of contacts made. Table 8 shows the number of contacts made by the number of channels used. As shown, 68 per cent of those who use just one contact channel do so only once. Similarly, 33 per cent of those who use two channels only twice contacted Revenue. However, for those who use three or more contact channels, the number of contacts most commonly reported is ten or more. Overall, those who contact Revenue more frequently appear to do so using a greater number of contact channels.

Table 8: Number of Contacts by Number of Contact Channels Used

Number of Contacts	Number of Contact Channels			
	One	Two	Three	Four
Once	67.62	-	-	-
Twice	19.38	33.26	-	-
Three Times	6.84	23.86	13.94	-
Four Times	2.91	15.03	16.55	4.08
Five Times	1.36	9.28	15.65	6.74
Six Times	0.77	6.02	12.02	9.87
Seven Times	0.41	3.91	10.03	10.5
Eight Times	0.25	2.47	7.42	8.31
Nine Times	0.16	1.79	6.16	8.62
Ten or more Times	0.31	4.37	18.25	51.88
Total (%)	100	100	100	100
Total (number)	48,880	21,517	5,475	638

Source: Revenue analysis. Note: bolded figures highlight the highest share in their column.

Table 9 shows the number of contacts according to the top five most frequently used channels. For example, for those who use only the phone, 61 per cent made contact once and 22 per cent twice. By contrast, for those who used only a letter as their means of communication, 77 per cent did so once and 16 per cent twice.

Table 9: Number of Contacts for Top Five Most Frequent Channels

Number of Contacts	Most Frequent	2nd	3rd	4th	Least Frequent
	<i>Phone Only</i>	<i>Letter Only</i>	<i>Online Only</i>	<i>Letter & Phone</i>	<i>Phone & Online</i>
Once	61.00	76.95	65.07	-	-
Twice	22.24	16.04	19.73	35.21	27.24
Three Times	8.61	4.44	7.4	24.31	23.00
Four Times	4.05	1.39	3.18	15.75	15.00
Five Times	1.85	0.54	1.69	9.27	10.32
Six Times	0.98	0.25	1.13	5.55	7.21
Seven Times	0.55	0.14	0.54	3.78	4.57
Eight Times	0.29	0.10	0.40	2.13	3.12
Nine Times	0.18	0.08	0.20	1.22	2.6
Ten or more Times	0.26	0.07	0.67	2.78	6.8
Total (%)	100	100	100	100	100

Source: Revenue analysis.

3.2 Revenue Interventions

Given the nature of the case base in question, which would be expected to have relatively low levels of non-compliance risk, Revenue compliance activity is limited for these cases.

Revenue compliance activity takes varying forms, with different intervention types employed depending on the likely risk and the nature of the taxpayer. This usually begins with an appraisal (i.e., an internal Revenue review of a case) to determine whether any further action is required. This may be escalated, depending on the potential risk.

As Table 10 shows, 96 per cent of the 176,196 taxpayers had no Revenue interventions opened over the course of 2017. Of the 4 per cent (6,559) who had an intervention, 43 per cent had only one intervention. Many of these interventions relate to the same issue. For example, those with two interventions often represent an appraisal which has been opened and closed, and then escalated to an aspect query.

Table 10: Number of Revenue Interventions

Number of Interventions	Number	Share of interventions%
One intervention	2,842	43.33
Two interventions	3,279	49.99
Three interventions	278	4.24
Four interventions	150	2.29
5 or more interventions	10	0.15
Total	6,559	100

Source: Revenue analysis.

Of the 4 per cent who had an intervention, just under 96 per cent (6,277) received an appraisal (Table 11). Around half of these taxpayers received an aspect query and 5 per cent had an audit or investigation. Out of those who received an appraisal intervention, 90 per cent received just one appraisal, a further 8 per cent received two appraisals, with the remaining receiving three or more appraisals.

Table 11: Intervention Type for Taxpayers with Interventions

	Appraisal	Aspect Query	Audit/Investigation	Profile Interview
No	282	3,190	6,219	6,490
Yes	6,277	3,369	340	69
Total	6,559	6,559	6,559	6,559

Source: Revenue analysis.

An appraisal involves internal work for Revenue but imposes no burden on a taxpayer (unless it requires escalation). Therefore, from the taxpayer perspective, only 2 per cent of the 176,196 taxpayers received an intervention in 2017 when appraisals are excluded.

3.3 Debt

At present, 77,568 (44 per cent) of the 176,196 taxpayers have debt available for collection arising out of tax arrears. The vast majority owe amounts worth less than €10. Excluding these, 11,604 taxpayers have debt available for collection (8,743 owe more than €50). Total debt amounts to €22.8 million, with Income Tax accounting for the highest level of arrears (Table 12).

Table 12: Debt Available for Collection

Tax Head	Debt €m
Income Tax	15.5
Capital Acquisitions Tax	4.3
Capital Gains Tax	2.9
VAT	0.1
Other Taxes	0.1
Total	22.8

Source: Revenue analysis.

3.4. Late Filers

The Pay and File deadline for the Form 11 return for 2016 was 16 November 2017. Of 176,196 taxpayers, 8.3 per cent (14,594) filed a late return after that date and would therefore have been subject to Revenue's non-filer programme. This is a slightly higher late filing rate than for the Form 11 taxpayer population as a whole, as shown in Table 13. The 14,594 represent 35 per cent of all late filers of the Form 11 return for 2016.

Table 13: Late Filers

Filed the Form 11 after the deadline	Profiled Taxpayers		Total	
	Number	%	Number	%
Yes	14,594	8.3	41,435	7.4
No	161,60	91.7	519,555	92.6
All	176,196	100	560,990	100

Source: Revenue analysis.

4 Incomes and Tax

As noted in the Introduction, the focus of the survey and this profile are on chargeable persons with self-assessed income (Schedule D income) below €10,000. Table 14 breaks down the 176,196 taxpayers into three categories based on their self-assessed income: €0 (50,644 taxpayers have no self-assessed income), €1 to €5,000 (69,900 taxpayers) and €5,001 to €10,000 (55,652 taxpayers).

A chargeable person can have both self-assessed income and PAYE income (Schedule E income). From a statistical perspective, a chargeable person is categorised as having mainly Schedule D income if more than half of their income comes from Schedule D sources (or mainly Schedule E income if more than half of their income comes from Schedule E sources). Table 14 shows, for the three categories of self-assessed income, the share of the taxpayers with mainly Schedule D or mainly Schedule E income. For those with €0 self-assessed income, 100 per cent have mainly Schedule E income. Overall, less than a fifth of the 176,196 (17.9 per cent) derive most of their income from Schedule D sources. This breakdown is to be expected given the focus in this profile on taxpayers with low amounts of self-assessed income.

Table 14: Self-Assessed Income

Amount of Self-Assessed Income	Schedule D		Schedule E		Total	
	Number	%	Number	%	Number	%
None	0	0	50,644	100	50,644	100
Less than or equal to €5,000	14,988	21.44	54,912	78.56	69,900	100
€5,001 to €10,000	16,523	29.69	39,129	70.31	55,652	100
All	31,511	17.88	144,685	82.12	176,196	100

Source: Revenue analysis.

4.1 Taxpayers with Zero Self-Assessed Income and Proprietary Directors

The 50,644 chargeable persons declaring zero self-assessed income in 2016 represent 28.7 per cent of the 176,196 taxpayers. As shown in Table 15, 12 per cent of these also declared zero self-assessed income in both of the previous two years (20,840 taxpayers).

Table 15: Zero Self-Assessed Income

Amount of Self-Assessed Income	Number	Share of 2016 cases %
None in 2016	50,644	28.70%
of which: none in 2015	24,302	13.79%
of which: none in 2014	22,677	12.87%
of which: none in both 2014 and 2015	20,840	11.83%

Source: Revenue analysis.

Table 16 shows the income distribution for the taxpayers who declared zero income in all three years by their range of combined gross income (self-assessed and PAYE incomes). Just over 13 per cent have a combined income less than €20,000.²

Table 16: Combined Gross Income of Taxpayers with Zero Self-Assessed Income

Combined Income €	Number of Cases	%
1 - 5,000	391	1.88
5,001 - 10,000	620	2.98
10,001 - 15,000	827	3.97
15,001 - 20,000	955	4.58
20,001 - 30,000	2,106	10.11
30,001 - 40,000	2,712	13.01
40,001 - 50,000	2,081	9.99
50,001 - 60,000	1,836	8.81
60,001 - 70,000	1,896	9.1
70,001 - 80,000	1,446	6.94
80,001 - 90,000	1,123	5.39
90,001 - 100,000	864	4.15
100,000 - 125,000	1,581	7.59
125,001 - 150,000	837	4.02
150,001 - 175,000	481	2.31
175,001 - 200,000	288	1.38
> 200,000	796	3.82
All	20,840	100

Source: Revenue analysis. Note: Cases with €0 gross income are excluded from the 176,196 taxpayers. This distribution refers to taxpayers who reported zero self-assessed income in each year of 2014-2016.

Table 17 shows a summary of all 176,196 taxpayers by their self-assessed income category and whether they are a proprietary director.³ The majority of proprietary directors have zero self-assessed income (58.2 per cent), but they form a minority of taxpayers in each income category. Overall, proprietary directors account for only 12 per cent (20,636) of the 176,196 taxpayers.

Table 17: Self-Assessed Income for Proprietary Directors

Amount of Self-Assessed Income	Proprietary Director		Not Proprietary Director		Total population	
	Number	%	Number	%	Number	%
None	12,021	58.25	38,623	24.83	50,644	28.74
Less than or equal to €5,000	5,512	26.71	64,388	41.39	69,900	39.67
€5,001 to €10,000	3,103	15.04	52,549	33.78	55,652	31.59
All	20,636	100	155,560	100	176,196	100

Source: Revenue analysis.

² Roughly one third of taxpayers who declared zero income in all three years are proprietary directors (discussed further below).

³ A proprietary director is a director who can control, either directly or indirectly, more than 15% of the share capital of a company. All proprietary directors are chargeable persons and are obliged to file a Form 11 each year, regardless of income level or income source.

4.2 Income Distribution

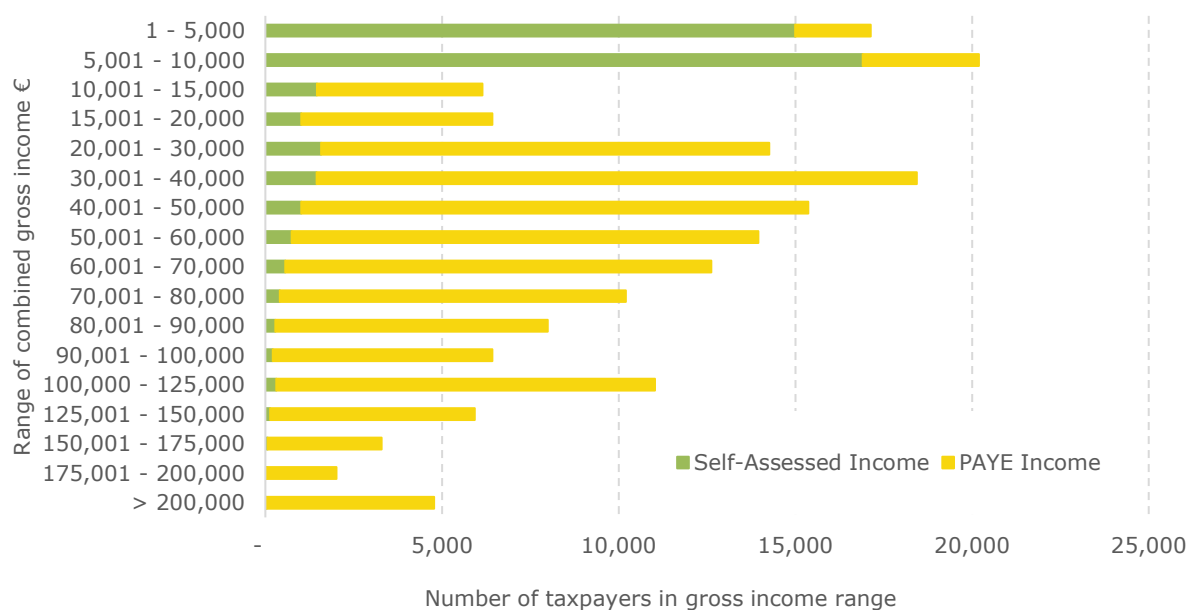
Table 18 shows the distribution of the 176,196 taxpayers by their range of combined gross income (self-assessed and PAYE incomes). Just over a fifth (21 per cent) of the 176,196 taxpayers have combined income below €10,000. The median (or middle) taxpayer has combined income between €40,000 and €49,000.

Table 18: Number of Taxpayers by Combined Gross Income

Combined Income €	Number of Cases	%
1 - 5,000	17,130	9.7%
5,001 - 10,000	20,195	11.5%
10,001 - 15,000	6,148	3.5%
15,001 - 20,000	6,429	3.7%
20,001 - 30,000	14,265	8.1%
30,001 - 40,000	18,441	10.5%
40,001 - 50,000	15,364	8.7%
50,001 - 60,000	13,950	7.9%
60,001 - 70,000	12,622	7.2%
70,001 - 80,000	10,198	5.8%
80,001 - 90,000	7,995	4.5%
90,001 - 100,000	6,428	3.7%
100,000 - 125,000	11,026	6.3%
125,001 - 150,000	5,927	3.4%
150,001 - 175,000	3,294	1.9%
175,001 - 200,000	2,010	1.1%
> 200,000	4,774	2.7%
All	176,196	100

Source: Revenue analysis. Note: Cases with €0 gross income are excluded from the 176,196 taxpayers.

Figure 2 shows the same distribution but with income split into self-assessed and PAYE income in each gross income range. Among the fifth of taxpayers with a combined gross income below €10,000, the bulk of their income (over 80 per cent) is from self-assessed sources. The majority of the taxpayers (79 per cent) have combined (PAYE and self-assessed) income over €10,000. Most income for those with combined income over €10,000 is from PAYE. There is a steady if small amount of self-assessed income in all ranges above this level. Income from self-assessment averages at about 3.5 per cent of combined income, once the €50,000 level is exceeded.

Figure 2: Share of Self-Assessed and PAYE Income by Gross Income Range

Source: Revenue analysis. Note: Cases with €0 gross income are excluded from the 176,196 taxpayers.

4.3 Tax Due

Table 199 presents the aggregate incomes and tax due by gross income range. In total, the 176,196 taxpayers have combined incomes of €10.2 billion and pay €2.6 billion in tax. As the “Combined Tax” column shows, those in lower income ranges pay relatively low amounts of tax, as would be expected given their low incomes. While dependent on a taxpayer’s circumstances and the applicable tax credits and exemptions, most of those with incomes below €16,500 will not pay Income Tax and will pay very little USC.⁴

The majority of the €10.2 billion in gross income is from PAYE (€9.7 billion), with €574 million from self-assessed, as is also shown in Table 19. In the Irish tax system, PAYE and self-assessed incomes are combined prior to the calculation of the final tax liability. Therefore, it not possible to say conclusively what share of the resulting tax is derived from either income source. However, the Table presents estimates of the tax liability by income source based on an effective tax rate, which is defined as the ratio of each taxpayer’s total tax liability to their combined gross income. This rate is applied separately to both their PAYE income and self-assessed income.

The bulk of tax charged to the 176,196 taxpayers is on PAYE income (€2,498 million), in line with Figure 2. The estimated total tax liability for self-assessed income is €79 million.

⁴ Over 80% of the 176,196 taxpayers earn PAYE income so will be entitled, at a minimum, to a personal tax credit, as well as a PAYE tax credit if they are employed. The earned income tax credit (EITC) was also introduced in 2016.

The majority of income among those of the 176,196 taxpayers in the two lowest income ranges is from a self-assessed source and most of their tax is paid under self-assessment. From the third income range and above (over €10,000), this switches and PAYE accounts for most of the tax.

Table 19: Incomes and Tax Liabilities by Gross Income Range

Combined Income €	Combined Income €m	Combined Tax €m	PAYE Income €m	PAYE Tax €m	Self-Assessed Income €m	Self-Assessed Tax €m
1 - 5,000	46.4	2.6	5.8	0.1	40.7	2.5
5,001 - 10,000	152.9	6.3	24.9	0.2	128.0	6.1
10,001 - 15,000	76.6	1.2	58.4	1.0	18.2	0.2
15,001 - 20,000	113.0	4.1	95.2	3.7	17.9	0.4
20,001 - 30,000	359.3	25.2	319.7	23.1	39.7	2.1
30,001 - 40,000	645.5	70.8	594.6	66.1	51.0	4.7
40,001 - 50,000	689.4	102.9	643.7	96.9	45.7	6.1
50,001 - 60,000	766.4	138.8	725.7	131.9	40.7	6.9
60,001 - 70,000	820.3	163.2	783.7	156.2	36.6	7.0
70,001 - 80,000	762.3	167.1	731.9	160.7	30.5	6.4
80,001 - 90,000	678.5	163.4	654.9	158.0	23.6	5.5
90,001 - 100,000	609.4	158.9	589.8	154.0	19.5	4.9
100,000 - 125,000	1,227.6	351.4	1,193.5	341.9	34.1	9.5
125,001 - 150,000	806.7	257.2	788.2	251.4	18.5	5.8
150,001 - 175,000	532.2	183.3	522.3	179.9	9.9	3.4
175,001 - 200,000	375.0	135.8	368.7	133.5	6.3	2.3
> 200,000	1,587.7	644.6	1,574.9	639.5	12.8	5.1
All	10,249	2,577	9,676	2,498	574	78.7

Source: Revenue analysis. Note: "Self-assessed tax" is defined as tax charged to taxpayers' self-assessed income based on their effective tax rate. "PAYE tax" is defined as tax charged to taxpayers' PAYE income based on their effective tax rate.

Table shows the tax liability of the 176,196 taxpayers by their amount of tax due (across PAYE and self-assessed incomes). It also shows the same information for late filers, a subset of the 176,196 taxpayers. 16.9 per cent of the 176,196 taxpayers are charged no tax, compared to 26.6 per cent for late filers. In general, late filers are more likely to have lower amounts of tax due than the taxpayer population as a whole.⁵

⁵ The 14,594 late filers account for 7 per cent of total income tax and USC liabilities for the 176,196 taxpayers.

Table 20: Tax Liability

Amount of Tax Due €	Share of All Taxpayers %	Share of Late Filers %
None	16.94	26.55
1 to 499	7.39	9.41
500 to 999	4.77	5.23
1,000 to 1,999	6.34	6.76
2,000 to 4,999	12.26	11.92
5,000 to 9,999	13.47	11.03
10,000 to 19,999	16.37	12.82
20,000 to 39,999	13.78	9.48
40,000 or more	8.68	6.8
All	176,196	14,594

Source: Revenue analysis. Note: "None" includes those in a negative or repayment position.

Table compares the tax liability of the 176,196 taxpayers by those who do and do not use tax agents or advisors. For taxpayers with mainly Schedule D income, the distribution of tax liabilities is very similar regardless of agent use. However, for the broader case base of 176,196 taxpayers, which is dominated by income from PAYE sources, the distribution differs by agent use. 65 per cent of all taxpayers who use an agent pay less than €5,000 in tax while the equivalent share for those who do not use an agent is 56 per cent, a difference of 9 percentage points.

Table 21: Tax Liability by Agent Use

Amount of Tax Due on Self Assessed Income €	Agent – Schedule D		Agent – All cases	
	Yes %	No %	Yes %	No %
None	63.51	60.22	18.14	15.12
1 to 499	14.9	17.45	8.15	6.22
500 to 999	9.55	10.28	5.21	4.09
1,000 to 1,999	11.85	11.8	6.84	5.58
2,000 to 4,999	0.19	0.24	12.93	11.23
5,000 to 9,999	-	0.01	13.52	13.4
10,000 to 19,999	-	-	15.9	17.09
20,000 to 39,999	-	-	12.27	16.09
40,000+	-	-	7.04	11.18
Number of Taxpayers	10,498	21,012	106,479	69,717

Source: Revenue analysis.

5 Conclusion

The purpose of this profile is to further inform Revenue's response to the findings of the 2018 survey of chargeable persons with self-assessed income below €10,000.

The results of the survey are positive in terms of customer satisfaction with Revenue's service and the supports and guides offered to this group of taxpayers. There are also a number of strategic issues raised in the survey responses. These are further highlighted in the profile presented in this report. Nearly half of the taxpayers (43 per cent) contacted Revenue during 2018 while a small number (2 per cent) had a Revenue compliance intervention in 2017 (a further 2 per cent were the subject of a Revenue appraisal). A notable share (29 per cent) filed the Form 11 but reported no self-assessed income in 2016 (12 per cent reported no self-assessed income over 2014-2016). These interactions create work for Revenue and place a burden on taxpayers, both of which may be unnecessary or could be reduced.

Revenue realigned its structures in 2018 to offer a more effective service to taxpayers. This included the creation of a national Personal Division, which is responsible for managing the tax affairs of the bulk of the 176,196 taxpayers in the group of interest. This profile will assist Revenue in considering a new approach to supporting compliance for taxpayers on the margin of the self-assessment system.