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NAME	Wellington Leandro de Souza
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# **Independent College Dublin**

**“Inflation, Cost of Living, and Taxation”**

**Wellington Leandro de Souza**

**51704048**

**Supervisor: Declan Faughey**

**Nov 2022**

## ACKNOWLEDGEMENT

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## ABSTRACT

The cost of living, finances, and taxation are the subjects that I specialize in studying for this project. It was my intention to look into the PAYE system that is used in Ireland, how it is administered for employees, and how it can lessen the impact of the currently high cost of living.

I plan to do an in-depth study of the PAYE income tax system in Ireland, determine whether or not people understand how it operates, evaluate the risks associated with the system, and explain how PAYE works in Ireland in addition to its fairness and feasibility. This is a topic that has piqued my interest because many employees from other countries who come to Ireland in search of employment report having issues navigating the PAYE system, and occasionally even Irish people themselves are confused by its operation.

The system's original design was created in 1960 and was updated in 2019. One of the goals of this modification was to make the risk analysis and reporting system "real-time," as well as to update the system in order to implement COVID assistance programs such as the Temporary Wage Subsidy Scheme (TWSS) and the Employment Wage Subsidy Scheme (EWSS). Given the ongoing epidemic, this research will make use of previously acquired knowledge about the PAYE system and its benefits in terms of those assistance programs as well.

In spite of the seeming limitations of the subject matter, having a more comprehensive understanding of the PAYE system can have far-reaching impacts. The strengths, weaknesses, opportunities, and threats analysis will try to determine how significant these effects are and will offer additional recommendations for operational support, understanding and explaining better the characteristics of the system and use the many subheadings to comment on particular aspects of how PAYE works in Ireland.

In the most recent few months, the cost of living in Ireland has skyrocketed, which can be attributed to a variety of external factors, one of which is the country's exceptionally high inflation rate. In addition, the cost of living in Ireland can be attributed to a variety of external factors, including a variety of economic factors.

I would like to concentrate on explaining how the system works, describing how payroll works and how it applies to PAYE workers, giving the lecturer the impression that I did extensive research on the topic, and giving the audience a brief overview of how to use the Revenue PAYE system. This explanation will be based on the introduction.

This study was conducted with the goal of learning about the effects of the PAYE system on revenue, the effects of the PAYE system on the current cost of living in Ireland, and the ways in which the PAYE system can assist individuals in surviving difficult times.

Using marketing tools to conduct surveys of people to gain a better understanding of the system's benefits and drawbacks, as well as to determine whether or not Irish and non-Irish people living here are aware of the system's significance and how it works. The survey's goal is to gain a better understanding of the system's benefits and drawbacks, and the results will be explored in this project in order to compare them to the literature about specialist authors on the topic.

## LITERATURE REVIEW

### **Theme 1: A considerable growth in the cost of living in Ireland.**

- **What are the contributing factors?**
- **Is it a domestic or international issue?**

Inflation is an economic term for rising prices. As a result, inflation raises living costs while decreasing currency value. Inflation is the main cause of Ireland's high cost of living, especially in housing, energy, and food.

My survey found that high house prices (rent and mortgage payments), the war between Russia and Ukraine, and poor government management are the main causes of Ireland's rising cost of living.

International sanctions followed the Russia–Ukraine war. Russian sanctions hurt global supply chains and economies (Ozili 2022). The Russia-Ukraine conflict raises energy prices, lowers confidence, and weakens financial markets. Inflation lowers disposable income, elasticity, and price sensitivity (Choi et al. 2018; Munro and Yeoman 2005; Yeoman et al. 2007). Prices are rising worldwide.

Garreth MacNamee, from the *Jornal.ie* says most Irish people are worse off financially than a year ago. Cost-of-living measures were revealed by advancing the budget. Last week's exchequer surplus was €6.3 billion.

The Finance Department said the increase "reflects robust tax collections and a drop in approved current spending due to COVID-19 unwinding." His article discusses inflation, energy prices, and parent education. Global food prices have risen. Irish weekly shoppers pay more than a year ago.

## **Theme 2: The impact of the PAYE system on Irish consumers lives**

- **Do direct tax measures ease the burden of inflation?**
- **Would indirect business supports be better placed to help Irish consumers?**

Tax breaks have an impact on supply and demand. Reduced wage and salary marginal tax rates can increase employment. Extending the earned income tax credit has the potential to attract low-skilled workers. Lower marginal tax rates on asset returns encourage saving. Reduced corporate income taxes can stimulate domestic investment. Tax breaks can spur economic innovation.

Tax cuts decrease supply. Workers may work less and relax if a cut increases after-tax income. Lower tax rates increase the financial incentive to substitute, but the "income effect" mitigates this.

Budget 2022, released in September, included €1.1 billion for personal income tax reforms. Measures:

The 20% personal income tax standard rate band will rise by €3,200. The first €40,000 is subject to a 20% tax. All tax credits (€1,700) will increase by €75. The Home Carer tax credit for stay-at-home parents will be increased by \$100.€21,295 will become €22,920, the second-rate U.S.C. ceiling. Medical card holders and over-70s earning less than €60,000 will be exempt from the top USC rate after 2022. The 2023 rent tax credit is €500. The 1960 PAYE system was updated in 2019. Revenue collected "real-time" data after PAYE modernization.

Revenue gained access to consumer income data, enabling more targeted tax measures to boost the economy. Real-time recording allowed Revenue to implement business supports like TWSS, EWSS, CRSS, and others without disrupting the economy. Revenue was best

positioned to support businesses during economic uncertainty by adapting to the digital economy.

According to my survey, most people were neutral about whether the system is equitable compared to other European countries, and most international people were neutral about whether it is fairer than in their home country. Most people don't think tax credits and rate bands are enough to survive the high cost of living. Most people disagreed that the income supports in the budget for 2022 will do enough to combat inflation and thought the government should reduce the percentage of tax on lower incomes to help them.

Ireland's annual inflation was 6.2% in January–April and 7.3% in April. March's CBI Bulletin predicted 6.5% inflation (CBI, 2022). was 2.4%. After pandemic restrictions, supply chain disruptions, the Russia-Ukraine war, and high energy costs, the economy reopened, causing higher inflation (Schnabel, 2022). Academics and policymakers want to know if these fluctuations are permanent. Ireland's job market is strong and growing (CBI, 2022).

Inflation risk has second-round effects (Elderson, 2022; de Guindos, 2022). Last year and this year, household inflation expectations soared (Lane, 2022). If inflation persists, wage demands and growth will rise. To offset wage increases, firms may raise prices, raising consumer prices. Irish business input cost increases should keep inflation above pre-pandemic levels (Byrne et al., 2022).

One-year inflation expectations are high and rising. Irish workers don't anticipate wage growth next year. Workers anticipate lower real wages. Our earnings and inflation expectations survey illuminates expected real earnings and second-round effects.

Personal income tax cuts are welcome in the budget, but the lack of a third tax rate band for middle-income earners is disappointing. The minister promised a review in 2023 and changes in 2024. The medium term will be guided by a broad income tax, USC, and PRSI review.

### **Theme 3: Are current Government measures enough to combat inflation?**

- **Did Budget 2022 do enough to help workers?**
- **Should more be done to protect businesses?**

The government created a couple of measures recently as the mini budget and the real budget last September in order to combat the inflation in Ireland. Measures like credits for energy bills, fuel and changes to the PAYE system increasing the tax credit and rate bands were made. The Government must balance measures to reduce inflation and the cost of living while sustaining medium-term economic recovery. If the government spends too much to ease the cost-of-living crisis, it could fuel future inflation. The upcoming Budget will be crucial in acting.

Most people disagreed that the income supports offered in the budget for 2022 will do enough to combat the inflation and thought that the government should reduce the percentage of tax on lower incomes to help those people combat the inflation.

This decision reflected the negative effects of rapid price rises on many individuals and households and the speed of events. In July, the government announced it would exceed its self-imposed 5% spending cap by 1.5% in 2023. So, a budgetary package of €6.7 billion was expected, with €1.05 billion for tax measures and reliefs.

Barra Roantree, an Analysis Officer at the ESRI, stated, "Our research indicates that the government's strategy to insulate households from the recent increase in energy prices has been successful. The majority of low-income households will benefit more from targeted welfare

measures and universal household energy credits this winter than if welfare payment rates had increased in tandem with inflation both this year and next.

Senior Research Officer at the ESRI Karina Doorley stated, "The one-off measures outlined in Budget 2023 will greatly cushion actual incomes. However, the majority of permanent tax and welfare reforms benefit individuals with higher earnings. Once the inflation problem has passed, policymakers may need to consider benchmarking social welfare payments to ensure they offer appropriate income to recipients.

#### **Theme 4: What do Irish residents do to help deal with the high cost of living?**

- **Are people changing their consumer behaviour because of it?**
- **Are people thinking about move to another country because of it?**

As Ireland's cost of living rose weekly, people changed some of their habits and consumer behaviours to reduce the impact. My survey found that high energy, supermarket, and rent prices were the biggest factors affecting people's standard of living. Most respondents think high housing costs cause high living costs (renting and mortgage prices).

I will highlight budget provisions that help everyone. Budgets are sustainable. Public service, education, and health costs decreased. It reduced taxes and increased social welfare. The comprehensive, fair, and progressive budget will fix it.

Consumer pessimism is at a nine-year high, with cost of living a "main concern," according to Irish Examiner reporter Steve Neville. 62% of people will cut food spending next year due to price hikes. Eight months later, living costs worry more people. 81% worry about cost-of-living increases, up from 62% three months ago and 53% in October 2021.

According to Permanent TSB's Reflecting Ireland research, 53% of respondents think they're worse off than a year ago, up from 32% in January. 43% believe they will be worse off in a year, up from 22% three months ago. Future pessimism last reached 45 percent in 2013. 24 percent think they'll be better in a year.

"Many feel financially precarious despite adapting to the hardships." "Cost of living pressures will require financial resilience in the coming months." 55% of consumers will switch power or gas providers, up from 49% last year, and 47% will switch car insurers, up from 38%.



Source: Permanent TSB's reflecting Ireland research (2022)

**Theme 5: Is the current inflationary process having an impact on prospective home ownership?**

- **Are people not spending money to be save for a housing deposit?**
- **Are “generation rent” disproportionately affected by inflation?**

As inflation exceeds 9%, the housing and cost-of-living crises are worsening, with the national average rent over €1,250 and Dublin's over €1,750.

My survey found that most people think high housing costs cause high living costs (rent and mortgage prices). Even with Ireland's high cost of living, most people don't consider moving, and those who do move to Spain, the US, or the Netherlands.

According to Rory Hearne of the Irish Examiner, there are 166,000 vacant homes in Ireland. The housing crisis affects Generation Rent's mental health, security, and hope. Unaffordable rents, record evictions, and pre-pandemic homelessness make consumers negative. The housing crisis has caused unprecedented inequality. Threshold's "We are Generation Rent" says Generation Rent can't afford private rentals.

14 percent of renters rent by choice, 64 percent want to buy, and 20 percent wait for social housing. Worse, 44% don't feel safe. Threshold research shows Generation Rent is aging and having kids.

30% of renters without state aid are poor after paying rent, and 13% of children are poor before their family pays housing costs. The ESRI says inflation "disproportionately affects" low-income deciles (many younger households and renters). May rents rose 11.2% and prices 7.8%. This trend shows the decreased spending power of renters who cannot buy a home.

## **METHODOLOGY**

### **Approach**

Without structured methodologies, I chose the inductive approach because it allows research findings to emerge from frequent, dominant, or significant themes in raw data.

Inductive reasoning generalizes from specific cases. Inductive approach contrasts with deductive approach, which uses general information to draw specific conclusions. Bottom-up reasoning is inductive logic.

Inductive research begins with data collection. After collecting a lot of data, the researcher will step back to assess it.

To compare my literature review with this approach, I collected as many participants as possible.

### **Research Method**

This study used a quantitative online survey. Quantitative research objectively collects and analyses numerical data to characterize, predict, or regulate variables.

Since statistics are based on mathematical principles, the quantitative approach is scientifically objective and rational, making it useful for validating and testing theories. Advanced software eliminates data analysis, especially when massive amounts of data are involved.

Quantitative research seeks causal correlations, hypotheses, and population expansion. Quantitative research seeks to comprehend society, specifically the Irish economy.

I used quantitative methods to study Ireland's high cost of living and Revenue's PAYE system.

Quantitative research produces objective data that can be clearly communicated using statistics and numbers. This data can also be cross-referenced with the literature review to see what authors are saying about the theme.

## **Quantitative Method**

### **Online Survey - Tool Google Forms**

I chose the Google Forms tool because it is a quick and easy way to collect data.

Overall, Google Forms is effective at gathering simple data. We continue to use it to collect external data. Google Forms is extremely simple to use and understand, and allowed me to create basic forms to collect simple data that would be tedious to collect manually.

### **21 closed and open-ended questions**

In the usability and field studies for this dissertation, I asked twenty-one closed and open-ended questions. Pre-, mid-, and post-research questions are common. How we ask questions affects what and how much we learn. This simple method reveals unexpected and crucial information. Open-ended questions allow respondents to write their own answers. Closed-ended questions provide a question prompt and a list of responses.

Open-ended questions reveal unexpected motivations, behaviours, and concerns. Asking people to explain something often reveals surprising mental models, problem-solving strategies, hopes, fears, and other details.

I chose the sample answers based on my expertise since I asked both open-ended and closed-ended questions. Since I don't need more facts, it's based on my single reality.

My conclusions are valid if enough respondents agree or disagree with my secondary research. Demographic, PAYE System acknowledgement, and inflation/cost of living questions were asked.

### **Samples of the survey**

Because it is usually impossible to study the entire population, this study was conducted on samples. As a result, the sample must be representative of the population.

Although the type of sample used is not probabilistic, we needed to use a convenience sample that does not use sample calculation.

As a result, this type of study does not allow for population generalization but rather provides references to the problematic.

I was able to survey 103 participants and people within the Irish domestic economy.

### **The distribution of the survey**

Social media is all about being social, and one way to keep the conversation going is to collect feedback from my followers. Promoting a survey in this space demonstrates the value my audience's opinions and allows them to express themselves.

I shared a direct link to my online survey and asked my friends to do the same to promote this survey on social media.

Based on the information gathered from the literature review and the relationship with the number of people living in the economic society, a survey of 21 questions was developed and distributed among those people.

The distribution was made through the social medias, Facebook, LinkedIn and WhatsApp from 01-Oct-2022 to 01-Nov-2022, I asked my large group of friends and colleagues to answer it.

### **Data and thematic analysis**

Thematic analysis finds themes in qualitative data. "It provides core skills that will be useful for conducting many other types of analysis," Braun and Clarke (2006) say, making it the first qualitative method to learn (p. 78). Its method rather than its methodology is another benefit, especially for learning and teaching (Braun & Clarke, 2006; Clarke & Braun, 2013). It is not limited by an epistemological or theoretical perspective, unlike many qualitative methods. Given the diversity of learning and teaching, this makes it very flexible. Braun and Clarke (2006) offer a five-step analysis framework. His example has non-linear steps. If we have a lot of complex data, we may switch between them several times.

Step 1: Become familiar with the data.

Step 2: Create the initial codes.

Step 3: Group codes into themes with supporting data.

Step 4: Revise themes.

Step 5: Write a report.

Become familiar with the data	Create the initial codes	Group codes into themes with supporting data
To analyse how the PAYE system works, including the advantages, disadvantages, and benefits.	The impact of the PAYE system on Irish consumers lives Benefits Income Tax	The impact of the PAYE system on Irish consumers lives Most people do not know how the PAYE system works or know the advantages and disadvantages of the system. Most people pay 20% in tax per period and find it very difficult to explain how the system works. Most people file their income tax return every year and did not receive any relief support during COVID-19.
To analyse and understand the reasons for the high cost of living.	The reason behind a considerable growth in the cost of living in Ireland. War between Russia and Ukraine Inflation	What are the contributing factors? Is it a domestic or international issue?
To analyse and understand if the help offered by the government is enough to combat inflation.	Are current Government measures enough to combat inflation? Reliefs Tax Credits and Rate Bands	Did Budget 2022 do enough to help workers? Should more be done to protect businesses?
To provide the conclusions gotten from the responses to the survey.	Consumer Behaviour Struggling High cost of living	Most people were affected in their standard of living by the high costs of energy, followed by supermarket prices and rent prices. Most people believe the high cost of living is related to high housing costs (renting and mortgage prices). Even with the high cost of living in Ireland, most people do not think about moving to another country, and those who said yes would move to Spain, the United States, or the Netherlands.
To provide recommendations about what can be done to lessen the impact of the current cost of living in Ireland.	Increased tax rate bands and credits to assist middle-income earners. Rental Tax Credits Reduction of VAT	In the year, the availability of tax credit claims such as health expenses, tuition fees, etc. Decentralizing housing policies for everyone and putting more attention on places outside of Dublin.
Revise themes	Write a report	
A considerable growth in the cost of living in Ireland.	In this thesis I investigated the PAYE system, taxation and high cost of living in Ireland.	
The impact of the PAYE system on Irish consumers lives	I did it by surveying people about the themes and also crossing over with the literature review about the topic.	
Are current Government measures enough to combat inflation?	I choose this method because I thought was the most appropriated for the subject and theme.	
What do Irish residents do to help deal with the high cost of living?	My research was focused on people living within the Irish economy, counting with 103 participants for it.	
Is the current inflationary process having an impact on prospective home ownership?	My research was conducted during the Autumn which started in Septembre 2022. The collection of the data was done through Facebook, LinkedIn and WhatsApp from 01-Oct-2022 to 01-Nov-2022 and the data produced from 01-Nov-2022 to 27-Nov-2022.	

Source: Wellington Leandro de Souza, Ireland (2022)

## Ethical considerations

Since human subject research is dangerous, an online survey required an ethical form. A study may expose participants to physical, psychological, social, economic, legal, or dignitary risks. My survey's first item is an informed consent form, which may seem tedious but is crucial. It respects people and their decisions and ensures impartiality, thoroughness, and non-exploitation in research. Research designs require informed consent.

## Secondary research

The focus of the research method known as secondary research, or desk research, is on utilizing previously collected information. By summarizing and compiling existing data, the overall effectiveness of the research is increased. Secondary research refers to research that has already been written up in research reports and other similar documents.

This report contains the results of secondary research that I conducted using a variety of resources, including Google Search, Scholar, Open Athens, and relevant government documents. I also included official reports and journal articles.

## FINDINGS AND DISCUSSIONS

In this section we will explore the triangulation between the literature review and the online survey responses to demonstrate where my findings and conclusions agree, disagree, or add something new to previously published studies.

### Research Question

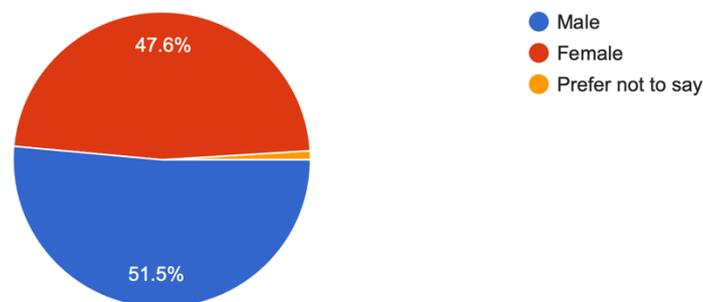
**Can the PAYE (Pay As You Earn) system from Revenue be used to lessen the impact of the current cost of living crisis?**

The findings from the twenty-one questions answered by the public were as follows:

### Demographic Questions

What is your gender?

103 responses



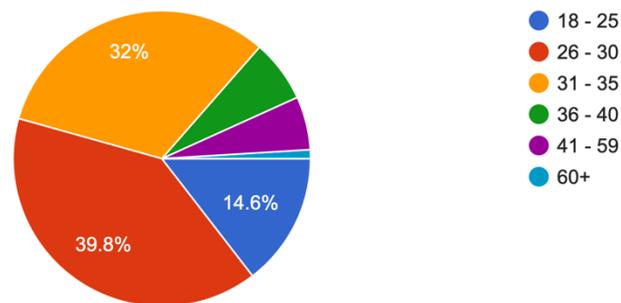
The results show that 51.5% of respondents were men, 47.6% were women, and 1% chose "prefer not to say."

This research matches the 2022 Irish census, which reported 2,593,600 females and 2,529,936 males. In April 2022, the population will rise 7.6% to 5,123,536.

Based on the above data, this survey's sample could be almost all women, even though Ireland's population is dominated by women.

### What is your age group?

103 responses



Our survey found that the majority of respondents were between 26 and 30, followed by 31 to 35, 18–25, 36–40, 41–59, and one over 60.

In 2021, 742,300 people in the Republic of Ireland were 65 or older, compared to 1.25 million between 45 and 64, almost 1.39 million between 25 and 44, and 635,600 between 15 and 24. This year, 995,600 Irish children were under 14.

My research found that most survey respondents were between 26 and 35 years old, which matched the census. Since the survey sample did not include people aged 0–18, we could not compare the results.

In which county are you currently living?

103 responses



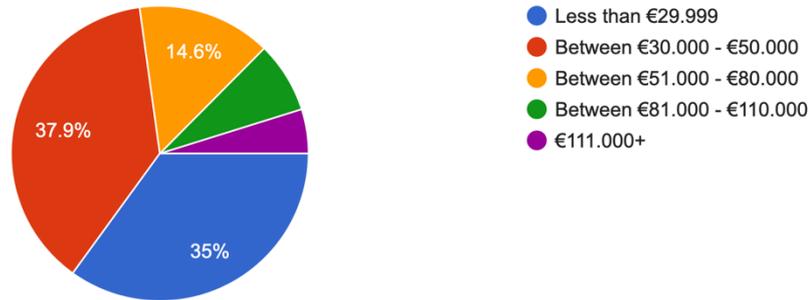
The survey received 77 responses from Dublin, 12 from Carlow, 3 from Kilkenny, 2 from Galway, Meath, and 1 from Mayo, Louth, Kildare, Roscommon, and Cork, which was encouraging.

Dublin has a population of 1,450,701 people, followed by Galway (581,231), Cork (276,451), and Leitrim (35,087).

The Census and my survey showed that Dubliners predominated. In this question, the survey was sent to my friends and colleagues in Dublin because I was studying and living there, and I recently moved to Carlow, which is why Carlow came in second place. I didn't know anyone from Longford, Leitrim, Sligo, or Cavan, so we didn't get any responses.

### What is the annual income in your household?

103 responses

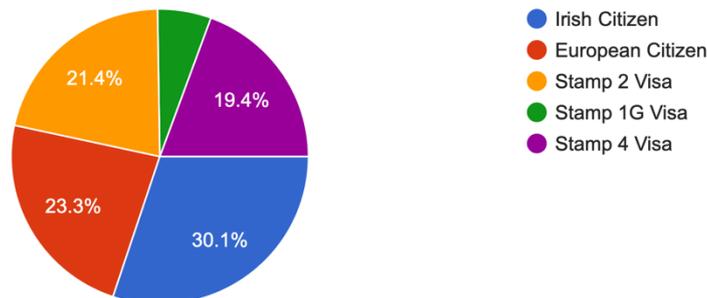


This helps explain the average salary in Ireland in 2022: 39 households earned between €30.000 and €50.000, 36 earned less than €29.999, 15 earned between €51.000 and €80.000, 8 earned between €81.000 and €110.000, and only 5 earned over €111.00.

According to Expatriist, the average Irish pre-tax salary is €44,160. It's affordable for islanders. €49,200 in gross annual pay €4,100 per month is enough since the minimum wage is €10.50 per hour in 2022 and €11.30 in 2023.

### What is your current visa status?

103 responses



We polled mostly Irish people. Europeans and Stamp 2 students followed. In the fourth position are stamp 4 holders, which include work permissions or people married to or in relationships

with Europeans and Irish citizens, and in the last position are stamp 1G visa holders, who have completed college or a master's degree and need company sponsorship.

In June 2022, the European Migration Network website reported 495,100 non-Irish workers in Ireland after the 2022 census. 32% are foreign, 15% are British, and 53% are EU citizens from outside Ireland.

### **Acknowledgment of the PAYE System**

PAYE stands for 'Pay As You Earn'. If you are an employee, you normally pay tax through PAYE.

Every time your salary is paid, your employer deducts Income Tax, Pay Related Social Insurance (PRSI), and Universal Social Charge (USC) and pays the amount deducted to Revenue. PAYE ensures that the yearly amounts you have to pay are collected evenly on each pay day over the course of the tax year.

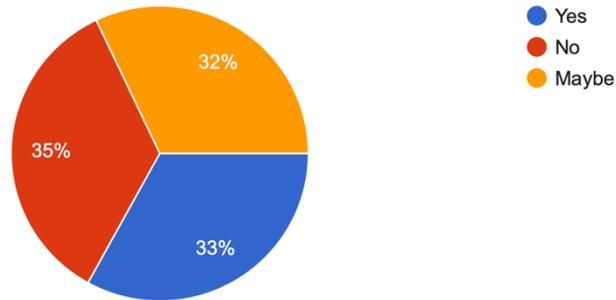
You may be entitled to tax credits and to tax relief and exemptions to reduce the amount of tax you pay. Currently, every single person is entitled to claim a tax credit of €3,400 a year and €6,800 for a married couple.

The budget 2023 will increase these credits to €3,550 a year for a single person and €7,100 for a married couple. If you are a PAYE customer, every January you can review your tax from the year before. You can also do it for any of the four previous tax years.

Source: <https://www.revenue.ie/en/jobs-and-pensions/what-is-payee/index.aspx> (2022)

### Do you know how the PAYE system works?

103 responses

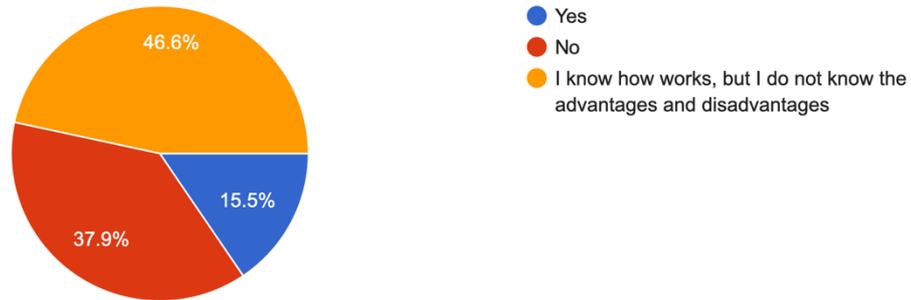


Taxes are frequently regarded as an enigmatic area of knowledge, with most people contenting themselves with an ignorance along the lines of "oh, payroll sorts that for me." This finding is borne out in the responses we received in our survey. Only a third of responses confirmed that they understood how the PAYE system works. Given its impact on our day-to-day lives, this is a surprisingly low figure.

However, as we assess the wider replies, it is perhaps not unfounded. There is an appetite for greater public spending with lower rates of taxation, a fiscal oxymoron. Our findings on direct taxation measures need to be taken with an objective view in light of the fact that two-thirds of respondents have limited understandings of the taxation system. This fact will tint our critical view of the survey's broader findings.

### Do you know the advantages and disadvantages of the PAYE system?

103 responses

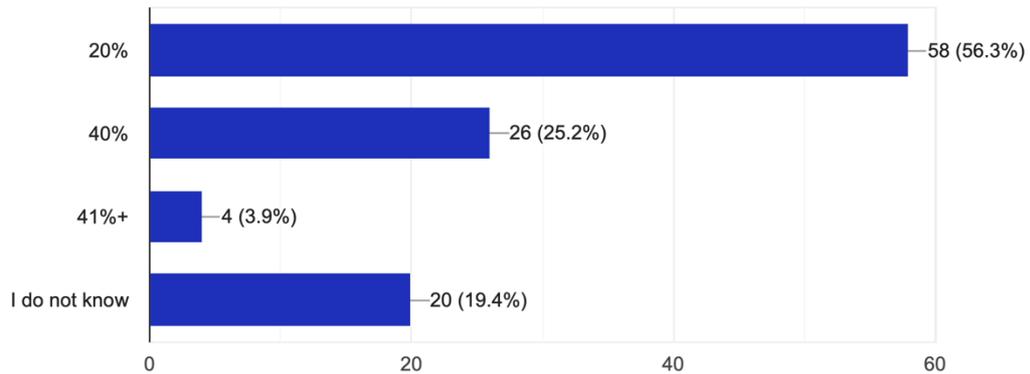


This result ties into the previous result and outlines a general lack of knowledge of the PAYE system. If respondents don't know the advantages of PAYE and how to claim back their various entitlements, their judgment on its equitability will be skewed. Interestingly, a higher percentage of people claimed to have some knowledge in this response than in the previous question.

This points to an inconsistency in how consumers view their own knowledge on taxation. Inconsistencies in knowledge of tax credits, rebates, allowances, etc. are confirmed by Revenue's own figures, which suggest that in 2021 alone, some 450,000 taxpayers overpaid Revenue to the tune of €300m. If people don't know their entitlements, they are less likely to engage with Revenue, and this is demonstrated in our results.

### What is the percentage of tax you pay per pay period?

103 responses

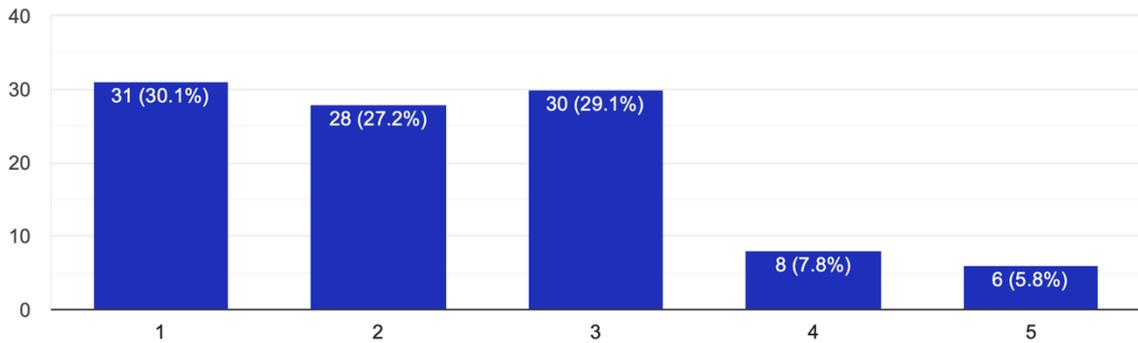


Most responses were in the lower tax bracket of 20%. Generally, low-income households are the most active consumers in an economy because they have to spend income to survive, and the possibility of wealth accumulation and stored savings are limited, meaning that they have to spend the income they generate. As over half of the responses are in this demographic, we have a slight leaning towards this economic bracket in our overall responses to wider economic questions.

Another interesting finding, which relates to the previous two responses, is that nearly one-fifth of respondents are unsure of their effective tax rate. This would further add weight to the conclusion that a sizable number of Irish taxpayers are unaware of their exact entitlements and may not be best utilizing the PAYE system to their benefit.

### How difficult is it to explain your tax entitlements per year? (Tax Credits, Rate Bands etc.)

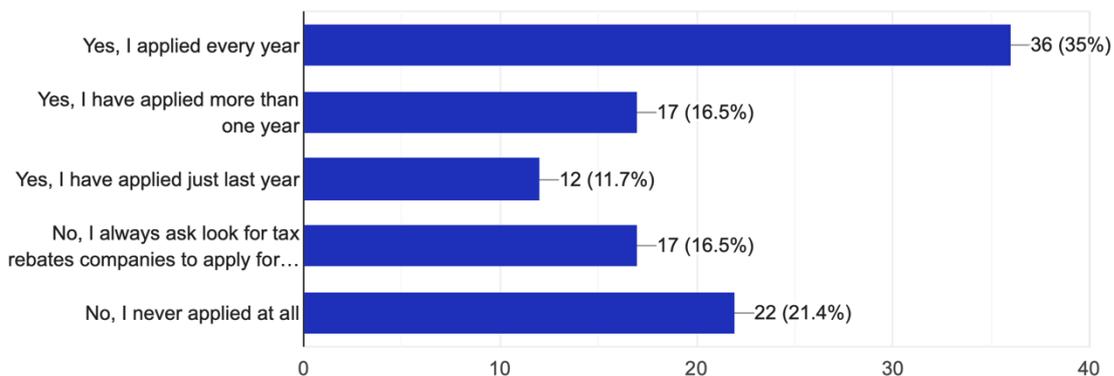
103 responses



Our findings thus far all point to a general lack of knowledge of the PAYE system, and the replies to this question cement that. A staggering 86.4% of respondents experienced some difficulty explaining their tax entitlements. There appears to be a systemic failure by Revenue to communicate a taxpayer's rights to them. Revenue operates on the assumption of inherent "self-assessment" to operate the PAYE system. To adequately self-assess taxpayers, they must have a basic understanding not only of their own entitlements but also of their employer's obligations to run payroll. If people do not know what credits to claim, they will disengage with the system and not reap the benefits of targeted budget measures.

### Have you ever filed an Irish income tax return?

103 responses

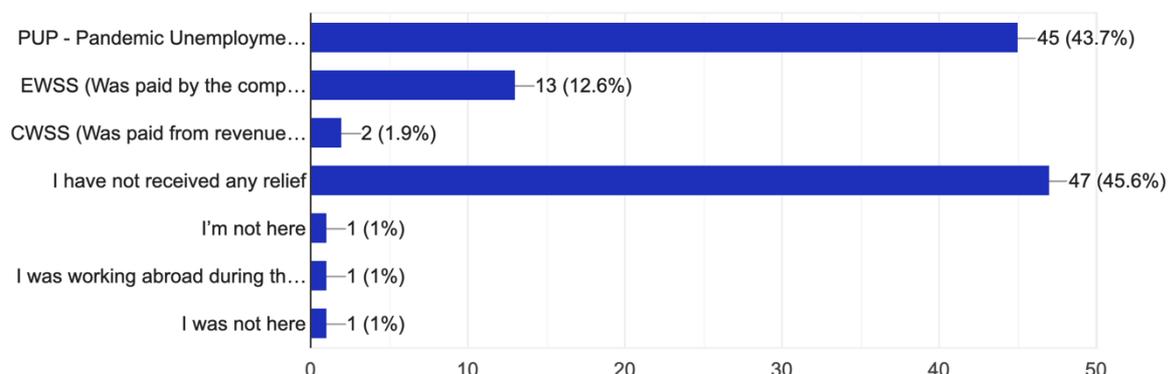


The responses to this question slightly contradict our earlier findings. 63.2% of those surveyed claim to have at least submitted one tax return within the last year. While most responses show a general lack of understanding, this does not appear to have dampened their eagerness to engage with Revenue and seek tax refunds. The current cost of living crisis may well be a contributing factor to this. As the fiscal pinch of inflation is felt, consumers engage in all areas of government, seeking support and respite.

The most visible agency receiving this government support is Revenue. What we may infer, based on our findings, is that while tax returns may be submitted by the majority, the content of those submissions may not include a taxpayer’s full entitlements, due to a lack of awareness of these.

During the COVID-19 pandemic, did the PAYE system provide any of the below reliefs for you? You can select more than one option.

103 responses



47 COVID-19 responses received no government aid, 45 received the PUP, and 13 received the TWSS. Three responses said they were living abroad during the pandemic.

The Irish Government Economic and Evaluation Service and Spending Review 2021 report that the Pandemic Unemployment Payment (PUP) and Employment Wage Subsidy Scheme

(EWSS) have mitigated COVID-19 public health restrictions on households and businesses. These policies have unprecedented cost, scope, reach, and structure.

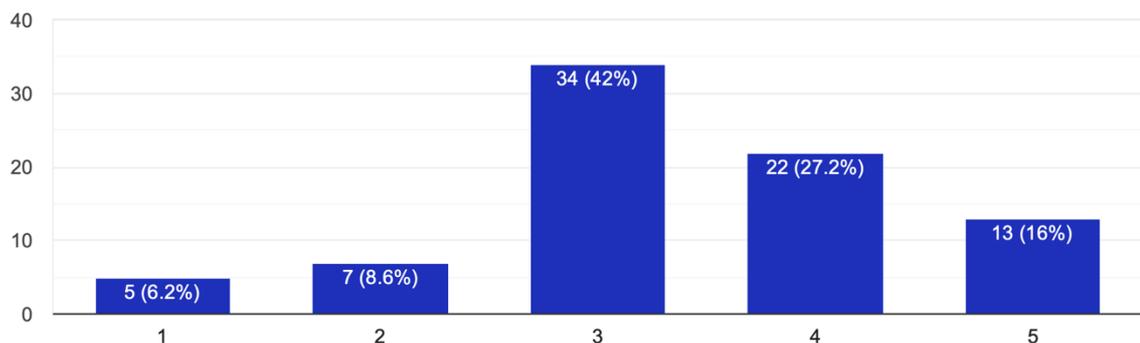
By October 2021, PUP had spent €8.8 billion, while TWSS and EWSS had spent €7.9 billion. This expenditure greatly increased the general government balance deficit and the Social Insurance Fund (SIF) deficit.

According to the survey and what the government says about these benefits and reliefs, 50 of the 103 people who answered used PUP, TWSS, and CWSS to survive the COVID-19 pandemic without it hurting their lives or incomes.

**Inflation and the cost of living. To what extent has the current inflationary cycle impacted on your daily life?**

If you are not an Irish citizen, do you think the Irish PAYE system is fairer than the tax regime in your home country?

81 responses

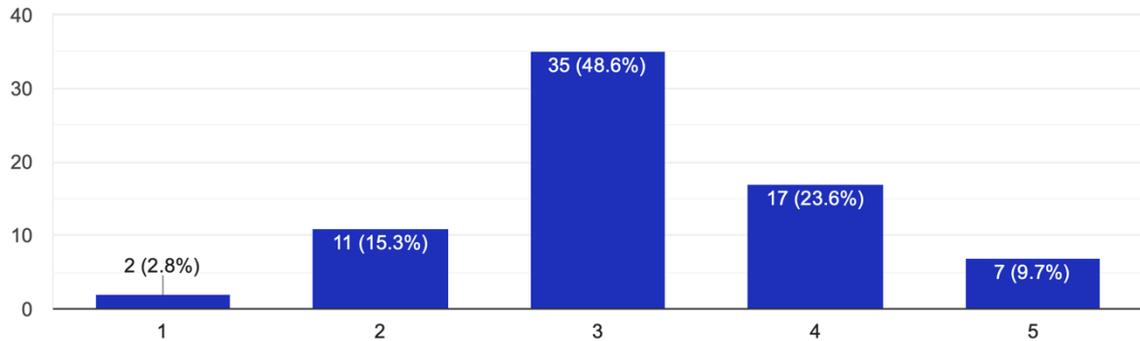


34 responses were neutral, compared to 22 who agreed with the statement. Even with a 12.5% corporation tax rate, Ireland ranks fourth from the bottom in OECD tax policy competitiveness, according to a Tax Foundation study. We rank second-to-last in OECD

personal tax competitiveness due to high income tax, USC, and PRSI rates for those earning over €40,000. Ireland's lower taxes don't attract workers.

If you are an Irish citizen, do you believe the PAYE system is more equitable in Ireland than in other European countries?

72 responses



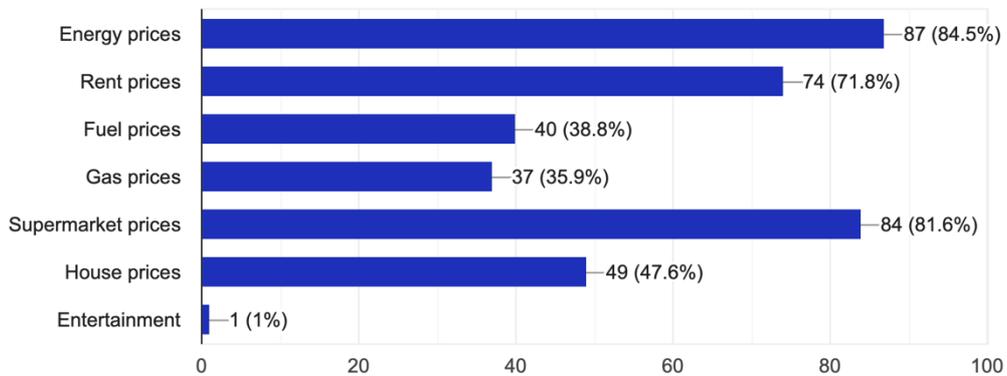
35 responses were neutral, with 17 stating that the Irish tax system is more equitable than that of other European countries.

Ireland's tax system reduces household income inequality more than any other in Europe, according to Dr. Barra Roantree's study.

The study finds that Ireland's highly progressive tax system offsets its most unequal distribution of household income before taxes and benefits, bringing take-home income inequality close to the EU average.

In what areas has the current inflationary crisis had an impact on your standard of living? You can select more than one option.

103 responses



Energy, supermarket, and rent prices affected most Irish people during the current inflationary crisis.

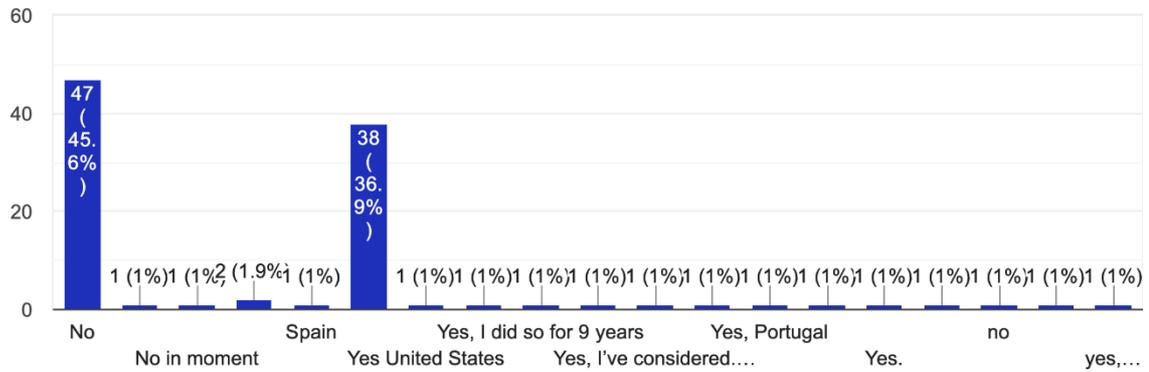
In the latest PwC Ireland consumer insights survey, nearly a third of Irish shoppers expect to cut their spending in six months due to rising prices.

9,069 consumers from 25 territories, including 504 Irish, were surveyed biannually. March respondents were 18 or older and had shopped online in the past year. 75% of in-store shoppers and 56% of online shoppers said rising grocery prices were their biggest concern.

"Just as consumers continue to change their shopping habits and preferences, actively looking for the best shopping experience and choice, retailers and manufacturers must move quickly to meet changing demand and their own inflation and supply chain pressures," said PwC Ireland's retail and consumer practice leader John Dillon. John Dillon's study did not address energy prices, but it shared our concern about supermarket and grocery prices.

Have you ever considered relocating from Ireland to another country due to the high cost of living?  
 If no, write "no."

103 responses



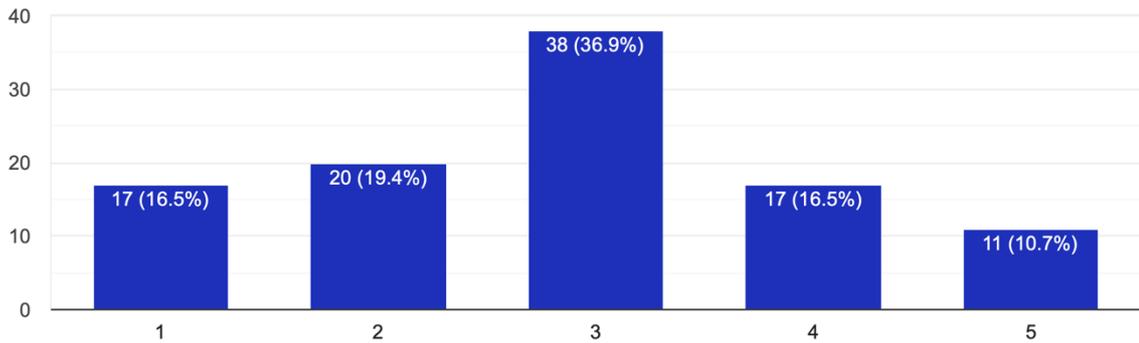
Even with all the problems in Ireland, the study showed that most people did not plan to move abroad, and those who did planned to move to the Netherlands, Portugal, Spain, and the USA.

As the cost-of-living crisis worsens, young Irish people no longer trust their country to meet their aspirations. New research shows 70% of 18-to-24-year-olds are considering moving abroad for a better life.

RED C's research for the National Youth Council of Ireland (NYCI) found that 80% of young people fear the future, and one in two have worse mental health due to rising costs. Our study found 36.9% of people intending to move abroad due to high living costs, while NYCI found 70%.

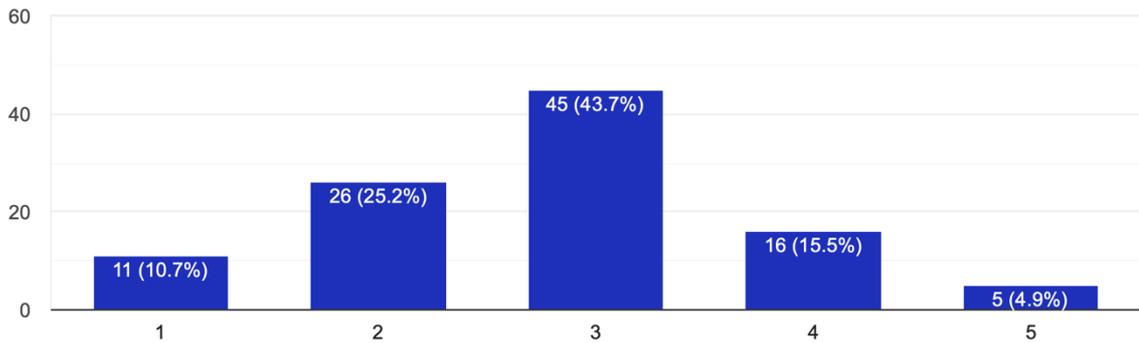
Do you believe Ireland's tax system is equitable to those with lower incomes?

103 responses



Do you think the tax system in Ireland is sustainable in the long term?

103 responses



Most individuals answered both questions with a neutral response, followed by a disagreement.

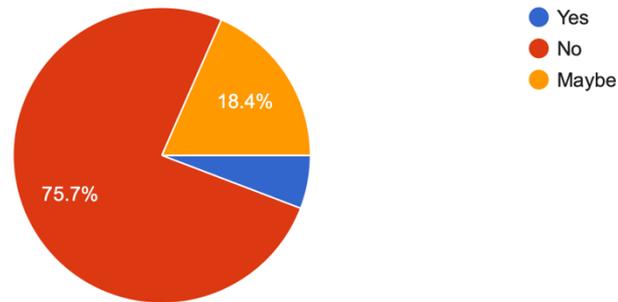
Dr. Seán Healy SMA, director of Social Justice Ireland, says taxation shapes Irish society through funding public services, boosting economic activity, and transferring resources to achieve justice. Budget 2022 should lower income tax and raise tax revenue.

Sustainable futures require fair taxation. Taxation must balance economic, social, and infrastructure needs. Low-tax approach is unsustainable.

Dr. Sean's analysis shows that while most people were indifferent, the Irish tax system is unfair to lower earnings and unsustainable.

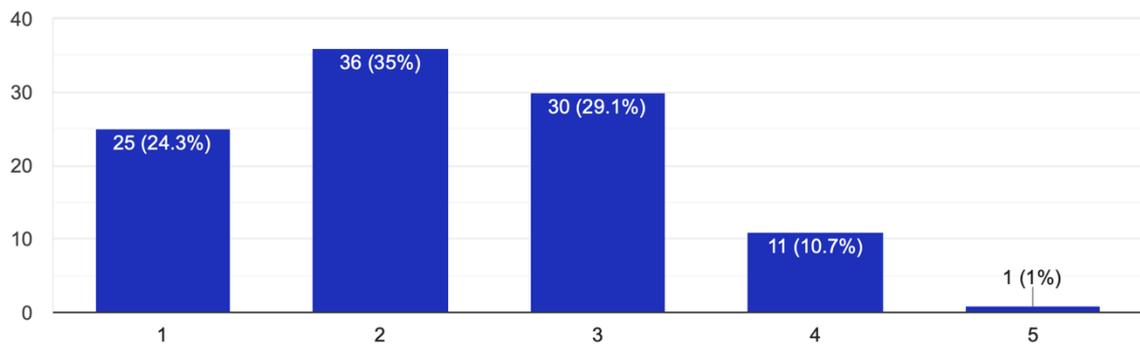
Do you think that the current tax credit of €3,400 a year for a single person and €6,800 for a married couple is enough to help people survive with the increase in the cost of living?

103 responses



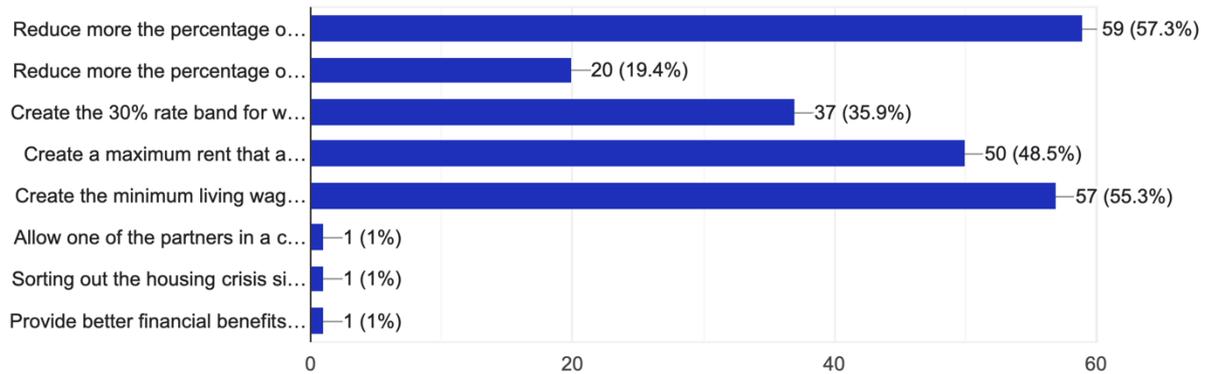
Do you think the income supports offered by Budget 2023 will do enough to combat inflation?

103 responses



Budget 2023 widened the tax rate bands so a single person can earn up to €40,000 and a couple can earn up to €80,000 a year and still pay 20% in t...t inflation? You can select more than one option.

103 responses



When asked if the Irish government is doing enough to fight inflation, 75.7% said that the tax credits and ERBs that are already in place are not enough to help people, and the majority said that the government should lower the amount of tax that people with lower incomes have to pay.

New research presented at the Economic and Social Research Institute's (ESRI) post-budget briefing found that Budget 2023's one-time measures will protect most households from rising prices this winter. According to the research, welfare increases in 2022 and 2023, combined with one-time measures, will leave the lowest-income households better off than if welfare payment rates had risen in line with inflation this year and next.

On the last three related questions, our results match those of the ERSI study, which shows that people with lower incomes have less buying power and a lower standard of living.

## **The reasons why the government cannot increase public expenditures**

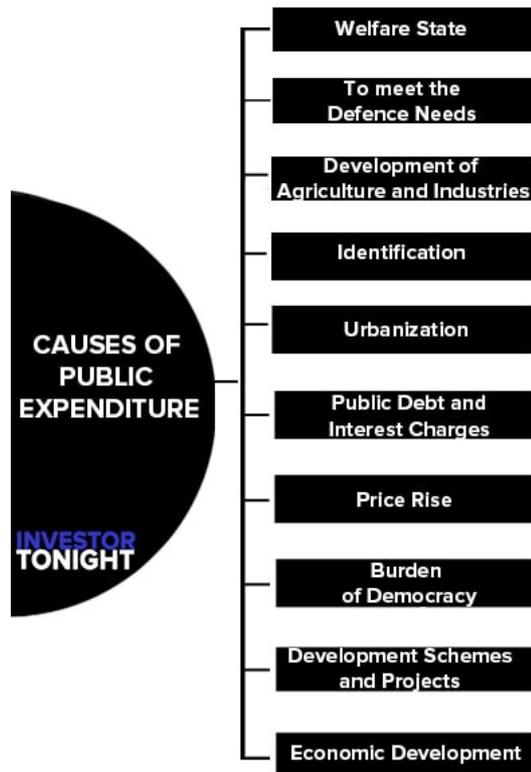
Governments can achieve social and economic goals by directly producing or purchasing goods and services with public treasury funds.

Authors and survey respondents gave their opinions on how to lower the country's high cost of living, but the government cannot simply increase benefits to help the poor. Public spending boosts GDP if its benefits exceed its marginal cost. Literature and policy debates rarely discuss additional public spending volatility.

Using macroaggregate data to estimate benefits necessitates three caveats: a) taking into account the impact of additional public spending funding (taxation); b) distinguishing between investment and capital formation; and c) allowing for heterogeneous output responses to different types of capital and network development.

The benefit-cost analysis of public projects must go beyond country-specificity. Microscopically, a project's rate of return must exceed the marginal cost of public funding.

Microeconomic evidence and rigorous counterfactuals are required for credible evaluations. The impact evaluation literature and methods are important. General equilibrium effects should be considered by project analysts. Public expenditure efficiency has the potential to permanently boost productivity growth and GDP growth, but if it is not used properly, it can force the government to divert funds intended for one purpose to another. For example, if the government provides too many financial benefits to the public, such as increasing tax credits and rate bands, the VAT rate must be raised to recover the money spent.



Source: Investor Tonight (2022)

## CONCLUSIONS

We got almost the same number of men and women to answer the survey, with most people between 26 and 30 years of age living in Dublin County. Surprisingly, I figure out that the population of Ireland in 2022 will be formed by more women than men's.

Most people do not know how the PAYE system works or know the advantages and disadvantages of the system. Surprisingly, most people in Ireland have no idea how the tax system works, despite the fact that everyone pays tax in the country on a weekly, fortnightly, and monthly basis.

Most people pay 20% in tax per period and find it very difficult to explain how the system works. With these results, I was able to figure out that most of the people surveyed are lower-income people, do not know how the system works, and also find it very difficult to explain to others.

Most people were neutral about whether the system is equitable if compared with other European countries, and most international people surveyed were neutral when asked if the system is fairer than in their home country. Most people remained neutral on both questions, and most authors, newspapers, and surveys from respected institutions said the opposite: most people do not believe the system is fairer, and international people are coming to Ireland to live and work, but lower taxes are not the main reason because they do not believe in it.

Most people's standard of living was affected by the high cost of energy, followed by supermarket prices and rent prices.

Most people believe the high cost of living is related to high housing costs (rent and mortgage prices).

Even with the high cost of living in Ireland, most people do not think about moving to another country, and those who say yes would move to Spain, the United States, or the Netherlands. My survey supports this, with most people preferring to stay here even with the economic problems, but studies from specialists confirmed my thesis and showed that young people do not feel secure in Ireland anymore and are planning to move to another country.

Most people were neutral about the PAYE system being fairer to those with lower incomes and sustainable in the long term.

Most people do not think the tax credits and rate bands are enough to help people survive with the currently high cost of living.

Most people disagreed that the income supports proposed in the budget for 2022 would be sufficient to combat inflation, and believed that the government should reduce the percentage of tax on lower-income people to assist them in combating inflation.

To conclude this thesis and report, I would like to say how thankful and surprised I was with some of the results. After collecting this data and crossing it over with the literature review by some authors and newspaper articles, I could learn a lot about the economic situation of Ireland, the tax system, inflation, and the high cost of living in the country, as well as the challenges coming in the next few months.

## LIMITATIONS

The communication with the surveyors had to be done online, due to time commitments.

As I moved recently to Carlow, I could not interview people to get more opinions about the topic.

Work overload with all the assignments and pressure of the last semester.

Representativeness of the sample.

There are limitations in the number of questions that can be asked in a survey and limitations in the number of people surveyed.

Results are only valid for the group participating in the survey.

## RECOMMENDATIONS

### **Outreach program from Revenue to boost knowledge of the PAYE system.**

A good idea in this area would be to hold workshops online that people can easily access through the Revenue website and, in the long run, to begin teaching teenagers in high school how the system works and the fundamentals of reading a payslip.

### **increased tax rate bands and credits to assist middle-income earners.**

In this way, they could assist those who typically struggle the most, as many benefits are always created for those with lower incomes, while those with higher incomes do not require as many supports, leaving the middle-income earners struggling. A good idea here would be to create a new rate band of 30% for middle-income earners, allowing them to end the year with more money in their take-home pay after taxes.

### **Reintroduction of the Rent Tax Credit**

Introducing this relief again will help the rental society, which is struggling nowadays to pay rent, survive, or even save money for a deposit to buy their own houses.

### **Decentralizing housing policies for everyone and putting more attention on places outside of Dublin**

This subject has been talked about by the government for a while, and they have the idea to decentralize Dublin and bring people to live outside of Dublin, but to put this project into practice, the government will need to first invest in infrastructure in things like public transport and broadband connections in order to allow people to live in those counties but also have access to work from home or come to Dublin if they need work.

### **Reduction in VAT rates for daily essentials Food, energy, etc.**

The VAT rate on essential foods in Ireland is currently 23%; by lowering this percentage, the government could help people pay less for the daily necessities while also ending up with more money in their pockets by the end of the year; something similar was done during the pandemic, but it was quickly returned to 23% once the pandemic was over.

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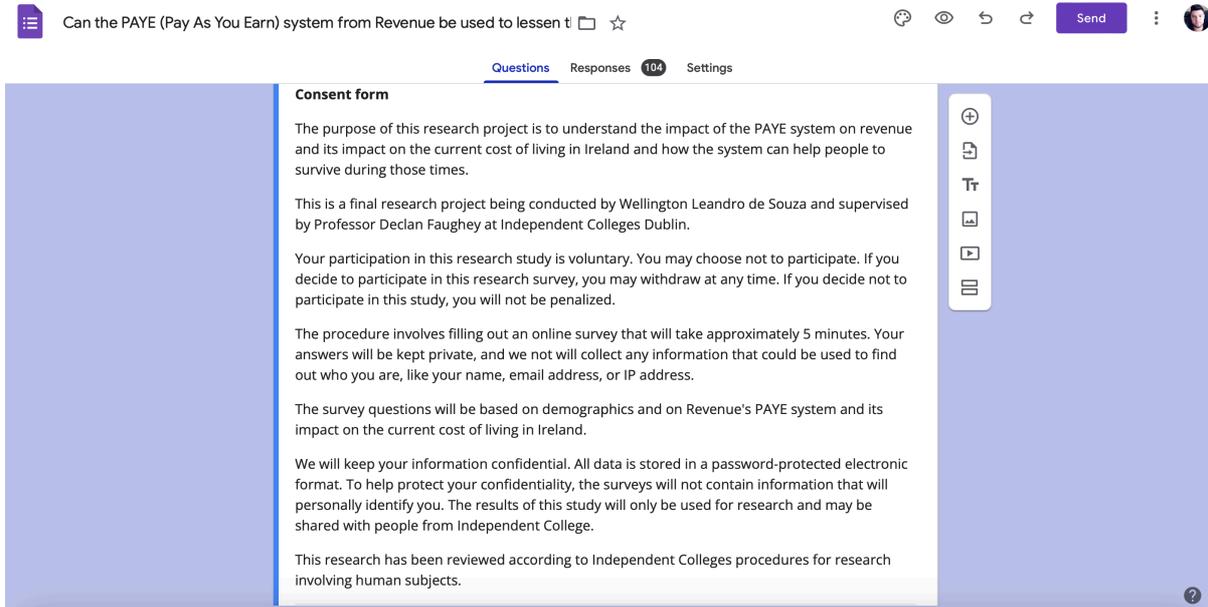
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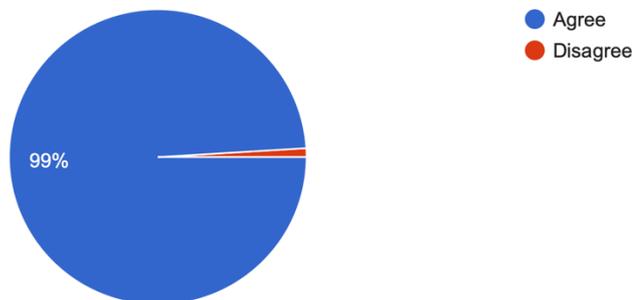
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# APPENDIX I - Informed consent for quantitative research instrument on google forms



ELECTRONIC CONSENT: Clicking on the "agree" button below indicates that: • you have ready the above information • you voluntarily agree to partici...participation by clicking on the "disagree" button.

104 responses



In the moment that this person opted to disagree, it brought the person to a thank-you page, and no extra questions were asked.

## APPENDIX II - Sample Questionnaire

### Demographic Questions

What is your gender?

What is your age group?

In which county are you currently living?

What is the annual income in your household?

What is your current visa status?

### Acknowledgment of the PAYE System

Do you know how the PAYE system works?

Do you know the advantages and disadvantages of the PAYE system?

What is the percentage of tax you pay per pay period?

Have you ever filed an Irish income tax return?

### **Inflation and the cost of living, to measure what extent has the current inflationary cycle impacted on their daily lives.**

During the COVID-19 pandemic, did the PAYE system provide any of the below reliefs for you?

If you are not an Irish citizen, do you think the Irish PAYE system is fairer than the tax regime in your home country?

If you are an Irish citizen, do you believe the PAYE system is more equitable in Ireland than in other European countries?

In what areas has the current inflationary crisis had an impact on your standard of living?

Do you believe that the current high cost of living in Ireland is related to the?

Have you ever considered relocating from Ireland to another country due to the high cost of living? If no, write "no."

Do you believe Ireland's tax system is equitable to those with lower incomes?

Do you think the tax system in Ireland is sustainable in the long term?

Do you think that the current tax credit of €3,400 a year for a single person and €6,800 for a married couple is enough to help people survive with the increase in the cost of living?

Do you think the income supports offered by Budget 2023 will do enough to combat inflation?

Budget 2023 widened the tax rate bands so a single person can earn up to €40,000 and a couple can earn up to €80,000 a year and still pay 20% in tax, increased personal tax credits by €150 for a single person and €300 a year for a couple, and created a rent tax credit of €500 a year for tenants. What other tax measures do you think should have been taken to further combat inflation?

## APPENDIX III - Copy of Ethical Form A

<b>Form A: Application for Ethical Approval</b>	
<b>Undergraduate/Taught Postgraduate Research</b>	
This form should be submitted to the module leader for the relevant initial proposal and/or the relevant supervisor if the proposal has already been accepted.	
Please save this file as <b>STUDENT NUMBER_AEA_FormA.docx</b>	
<b>Title of Project</b>	<b>Inflation, cost of living, and taxation</b>
<b>Name of Learner</b>	Wellington Leandro de Souza
<b>Student Number</b>	51704048
<b>Name of Supervisor/Tutor</b>	Declan Faughney

**Check the relevant boxes. All questions must be answered before submitting to the relevant lecturer / supervisor. Note: only one box per row should be selected.**

Item	Question	Yes	No	NA
1	Will you describe the main research procedures to participants in advance, so that they are informed about what to expect?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2	Will you tell participants that their participation is voluntary?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3	Will you obtain written consent for participation (through a signed or 'ticked' consent form)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4	If the research is observational, will you ask participants for their consent to being observed.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5	Will you tell participants that they may withdraw from the research at any time and for any reason?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6	Will you give participants the option of not answering any question they do not want to answer?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Will you ensure that participant data will be treated with full confidentiality and anonymity and, if published, will not be identifiable as any individual or group?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8	Will you debrief participants at the end of their participation (i.e., give them a brief explanation of the study)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
9	If your study involves people between 16 and 18 years, will you ensure that passive consent is obtained from parents/guardians, with active consent obtained from both the child and their school/organisation?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	If your study involves people less than 16 years, will you ensure that <u>active</u> consent is obtained from parents/guardians <u>and</u> that a parent/guardian or their nominee (such as a teacher) will be present throughout the data collection period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	If your study requires evaluation by an ethics committee/board at an external agency, will you wait until you have approval from both the Independent College Dublin and the external ethics committee before starting data collection.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Item	Question	Yes	No	NA
12	If you are in a position of authority over your participants (for example, if you are their instructor/tutor/manager/examiner etc.) will you inform participants in writing that their grades and/or evaluation will be in no way affected by their participation (or lack thereof) in your research?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13	If you are in a position of authority over your participants (for example, if you are their instructor/tutor/manager/examiner etc.), does your study involve asking participants about their academic or professional achievements, motivations, abilities or philosophies? (please note that this does not apply to QA1 or QA3 forms, or questionnaires limited to market research, that do not require ethical approval from the IREC)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
14	Will your project involve deliberately misleading participants in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
15	Is there any realistic risk of any participants experiencing either physical or psychological distress or discomfort?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
16	Does your project involve work with animals?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
17	Do you plan to give individual feedback to participants regarding their scores on any task or scale?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
18	Does your study examine any sensitive topics (such as, but not limited to, religion, sexuality, alcohol, crime, drugs, mental health, physical health, etc.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
19	Is your study designed to change the mental state of participants in any negative way (such as inducing aggression, frustration, etc?)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
20	Does your study involve an external agency (e.g. for recruitment)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
21	Do your participants fall into any of the following special groups?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	<i>(except where one or more individuals with such characteristics may naturally occur within a general population, such as a sample of students)</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	

<p>If you have ticked any of the shaded boxes above, you should consult with your module leader / supervisor immediately. <b>You will need to fill in Form B Ethical Approval</b> and submit it to the Research &amp; Ethics Committee <b>instead</b> of this form.</p> <p>There is an obligation on the researcher to bring to the attention of the Research &amp; Ethics Committee any issues with ethical implications not clearly covered by the above checklist.</p>	
<p>I consider that this project has <b>no</b> significant ethical implications to be brought before the relevant Research &amp; Ethics Committee. I have read and understood the specific guidelines for completion of Ethics Application Forms. I am familiar with the codes of professional ethics relevant to my discipline (and have discussed them with my supervisor).</p>	<input checked="" type="checkbox"/>
<b>Name of Learner</b>	Wellington Leandro de Souza
<b>Student Number</b>	51704048
<b>Date</b>	27-Nov-2022
<p>I have discussed this project with the learner in question, and I agree that it has no significant ethical implications to be brought before the Research &amp; Ethics Committee.</p>	<input type="checkbox"/>
<b>Name of Supervisor/Lecturer</b>	Click or tap here to enter text.
<b>Date</b>	Click or tap here to enter text.