

Appendix: how the tax comparison was built

nuzume.com, October 2026. Companion to "Where a pound of pay goes". All tables are generated from the published calculator files (rates.json, calc.js, results.csv). Figures are modelled, not surveyed: they describe a single employee with no children, no other income and standard allowances only.

1. Method

- **Who:** a single employee, no children, no other income, taking only the allowances and credits every such employee gets. No pension saving, no benefits, no student loan.
- **How much:** four salaries, £25,000, £45,000, £80,000 and £150,000, converted to local currency at the European Central Bank reference rates of 7 October 2026: £1 = €1.1814, \$1.3205, DKK 8.830, SEK 13.260, A\$1.8996, C\$1.8821. Market rates are used deliberately: the question is what a given pay packet attracts in tax, not what it buys.
- **Which taxes:** national and sub-national income tax; compulsory employee social contributions; compulsory employer social contributions; VAT, GST, HST or sales tax on what the worker spends. Payroll taxes that fall on large employers only (Australian state payroll tax, Ontario's Employer Health Tax) are shown separately. Excise duties on fuel, alcohol and tobacco, council tax, property taxes and accident-at-work premiums are excluded everywhere.
- **Two headline measures:** (a) *total tax as a share of employer cost* = (income tax + employee contributions + employer contributions + VAT) ÷ (gross pay + employer contributions); (b) *what the worker sees* = (income tax + employee contributions + VAT) ÷ gross pay.
- **Spending:** a "spender" spends all take-home pay; a "saver" spends 60% of it. The basket is 25% rent (exempt from VAT everywhere), 15% food at home, 5% domestic energy, 7% restaurants, 3% hotels, 5% road fuel (VAT only) and 40% other goods and services at the standard rate. Tax on each line = share × spending × r ÷ (1 + r). For the two US states, groceries and residential energy are exempt, motor fuel is outside the sales tax (Texas) or at a reduced rate (California), and half of "other" is treated as taxable because most services are not taxed.
- **Classification:** Ireland's Universal Social Charge, Denmark's 8% labour-market contribution and Australia's 2% Medicare levy are counted as income tax. France's CSG and CRDS (9.7% of 98.25% of pay) are counted as employee contributions (the OECD counts them as income tax; the amount is reported separately). The Dutch national-insurance premium levied inside the first income-tax bracket is counted as an employee contribution, with tax credits allocated pro rata, and the flat nominal health premium (about €1,905 a year) is added; the Dutch employer health levy (6.10%) is in employer contributions. Sweden's 7% pension contribution is fully credited against tax, so the net employee contribution is zero. Australia's 12% superannuation guarantee and Italy's 6.91% TFR severance accrual are deferred wages and are shown but not counted as tax.
- **Tax year:** 2026 (2026/27 for the UK, 2026-27 for Australia). Where a 2026 parameter was not yet published, the latest is used and flagged: France (scale applying to 2025 income), Spain (2024 state and Madrid scales), California (2025 schedule), Sweden (2025 state-tax threshold, 2024 earned-income credit formula).
- **Cross-check:** the calculator was run at the OECD's own 2025 average-wage levels and compared with the OECD Taxing Wages 2026 tax wedge (OECD Data Explorer, dataflow DSD_TAX_WAGES_DECOMP, downloaded 8 October 2026). See section 5.

2. Rates used and how they were sourced

"official" = read from the tax authority, ministry or statute page on 8 October 2026 (URL in rates.json). "secondary" = the official page was blocked or missing and the figure is taken from the official publication as recalled; these were checked against the OECD cross-check and, where possible, against an archived copy of the official page before publication.

Country	Tax year	Income tax	Employee contributions	Employer contributions	VAT / sales tax
United Kingdom (England)	2026/27	official	official	official	official
Ireland	2026	official	official (CI); employee rate	secondary	official

Country	Tax year	Income tax	Employee contributions	Employer contributions	VAT / sales tax
France	2026 (bareme on 2025 income; 2026-income bareme not yet published)	official except decote (secondary)	official (URSSAF); secondary (Agirc-Arrco)	official (rates, SMIC); secondary (reduction generale, Agirc-Arrco)	secondary
Germany	2026	official	official except ALV (secondary)	official except Insolvenzgeldumlage (secondary)	official
Netherlands	2026	official (PVV share secondary)	secondary (nominal premium)	official (Whk is an illustrative/average figure)	official except hotels (secondary)
Spain (Madrid)	2026 (scales as published for ejercicio 2024; state scale unchanged since 2021; Madrid 2025/26 changes not verified)	official	official (solidarity quota secondary)	official	official rates; secondary mapping
Italy (Rome)	2026	official (scale); secondary (deductions, addizionali)	secondary	secondary	secondary
Sweden	2026 (municipal rate 2026; state-tax threshold and allowances at 2025 values)	official (municipal rate); secondary (rest)	secondary	secondary	secondary
Denmark	2026	official (secondary: upper ceilings, weighted municipal average)	secondary	secondary	secondary
United States (Texas)	2026 federal; Texas no state income tax	official	official	official (FUTA); secondary (TX UI)	official (rates); secondary (average local, category mapping)
United States (California)	2026 federal; California 2025 schedule (2026 not yet published)	official (brackets); secondary (standard deduction)	official	official	official (rates); secondary (average local, mapping)
Australia	2026-27	official (2024-25 structure); secondary (2026-27 15% rate, Medicare, LITO)	official (no employee social security contributions in Australia)	secondary	secondary
Canada (Ontario)	2026	official (secondary: Ontario BPA)	official (CPP2 derived)	official	official (secondary: books, rent)

Consumption-tax rates applied to the basket

Country	Standard	Food at home	Domestic energy	Restaurants	Hotels	Road fuel	Rent	Tax as % of spending
United Kingdom (England)	20.0%	0.0%	5.0%	20.0%	20.0%	20.0%	exempt	9.4%
Ireland	23.0%	0.0%	9.0%	11.3%	13.5%	23.0%	exempt	9.9%
France	20.0%	5.5%	20.0%	10.0%	10.0%	20.0%	exempt	10.0%
Germany	19.0%	7.0%	19.0%	7.0%	7.0%	19.0%	exempt	9.6%
Netherlands	21.0%	9.0%	21.0%	9.0%	21.0%	21.0%	exempt	11.0%
Spain (Madrid)	21.0%	7.0%	21.0%	10.0%	10.0%	21.0%	exempt	10.6%
Italy (Rome)	22.0%	7.0%	10.0%	10.0%	10.0%	22.0%	exempt	10.5%
Sweden	25.0%	12.0%	25.0%	12.0%	12.0%	25.0%	exempt	12.7%

Country	Standard	Food at home	Domestic energy	Restaurants	Hotels	Road fuel	Rent	Tax as % of spending
Denmark	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	exempt	15.0%
United States (Texas)	8.2%	0.0%	0.0%	8.2%	8.2%	0.0%	exempt	2.3%
United States (California)	8.8%	0.0%	0.0%	8.8%	8.8%	3.9%	exempt	2.6%
Australia	10.0%	0.0%	10.0%	10.0%	10.0%	10.0%	input-taxed (exempt)	5.5%
Canada (Ontario)	13.0%	0.0%	13.0%	13.0%	13.0%	13.0%	exempt	6.9%

3. Rankings

Total tax as a share of employer cost, spender (spends all take-home pay)

Income tax + employee contributions + employer contributions + VAT, divided by gross pay + employer contributions. Rank in each column; mean rank across the four salaries.

Country	£25k	£45k	£80k	£150k	Mean rank
Italy (Rome)	47.2% #1	56.9% #1	61.5% #1	60.1% #3	1.5
France	43.6% #5	55.1% #2	59.0% #2	62.9% #2	2.8
Sweden	46.4% #4	49.4% #5	57.6% #3	63.5% #1	3.3
Germany	47.1% #2	52.3% #3	55.3% #4	53.8% #5	3.5
Netherlands	34.9% #7	45.1% #6	52.3% #5	54.7% #4	5.5
Spain (Madrid)	46.5% #3	51.0% #4	51.1% #6	50.5% #9	5.5
Denmark	41.4% #6	44.3% #7	46.9% #7	53.6% #7	6.8
Ireland	28.8% #10	37.0% #8	46.9% #8	53.6% #6	8.0
United Kingdom (England)	30.4% #8	36.2% #9	43.5% #9	51.8% #8	8.5
Canada (Ontario)	30.1% #9	35.0% #10	37.9% #10	44.5% #10	9.8
United States (California)	24.4% #11	28.2% #11	35.1% #11	40.2% #11	11.0
Australia	16.3% #13	25.2% #12	30.6% #12	38.6% #12	12.3
United States (Texas)	21.7% #12	24.1% #13	28.7% #13	32.2% #13	12.8

Total tax as a share of employer cost, saver (spends 60% of take-home pay)

Same measure with the smaller spending profile.

Country	£25k	£45k	£80k	£150k	Mean rank
Italy (Rome)	44.8% #2	54.9% #1	59.7% #1	58.3% #3	1.8
France	41.1% #5	53.0% #2	57.2% #2	61.3% #2	2.8
Germany	44.9% #1	50.3% #3	53.4% #4	51.8% #5	3.3
Sweden	43.2% #4	46.4% #5	55.1% #3	61.4% #1	3.3
Netherlands	31.7% #7	42.4% #6	50.0% #5	52.4% #4	5.5
Spain (Madrid)	43.9% #3	48.7% #4	48.8% #6	48.1% #9	5.5
Denmark	37.3% #6	40.4% #7	43.2% #8	50.3% #7	7.0
Ireland	25.7% #10	34.3% #8	44.6% #7	51.6% #6	7.8
United Kingdom (England)	27.5% #9	33.5% #9	41.1% #9	49.9% #8	8.8
Canada (Ontario)	28.0% #8	33.1% #10	36.0% #10	42.9% #10	9.5
United States (California)	23.6% #11	27.4% #11	34.4% #11	39.6% #11	11.0
Australia	14.3% #13	23.5% #12	28.9% #12	37.1% #12	12.3
United States (Texas)	21.0% #12	23.4% #13	28.1% #13	31.6% #13	12.8

What the worker sees, spender: income tax + employee contributions + VAT as a share of gross pay

Employer contributions excluded.

Country	£25k	£45k	£80k	£150k	Mean rank
Denmark	40.8% #1	44.0% #1	46.8% #3	53.5% #1	1.5
Italy (Rome)	30.5% #4	43.3% #2	49.3% #1	51.6% #3	2.5
Germany	35.9% #2	42.2% #3	47.0% #2	49.0% #5	3.0
France	31.0% #3	37.0% #4	41.8% #6	47.4% #7	5.0
Sweden	29.5% #6	33.5% #7	44.3% #5	52.1% #2	5.0
Netherlands	23.0% #8	35.0% #6	45.0% #4	51.0% #4	5.5

Country	£25k	£45k	£80k	£150k	Mean rank
Spain (Madrid)	30.0% #5	36.0% #5	41.3% #7	44.9% #8	6.3
Ireland	20.8% #10	30.0% #9	41.0% #8	48.4% #6	8.3
Canada (Ontario)	24.6% #7	30.2% #8	35.3% #10	43.3% #10	8.8
United Kingdom (England)	22.0% #9	27.7% #10	35.5% #9	44.9% #9	9.3
Australia	16.3% #12	25.2% #11	30.6% #11	38.6% #11	11.3
United States (California)	18.0% #11	22.4% #12	29.9% #12	35.8% #12	11.8
United States (Texas)	15.0% #13	17.9% #13	23.1% #13	27.2% #13	13.0

What the worker sees, saver

Employer contributions excluded; spends 60% of take-home pay.

Country	£25k	£45k	£80k	£150k	Mean rank
Denmark	36.6% #1	40.0% #2	43.0% #3	50.2% #1	1.8
Italy (Rome)	27.3% #4	40.7% #1	46.9% #1	49.3% #3	2.3
Germany	33.1% #2	39.7% #3	44.7% #2	46.8% #5	3.0
France	28.0% #3	34.2% #4	39.3% #6	45.0% #7	5.0
Sweden	25.4% #6	29.6% #7	41.0% #5	49.3% #2	5.0
Netherlands	19.2% #8	31.8% #6	42.3% #4	48.5% #4	5.5
Spain (Madrid)	26.7% #5	33.0% #5	38.5% #7	42.3% #9	6.5
Ireland	17.3% #10	26.9% #9	38.4% #8	46.2% #6	8.3
Canada (Ontario)	22.4% #7	28.2% #8	33.4% #9	41.6% #10	8.5
United Kingdom (England)	18.8% #9	24.7% #10	32.8% #10	42.6% #8	9.3
United States (California)	17.1% #11	21.5% #12	29.2% #11	35.1% #12	11.5
Australia	14.3% #12	23.5% #11	28.9% #12	37.1% #11	11.5
United States (Texas)	14.2% #13	17.1% #13	22.4% #13	26.6% #13	13.0

Variant: total tax including large-employer payroll taxes, spender

Adds New South Wales payroll tax (5.45%) for Australia and Ontario's Employer Health Tax (1.95%) for Canada, which the OECD also counts. Other countries unchanged.

Country	£25k	£45k	£80k	£150k	Mean rank
Italy (Rome)	47.2% #1	56.9% #1	61.5% #1	60.1% #3	1.5
France	43.6% #5	55.1% #2	59.0% #2	62.9% #2	2.8
Sweden	46.4% #4	49.4% #5	57.6% #3	63.5% #1	3.3
Germany	47.1% #2	52.3% #3	55.3% #4	53.8% #5	3.5
Netherlands	34.9% #7	45.1% #6	52.3% #5	54.7% #4	5.5
Spain (Madrid)	46.5% #3	51.0% #4	51.1% #6	50.5% #9	5.5
Denmark	41.4% #6	44.3% #7	46.9% #7	53.6% #7	6.8
Ireland	28.8% #10	37.0% #8	46.9% #8	53.6% #6	8.0
United Kingdom (England)	30.4% #9	36.2% #9	43.5% #9	51.8% #8	8.8
Canada (Ontario)	31.3% #8	36.1% #10	39.0% #10	45.6% #10	9.5
United States (California)	24.4% #11	28.2% #12	35.1% #11	40.2% #12	11.5
Australia	20.6% #13	29.1% #11	34.1% #12	41.7% #11	11.8
United States (Texas)	21.7% #12	24.1% #13	28.7% #13	32.2% #13	12.8

4. Components

Components at the £25,000 equivalent, spender profile (% of gross pay)

Country	Gross pay (local)	Income tax	Employee contributions	Employer contributions	Payroll tax	VAT / sales tax	Take-home pay	Deferred wage	Total tax, % of employer cost	Worker-sees measure
United Kingdom (England)	GBP 25,000	9.9%	4.0%	12.0%	0.0%	8.1%	86.1%	0.0%	30.4%	22.0%
Ireland	EUR 29,535	7.9%	4.2%	11.2%	0.0%	8.7%	87.9%	0.0%	28.8%	20.8%
France	EUR 29,535	2.5%	20.8%	22.4%	0.0%	7.7%	76.7%	0.0%	43.6%	31.0%
Germany	EUR 29,535	7.3%	21.7%	21.3%	0.0%	6.8%	71.0%	0.0%	47.1%	35.9%
Netherlands	EUR 29,535	1.6%	11.9%	18.3%	0.0%	9.5%	86.5%	0.0%	34.9%	23.0%
Spain (Madrid)	EUR 29,535	15.3%	6.5%	30.6%	0.0%	8.3%	78.2%	0.0%	46.5%	30.0%
Italy (Rome)	EUR 29,535	13.2%	9.2%	31.6%	0.0%	8.1%	77.6%	6.9%	47.2%	30.5%
Sweden	SEK 331,502	19.3%	0.0%	31.4%	0.0%	10.2%	80.7%	0.0%	46.4%	29.5%
Denmark	DKK 220,760	29.8%	0.5%	1.1%	0.0%	10.4%	69.6%	0.0%	41.4%	40.8%
United States (Texas)	USD 33,011	5.4%	7.6%	8.5%	0.0%	2.0%	87.0%	0.0%	21.7%	15.0%
United States (California)	USD 33,011	6.8%	8.9%	8.5%	0.0%	2.2%	84.3%	0.0%	24.4%	18.0%
Australia	AUD 47,490	11.4%	0.0%	0.0%	5.5%	4.8%	88.6%	12.0%	16.3%	16.3%
Canada (Ontario)	CAD 47,052	11.9%	7.1%	7.8%	1.9%	5.6%	81.0%	0.0%	30.1%	24.6%

Components at the £45,000 equivalent, spender profile (% of gross pay)

Country	Gross pay (local)	Income tax	Employee contributions	Employer contributions	Payroll tax	VAT / sales tax	Take-home pay	Deferred wage	Total tax, % of employer cost	Worker-sees measure
United Kingdom (England)	GBP 45,000	14.4%	5.8%	13.3%	0.0%	7.5%	79.8%	0.0%	36.2%	27.7%
Ireland	EUR 53,163	18.0%	4.2%	11.2%	0.0%	7.7%	77.7%	0.0%	37.0%	30.0%
France	EUR 53,163	9.2%	20.9%	40.1%	0.0%	7.0%	70.0%	0.0%	55.1%	37.0%
Germany	EUR 53,163	14.3%	21.7%	21.3%	0.0%	6.2%	64.0%	0.0%	52.3%	42.2%
Netherlands	EUR 53,163	10.4%	16.7%	18.3%	0.0%	8.0%	73.0%	0.0%	45.1%	35.0%
Spain (Madrid)	EUR 53,163	21.9%	6.5%	30.6%	0.0%	7.6%	71.6%	0.0%	51.0%	36.0%
Italy (Rome)	EUR 53,163	27.5%	9.2%	31.6%	0.0%	6.6%	63.3%	6.9%	56.9%	43.3%

Country	Gross pay (local)	Income tax	Employee contributions	Employer contributions	Payroll tax	VAT / sales tax	Take-home pay	Deferred wage	Total tax, % of employer cost	Worker-sees measure
Sweden	SEK 596,704	23.8%	0.0%	31.4%	0.0%	9.7%	76.2%	0.0%	49.4%	33.5%
Denmark	DKK 397,368	33.8%	0.3%	0.6%	0.0%	9.9%	65.9%	0.0%	44.3%	44.0%
United States (Texas)	USD 59,421	8.3%	7.7%	8.1%	0.0%	1.9%	84.0%	0.0%	24.1%	17.9%
United States (California)	USD 59,421	11.3%	8.9%	8.1%	0.0%	2.1%	79.7%	0.0%	28.2%	22.4%
Australia	AUD 85,481	20.9%	0.0%	0.0%	5.4%	4.3%	79.1%	12.0%	25.2%	25.2%
Canada (Ontario)	CAD 84,694	18.3%	6.8%	7.3%	2.0%	5.2%	74.9%	0.0%	35.0%	30.2%

Components at the £80,000 equivalent, spender profile (% of gross pay)

Country	Gross pay (local)	Income tax	Employee contributions	Employer contributions	Payroll tax	VAT / sales tax	Take-home pay	Deferred wage	Total tax, % of employer cost	Worker-sees measure
United Kingdom (England)	GBP 80,000	24.3%	4.5%	14.1%	0.0%	6.7%	71.2%	0.0%	43.5%	35.5%
Ireland	EUR 94,512	30.3%	4.2%	11.2%	0.0%	6.5%	65.5%	0.0%	46.9%	41.0%
France	EUR 94,512	15.0%	20.4%	41.9%	0.0%	6.5%	64.6%	0.0%	59.0%	41.8%
Germany	EUR 94,512	22.5%	18.8%	18.5%	0.0%	5.6%	58.7%	0.0%	55.3%	47.0%
Netherlands	EUR 94,512	25.6%	12.6%	15.4%	0.0%	6.8%	61.8%	0.0%	52.3%	45.0%
Spain (Madrid)	EUR 94,512	30.0%	4.3%	20.1%	0.0%	6.9%	65.7%	0.0%	51.1%	41.3%
Italy (Rome)	EUR 94,512	34.2%	9.2%	31.6%	0.0%	5.9%	56.6%	6.9%	61.5%	49.3%
Sweden	SEK 1,060,807	36.2%	0.0%	31.4%	0.0%	8.1%	63.8%	0.0%	57.6%	44.3%
Denmark	DKK 706,433	37.2%	0.2%	0.3%	0.0%	9.4%	62.6%	0.0%	46.9%	46.8%
United States (Texas)	USD 105,636	13.6%	7.7%	7.9%	0.0%	1.8%	78.7%	0.0%	28.7%	23.1%
United States (California)	USD 105,636	19.1%	8.9%	7.9%	0.0%	1.9%	72.0%	0.0%	35.1%	29.9%
Australia	AUD 151,966	26.5%	0.0%	0.0%	5.4%	4.0%	73.5%	12.0%	30.6%	30.6%
Canada (Ontario)	CAD 150,568	26.7%	3.8%	4.1%	2.0%	4.8%	69.5%	0.0%	37.9%	35.3%

Components at the £150,000 equivalent, spender profile (% of gross pay)

Country	Gross pay (local)	Income tax	Employee contributions	Employer contributions	Payroll tax	VAT / sales tax	Take-home pay	Deferred wage	Total tax, % of employer cost	Worker-sees measure
United Kingdom (England)	GBP 150,000	35.8%	3.3%	14.5%	0.0%	5.7%	60.9%	0.0%	51.8%	44.9%
Ireland	EUR 177,211	38.5%	4.2%	11.2%	0.0%	5.7%	57.2%	0.0%	53.6%	48.4%
France	EUR 177,211	21.4%	20.1%	41.9%	0.0%	5.9%	58.5%	0.0%	62.9%	47.4%
Germany	EUR 177,211	33.1%	10.5%	10.3%	0.0%	5.4%	56.4%	0.0%	53.8%	49.0%
Netherlands	EUR 177,211	37.8%	7.1%	8.2%	0.0%	6.1%	55.1%	0.0%	54.7%	51.0%
Spain (Madrid)	EUR 177,211	36.1%	2.4%	11.2%	0.0%	6.5%	61.6%	0.0%	50.5%	44.9%
Italy (Rome)	EUR 177,211	39.6%	6.3%	21.5%	0.0%	5.7%	54.1%	6.9%	60.1%	51.6%
Sweden	SEK 1,989,013	45.1%	0.0%	31.4%	0.0%	7.0%	54.9%	0.0%	63.5%	52.1%
Denmark	DKK 1,324,561	45.2%	0.1%	0.2%	0.0%	8.2%	54.7%	0.0%	53.6%	53.5%
United States (Texas)	USD 198,068	18.3%	7.2%	7.4%	0.0%	1.7%	74.5%	0.0%	32.2%	27.2%
United States (California)	USD 198,068	25.6%	8.5%	7.4%	0.0%	1.7%	65.9%	0.0%	40.2%	35.8%
Australia	AUD 284,937	35.0%	0.0%	0.0%	5.4%	3.5%	65.0%	12.0%	38.6%	38.6%
Canada (Ontario)	CAD 282,314	37.1%	2.0%	2.2%	1.9%	4.2%	60.9%	0.0%	44.5%	43.3%

Amounts at the £25,000 equivalent, spender profile (local currency per year)

Country	Gross	Income tax	Employee contributions	Employer contributions	VAT / sales tax	Take-home	Employer cost	Total tax
United Kingdom (England)	GBP 25,000	2,486	994	3,000	2,024	21,520	28,000	8,504
Ireland	EUR 29,535	2,326	1,252	3,304	2,568	25,958	32,839	9,449
France	EUR 29,535	741	6,155	6,601	2,269	22,639	36,137	15,767
Germany	EUR 29,535	2,156	6,424	6,291	2,016	20,955	35,826	16,886
Netherlands	EUR 29,535	469	3,507	5,399	2,815	25,558	34,934	12,191
Spain (Madrid)	EUR 29,535	4,512	1,920	9,053	2,442	23,104	38,588	17,926
Italy (Rome)	EUR 29,535	3,909	2,714	9,333	2,396	22,911	38,868	18,353
Sweden	SEK 331,502	63,821	0	104,158	33,938	267,682	435,660	201,917
Denmark	DKK 220,760	65,880	1,188	2,376	23,054	153,692	223,136	92,498
United States (Texas)	USD 33,011	1,781	2,525	2,810	653	28,705	35,822	7,770

Country	Gross	Income tax	Employee contributions	Employer contributions	VAT / sales tax	Take-home	Employer cost	Total tax
United States (California)	USD 33,011	2,244	2,955	2,812	730	27,813	35,824	8,741
Australia	AUD 47,490	5,429	0	0	2,294	42,061	47,490	7,723
Canada (Ontario)	CAD 47,052	5,604	3,358	3,665	2,629	38,090	50,717	15,257

Amounts at the £45,000 equivalent, spender profile (local currency per year)

Country	Gross	Income tax	Employee contributions	Employer contributions	VAT / sales tax	Take-home	Employer cost	Total tax
United Kingdom (England)	GBP 45,000	6,486	2,594	6,000	3,378	35,920	51,000	18,459
Ireland	EUR 53,163	9,593	2,253	5,948	4,087	41,317	59,111	21,881
France	EUR 53,163	4,872	11,093	21,306	3,729	37,198	74,469	41,000
Germany	EUR 53,163	7,595	11,563	11,324	3,271	34,005	64,487	33,753
Netherlands	EUR 53,163	5,505	8,857	9,718	4,274	38,802	62,881	28,353
Spain (Madrid)	EUR 53,163	11,656	3,456	16,295	4,021	38,051	69,458	35,428
Italy (Rome)	EUR 53,163	14,625	4,886	16,800	3,520	33,652	69,963	39,830
Sweden	SEK 596,704	142,057	0	187,484	57,643	454,647	784,188	387,184
Denmark	DKK 397,368	134,323	1,188	2,376	39,279	261,857	399,744	177,166
United States (Texas)	USD 59,421	4,950	4,546	4,831	1,135	49,924	64,251	15,462
United States (California)	USD 59,421	6,718	5,318	4,833	1,244	47,384	64,253	18,113
Australia	AUD 85,481	17,874	0	0	3,688	67,607	85,481	21,562
Canada (Ontario)	CAD 84,694	15,464	5,757	6,207	4,381	63,473	90,901	31,809

Amounts at the £80,000 equivalent, spender profile (local currency per year)

Country	Gross	Income tax	Employee contributions	Employer contributions	VAT / sales tax	Take-home	Employer cost	Total tax
United Kingdom (England)	GBP 80,000	19,432	3,611	11,250	5,357	56,957	91,250	39,649
Ireland	EUR 94,512	28,597	4,005	10,574	6,124	61,911	105,086	49,299
France	EUR 94,512	14,145	19,276	39,583	6,124	61,091	134,095	79,128
Germany	EUR 94,512	21,270	17,795	17,519	5,333	55,447	112,031	61,917
Netherlands	EUR 94,512	24,196	11,924	14,516	6,432	58,392	109,028	57,068
Spain (Madrid)	EUR 94,512	28,398	4,034	19,040	6,561	62,080	113,552	58,032
Italy (Rome)	EUR 94,512	32,330	8,686	29,866	5,596	53,497	124,378	76,477
Sweden	SEK 1,060,807	383,812	0	333,306	85,833	676,995	1,394,112	802,950
Denmark	DKK 706,433	262,785	1,188	2,376	66,369	442,460	708,809	332,718

Country	Gross	Income tax	Employee contributions	Employer contributions	VAT / sales tax	Take-home	Employer cost	Total tax
United States (Texas)	USD 105,636	14,410	8,081	8,366	1,890	83,145	114,003	32,748
United States (California)	USD 105,636	20,158	9,454	8,368	1,995	76,024	114,005	39,976
Australia	AUD 151,966	40,337	0	0	6,089	111,630	151,966	46,426
Canada (Ontario)	CAD 150,568	40,157	5,770	6,219	7,223	104,641	156,786	59,368

Amounts at the £150,000 equivalent, spender profile (local currency per year)

Country	Gross	Income tax	Employee contributions	Employer contributions	VAT / sales tax	Take-home	Employer cost	Total tax
United Kingdom (England)	GBP 150,000	53,703	5,011	21,750	8,585	91,286	171,750	89,049
Ireland	EUR 177,211	68,292	7,509	19,825	10,032	101,410	197,036	105,658
France	EUR 177,211	37,946	35,642	74,222	10,388	103,622	251,432	158,198
Germany	EUR 177,211	58,696	18,526	18,259	9,618	99,989	195,470	105,098
Netherlands	EUR 177,211	66,900	12,656	14,516	10,756	97,654	191,727	104,829
Spain (Madrid)	EUR 177,211	63,889	4,195	19,846	11,533	109,127	197,057	99,463
Italy (Rome)	EUR 177,211	70,256	11,084	38,112	10,028	95,871	215,323	129,479
Sweden	SEK 1,989,013	897,849	0	624,948	138,344	1,091,164	2,613,961	1,661,141
Denmark	DKK 1,324,561	598,658	1,188	2,376	108,707	724,715	1,326,937	710,930
United States (Texas)	USD 198,068	36,270	14,311	14,596	3,353	147,487	212,664	68,531
United States (California)	USD 198,068	50,614	16,886	14,598	3,427	130,568	212,666	85,525
Australia	AUD 284,937	99,790	0	0	10,099	185,147	284,937	109,889
Canada (Ontario)	CAD 282,314	104,627	5,770	6,219	11,867	171,918	288,533	128,482

5. Cross-check against the OECD

The OECD's Taxing Wages 2026 reports the 2025 "tax wedge" (income tax + employee and employer contributions, less cash benefits, as a share of labour cost) for a single worker at 67%, 100% and 167% of each country's average wage. The table runs our calculator at the OECD's own gross-pay figures and compares. "OECD convention" counts payroll taxes as employer contributions and leaves out the Dutch employer health levy and nominal premium, as the OECD does; "own convention" is the treatment used in the article.

Country	Level	OECD gross pay (local)	OECD wedge	Ours, OECD convention	Difference (pp)	Ours, own convention	Income tax, ours / OECD	Employee contributions, ours / OECD	Employer contributions, ours / OECD
United Kingdom (England)	67% of average wage	37,508	28.0%	28.0%	-0.0	28.0%	13.3 / 13.3	5.3 / 5.3	13.0 / 13.0
United Kingdom (England)	100% of average wage	55,983	32.4%	32.4%	0.0	32.4%	17.6 / 17.6	5.6 / 5.6	13.7 / 13.7
United Kingdom (England)	167% of average wage	93,491	39.3%	39.3%	-0.0	39.3%	26.6 / 26.6	4.2 / 4.2	14.2 / 14.2
Ireland	67% of average wage	40,373	24.5%	24.6%	0.1	24.6%	11.9 / 12.0	4.2 / 4.1	11.2 / 11.2
Ireland	100% of average wage	60,258	32.6%	32.7%	0.1	32.7%	21.0 / 21.0	4.2 / 4.1	11.2 / 11.2
Ireland	167% of average wage	100,630	41.9%	42.1%	0.1	42.1%	31.3 / 31.3	4.2 / 4.1	11.2 / 11.2
France	67% of average wage	30,796	41.2%	39.0%	-2.2	39.0%	2.9 / 12.4	20.8 / 11.3	25.0 / 29.7
France	100% of average wage	45,964	47.2%	46.2%	-1.0	46.2%	7.1 / 16.7	20.8 / 11.3	33.9 / 36.3
France	167% of average wage	76,761	54.1%	53.3%	-0.8	53.3%	13.2 / 22.8	20.5 / 11.0	41.9 / 44.4
Germany	67% of average wage	44,689	45.5%	45.6%	0.1	45.6%	12.3 / 12.6	21.8 / 21.6	21.3 / 20.9
Germany	100% of average wage	66,700	49.3%	49.4%	0.2	49.4%	16.9 / 17.2	21.8 / 21.5	21.3 / 20.9
Germany	167% of average wage	111,389	50.0%	50.7%	0.7	50.7%	25.9 / 26.6	16.6 / 15.7	16.4 / 15.3
Netherlands	67% of average wage	46,249	27.5%	28.1%	0.6	35.3%	6.9 / 8.0	12.5 / 10.4	12.2 / 12.7
Netherlands	100% of average wage	69,028	35.9%	37.3%	1.3	42.9%	17.0 / 17.8	12.6 / 10.0	12.2 / 12.6
Netherlands	167% of average wage	115,278	42.2%	44.4%	2.2	48.0%	30.7 / 28.9	9.1 / 8.4	8.4 / 8.7

Country	Level	OECD gross pay (local)	OECD wedge	Ours, OECD convention	Difference (pp)	Ours, own convention	Income tax, ours / OECD	Employee contributions, ours / OECD	Employer contributions, ours / OECD
Spain (Madrid)	67% of average wage	21,895	37.9%	37.5%	-0.4	37.5%	11.8 / 12.4	6.5 / 6.5	30.6 / 30.6
Spain (Madrid)	100% of average wage	32,678	41.4%	40.9%	-0.5	40.9%	16.3 / 17.1	6.5 / 6.5	30.6 / 30.6
Spain (Madrid)	167% of average wage	54,573	46.2%	45.4%	-0.7	45.4%	22.2 / 23.2	6.5 / 6.5	30.6 / 30.6
Italy (Rome)	67% of average wage	24,518	38.5%	38.3%	-0.3	38.3%	9.6 / 9.6	9.2 / 9.5	31.6 / 31.6
Italy (Rome)	100% of average wage	36,594	45.8%	45.3%	-0.5	45.3%	18.8 / 19.1	9.2 / 9.5	31.6 / 31.6
Italy (Rome)	167% of average wage	61,112	54.3%	53.4%	-0.9	53.4%	29.5 / 30.3	9.2 / 9.6	31.6 / 31.6
Sweden	67% of average wage	373,226	38.8%	39.2%	0.4	39.2%	20.1 / 12.6	0.0 / 7.0	31.4 / 31.4
Sweden	100% of average wage	557,053	41.1%	41.6%	0.4	41.6%	23.2 / 15.6	0.0 / 7.0	31.4 / 31.4
Sweden	167% of average wage	930,279	48.8%	49.4%	0.6	49.4%	33.5 / 27.8	0.0 / 4.9	31.4 / 31.4
Denmark	67% of average wage	359,838	33.2%	34.0%	0.9	34.0%	33.2 / 32.5	0.3 / 0.0	0.7 / 1.0
Denmark	100% of average wage	537,071	35.8%	35.9%	0.2	35.9%	35.4 / 35.3	0.2 / 0.0	0.4 / 0.7
Denmark	167% of average wage	896,909	41.8%	40.4%	-1.4	40.4%	40.1 / 41.6	0.1 / 0.0	0.3 / 0.4
United States (Texas)	67% of average wage	49,258	27.5%	21.7%	-5.8	21.7%	7.6 / 13.8	7.6 / 7.7	8.2 / 8.3
United States (Texas)	100% of average wage	73,520	30.0%	23.8%	-6.2	23.8%	10.0 / 16.7	7.6 / 7.7	8.0 / 8.1
United States (Texas)	167% of average wage	122,779	34.4%	28.1%	-6.2	28.1%	14.8 / 21.5	7.6 / 7.7	7.9 / 7.9
United States (California)	67% of average wage	49,258	27.5%	25.0%	-2.4	25.0%	9.9 / 13.8	9.0 / 7.7	8.2 / 8.3
United States (California)	100% of average wage	73,520	30.0%	28.5%	-1.5	28.5%	13.8 / 16.7	8.9 / 7.7	8.0 / 8.1
United States (California)	167% of average wage	122,779	34.4%	34.9%	0.5	34.9%	20.8 / 21.5	9.0 / 7.7	7.9 / 7.9

Country	Level	OECD gross pay (local)	OECD wedge	Ours, OECD convention	Difference (pp)	Ours, own convention	Income tax, ours / OECD	Employee contributions, ours / OECD	Employer contributions, ours / OECD
Australia	67% of average wage	72,812	24.0%	23.2%	-0.8	19.0%	19.0 / 19.3	0.0 / 0.0	5.5 / 6.1
Australia	100% of average wage	108,674	27.9%	27.2%	-0.7	23.3%	23.3 / 23.5	0.0 / 0.0	5.5 / 6.1
Australia	167% of average wage	181,486	32.8%	32.3%	-0.5	28.6%	28.6 / 28.7	0.0 / 0.0	5.5 / 6.1
Canada (Ontario)	67% of average wage	61,909	29.9%	28.6%	-1.3	27.3%	14.3 / 13.9	7.2 / 8.2	9.8 / 11.1
Canada (Ontario)	100% of average wage	92,401	32.1%	31.4%	-0.7	30.1%	19.2 / 18.8	6.2 / 6.8	8.7 / 9.6
Canada (Ontario)	167% of average wage	154,309	35.5%	34.7%	-0.7	33.5%	27.1 / 27.1	3.7 / 4.1	6.0 / 6.7

Explanations of the larger gaps: the OECD's United States case is a worker in Detroit, Michigan, who pays state and city income tax, so Texas sits about six points below it; France at 67% of the average wage reflects the 2026 reform of the employer-contribution reduction for low pay, which could not be fetched, and the OECD's inclusion of an accident-at-work premium; the Netherlands differs because we count compulsory health payments that the OECD leaves out; Sweden's income-tax line is higher and its employee line lower than the OECD's because the OECD books the 7% pension contribution gross and the matching credit separately.

6. Who pays what in Britain today: ONS, financial year ending 2024

Office for National Statistics, "Effects of taxes and benefits on UK household income: financial year ending 2024", published 25 September 2025, reference table 8. Households grouped into fifths by equivalised disposable income.

Share of gross income	Poorest fifth	2nd	3rd	4th	Richest fifth	All
Direct taxes	15.7%	15.7%	18.2%	21.3%	28.8%	22.9%
of which income tax	7.1%	7.8%	10.2%	13.0%	22.3%	15.4%
of which National Insurance	2.8%	3.9%	4.9%	5.7%	4.7%	4.7%
of which council tax	5.7%	3.8%	3.0%	2.4%	1.5%	2.5%
Indirect taxes	21.0%	15.1%	11.9%	10.4%	7.5%	10.7%
of which VAT	9.6%	7.1%	5.6%	5.2%	3.7%	5.2%
All taxes	36.7%	30.7%	30.2%	31.7%	36.2%	33.6%

Share of expenditure	Poorest fifth	2nd	3rd	4th	Richest fifth	All
Indirect taxes	16.5%	17.4%	17.2%	16.6%	15.4%	16.4%
of which VAT	7.5%	8.2%	8.0%	8.3%	7.7%	7.9%

The last row is the reason our basket matters: across all British households VAT takes 7.9% of spending, not 20%, because rent, most food, children's clothes and public transport carry no VAT and domestic energy carries 5%. Our basket gives 9.4% for a single working adult, who spends less of the budget on zero-rated items than the average household.

7. Files

rates.json (every parameter with its source URL, fetch date and status), calc.js (the calculator, Node.js), results.csv (13 jurisdictions × 4 salaries × 2 spending profiles, every component), oecd_check.csv, sources_log.csv (every URL tried and the outcome). Available on request from nuze.com.