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# ATTITUDES TOWARD TAX EVASION: A DEMOGRAPHIC STUDY OF SOUTH AFRICAN ATTITUDES ON TAX EVASION

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## ABSTRACT

*A number of studies have examined the relationship between tax collection and various demographic variables. However, until recently most of those studies have involved a United States sample population. The Internal Revenue Service provides demographic data for researchers on a regular basis. The present study goes beyond those studies in several important ways. For one, it uses data on South Africa taken from the World Values database. Not much work has been done on the South African tax or public finance system. Thus, the present study expands on the very limited research done on South African public finance.*

*The present study expands on existing literature in at least two other ways as well. For one, it examines how various demographics interact with attitudes toward tax evasion. Secondly, we examine several demographic variables that were not examined in prior studies.*

*One of the questions in the World Values database asked whether it would be justifiable to cheat on taxes if it were possible to do so. Respondents were asked to choose a number from 1 to 10 to indicate the extent of their support for tax evasion. This study examines those responses, both overall and through the prism of more than 20 demographic variables. A trend analysis is also done to determine whether South African attitudes regarding tax evasion have changed in recent years. A comparison is made with other ethical issues to determine the relative seriousness of tax evasion.*

*The study found that attitudes toward the justifiability of tax evasion often do vary by demographic variable. Tax evasion was found to be a less serious offense than accepting a bribe, suicide or wife beating, equally as serious as prostitution, and more serious than receiving government benefits to which you are not entitled, avoiding a fare on public transport or euthanasia. The trend of opinion on the justifiability of tax evasion has been nonlinear. It is more acceptable in the most recent survey than it was in 1996 but less acceptable than it was in 1990 or 2001.*

*Although the present study focuses on South Africa, the methodology used in the present study could serve as a template for research on other countries or regions.*

## INTRODUCTION

Tax evasion has been in existence ever since the first person with sufficient authority attempted to extract tribute from some local population (Adams, 1982, 1993; Webber & Wildavsky, 1986). The topic of tax evasion has become multidisciplinary over the decades, expanding from economics and public finance journals into the fields of accounting, taxation, law, sociology, psychology and other behavioral sciences.

The present study focuses on attitudes toward tax evasion in South Africa. Not many studies have been made of South African public finance and even fewer of attitudes toward tax evasion in South Africa. One study that was made of South African attitudes toward tax evasion was a survey of 191 South African university business students (McGee & Goldman, 2010). That survey included a survey instrument that listed 18 arguments that had been used to justify tax evasion through history. Students were asked to choose a number from one to seven to indicate the extent of their agreement or disagreement with each statement.

The strongest argument to justify tax evasion was in cases where a large portion of the money collected was wasted. The second strongest argument was in cases where the tax system was perceived to be unfair. The next two strongest arguments had to do with oppressive governments – where the taxpayer lived in a repressive regime such as Nazi Germany or Stalinist Russia, or where the government discriminates because of race, religion or ethnic background.

Other strong arguments justifying tax evasion were in cases where the taxpayer was unable to pay, where the government imprisons people for their political opinions, where a significant portion of the money collected winds up in the pockets of corrupt politicians, their friends and families, where the proceeds go to support an unjust war, where tax rates are too high or where funds are spent on projects that the taxpayer morally disapproves of. That study also found that women were more opposed to tax evasion than men, in some cases significantly.

That study also examined the relationship between age and attitude toward tax evasion. The findings were curious, in the sense that they were different from what was expected. Participants in the younger age group (under 25) were more opposed to tax evasion in 10 of 18 cases, whereas the older group (25-40) was more opposed in only 8 of 18 cases. However, in three of those 18 cases the older group was significantly more opposed to tax evasion. The difference in mean scores in the other 15 cases was not significant.

The age findings were curious because they run somewhat contra to the findings in other cases where age was examined. In most other studies that examined age in conjunction with various ethical issues, the older groups were more respectful of the law than were younger groups (Barnett & Karson, 1987, 1989; Longenecker et al., 1989; Harris, 1990; Kelley et al., 1990; Ruegger & King, 1992). Yet in this 2010 South African study, the younger group was more strongly opposed to tax evasion than was the older group in a majority of cases. However, the differences in mean scores were not significant in the cases where the younger group was more opposed, but the scores were significant in three cases where the older group was more

opposed. Part of this lack of tidiness regarding the results could be attributed to the fact that the older group was not that much younger than the younger group.

The prior South African study also examined ethnicity and found that whites were more strongly opposed to tax evasion than Africans in 17 of 18 cases. Mean scores were significantly different in four cases. Other ethnic groups were not included in the statistical calculations due to small sample sizes.

The 2010 South African study also examined religion. The only two religions that had a sufficiently large sample size to compare were Catholics and Other Christians. Catholics were more opposed to tax evasion in 10 of 18 cases. Other Christians were more opposed in 7 cases. In one case, both groups had the same mean scores. None of the differences were significant. The authors of that study speculated that some of the mean score differences might have been significant if the sample size had been larger.

The 2010 study also examined student status as a variable. There were three categories – diploma students, undergraduate and postgraduate students. The diploma students were less opposed to tax evasion than were the other two groups. However, only one difference in mean score was significant – the ability to pay argument. In that case, undergraduate students were more opposed to tax evasion than were the other two groups.

The 2010 study also examined academic major. Management majors were more opposed to tax evasion than economics and finance majors in 11 of 18 cases. However, none of the differences in mean scores were significant. Other business majors were excluded from the mean score comparison because of small sample size.

One good thing that can be said about student surveys, from the researcher's perspective, is that the data is relatively easy to gather. One limiting factor is that the results of student surveys may not be applicable to a wider population. Students are generally younger and more educated than the general population. However, student surveys are a legitimate and popular research methodology and such surveys do make positive contributions to the literatures of many disciplines.

The present study is more than a mere replication of the 2010 South African study. The present study uses the *World Values* survey data that was gathered in South Africa. The sample size is much larger, nearly 3,000. The demographics are also much broader and include a wide range of age groups, races, cultures, occupations, marital status, education and social levels. Because of its comprehensive nature, the present study breaks new ground in several ways. For one, it is more comprehensive than other studies of the South African population. It also examines more demographic variables than any other South African study and also includes more variables than studies of other countries. The methodology used in the present study can be a template for studies of attitudes toward tax evasion in other countries or regions.

## REVIEW OF THE LITERATURE

Literature on taxation goes back to the Hebrew Torah and the Christian Bible, at least. In *Genesis* (48: 13-26) there is a description of the Egyptian tax system, which requires farmers to give the Pharaoh 20 percent of their crops. In *Samuel* (I, 8: 15) the tax rate is 10 percent of seed and vineyards. A few lines later (1 *Samuel*, 8:17) it states that the 10 percent rate also extends to sheep and says that taxpayers should consider themselves to be servants.

In *Matthew* (22:21), Jesus says that we should render unto Caesar the things that are Caesar's and to God the things that are God's, but he does not get more specific, leaving future generations without clear guidance as to what the state is entitled to receive in taxes. As a result, a rich body of literature has evolved over the centuries to ponder just what duty individuals have to pay taxes and, perhaps more interestingly, when there is no duty to pay.

Several articles have been written from the Jewish perspective that address the ethics of tax evasion (Cohn, 1998; McGee, 1998g, 1999a; Tamari, 1998; McGee & Cohn, 2008). The Jewish literature is basically strongly against tax evasion. Several reasons are given – “the law is the law;” God commands us to pay taxes; there is a duty not to disparage other Jews and evading taxes makes all Jews look bad; and Jews have a duty to perform good works (mitzvos), which they cannot do if they are in jail, which might be the case if they evade taxes.

McGee (1998a&f, 1999a, 2004, 2012) has criticized all of these rationales. For example, “The law is the law” is not really an argument. Such a statement has an underlying premise that we must obey all laws just because they are laws. Martin Luther King, Gandhi and other rebels, including Jesus, have disputed the view that all laws should automatically and unquestionably be obeyed no matter how stupid or unjust they are. McGee has asked the question several times, “Would it be unethical for Jews living in Nazi Germany to evade taxes if Hitler were the tax collector?” (McGee, 2004, 2006a&b, 2012; McGee & Bernal, 2006; McGee, Nickerson & Fees, 2006, 2009; McGee & López, 2007, 2008; McGee, Alver & Alver, 2008; McGee & Cohn, 2008; McGee & Lingle, 2008; McGee & M'Zali, 2008, 2009; McGee & Preobragenskaya, 2008; McGee & Rossi, 2008; McGee & Tusan, 2008). One might think that such a case would be a deal breaker. One might argue that, surely, in such a case tax evasion would be ethical.

However, when this question was asked in surveys, including the surveys cited in the prior paragraph, respondents generally held that there is some duty for Jews to pay taxes even to Hitler. A survey of Orthodox Jewish students (McGee & Cohn, 2008) found that even Orthodox Jews believe there is some duty to pay taxes to Hitler, although that duty is not absolute.

The Jewish literature on tax evasion, although strongly against tax evasion in general, is not totally opposed to tax evasion (Tamari, 1998). The duty to pay taxes is less than absolute where the ruler is corrupt or where tax funds are squandered.

The literature of other religions has also addressed the tax evasion issue. The Mormon literature is absolutely against tax evasion in all cases. Its literature does not mention a single case where tax evasion can be justified (Smith & Kimball, 1998). However, a survey of Mormon

students found that not all Mormons believe tax evasion can never be justified, although opposition to tax evasion was very strong (McGee & Smith, 2009).

The literature of the Baha'i faith is also strongly against tax evasion (DeMerville, 1998). The only time evasion is permissible is in cases where members of the Baha'i faith are being persecuted.

The Christian literature has also examined the issue of tax evasion. Martin Crowe (1944) wrote a doctoral dissertation that examined 500 years of Catholic literature on the subject. Many of the arguments to justify tax evasion have been discussed in the Catholic literature (McGee, 1998b&c). The ability to pay argument and financing unjust wars are two such arguments, although they are not limited to Catholic scholars.

McGee (1999b) discussed the issue of paying your fair share of taxes. Gronbacher (1998) addressed the issue from the perspective of Catholic social thought and classical liberalism. Pennock (1998) discussed the unjust war excuse for resisting taxes. Schansberg (1998) discussed tax evasion from the perspective of Biblical Christianity, including the issue of what we are obligated to render to Caesar. Some Catholic scholars have said that tax evasion is a mortal sin while others have said it is not. Other Catholic scholars take the position that tax evasion is not a sin at all (Crowe, 1944).

The Muslim literature is mixed on the issue. Two Muslim scholars who wrote books on Islamic business ethics (Ahmad, 1993) and economic justice in Islam (Yusuf, 1971) took the same basic position, that tax evasion is justified if the tax is on income or if the tax causes prices to rise, which would include sales taxes, use taxes and tariffs. They would also justify evasion of death taxes. McGee (1997, 1998d&e, 1999a) mentioned and discussed their views on tax evasion, which caused Jalili (2012) to challenge that position and offer an alternative view of the Muslim literature. According to Jalili, there is an absolute duty to pay taxes to an Islamic state without question, including income taxes, sales and use taxes and tariffs. However, the duty to pay taxes to states that are not purely Islamic, or that are not Islamic at all, is less than absolute. Murtuza and Ghazanfar (1998) do not address those issues, but discuss zakat, the Muslim duty to contribute to the poor.

A number of studies have examined tax evasion from a secular perspective. Armstrong and Robison (1998), McGee (1998f) and Oliva (1998) look at tax evasion from a practitioner perspective. Leiker (1998) discussed Rousseau's views on the issue. The ethics of evading the estate tax (McGee, 1999c) and tariffs (McGee, 1999d) have also been discussed. Ballas and Tsoukas (1998) discuss the reasons for tax evasion in Greece. Other authors have examined reasons for tax evasion in Bulgaria (Smatrakalev, 1998), Russia (Alm, Martinez-Vazquez & Torgler, 2005, 2006; Preobragenskaya & McGee, 2004; Vaguine, 1998) and Armenia (McGee, 1999e). Morales (1998) discussed the case of Mexican street vendors and their view that feeding their families sometimes took precedence over paying taxes.

A few philosophical studies have been done (McGee, 1994, 2004, 2006a, 2012; Thorndike & Ventry, 2002). Nozick (1974) likened the income tax to a form of slavery, since it confiscates the fruits of one's labor.

Others have examined the psychological aspects behind tax evasion (Alm, Martinez-Vazquez & Torgler, 2010; Baird, 1980; Cullis, 2006; Cullis, Jones & Lewis, 2010; Kirchler, 2007). Some authors have written books aimed at the general public (Cowell, 1990; Johnston, 2003, 2007) or the scholarly market (Beito, 1989).

Block conducted two studies that examined the public finance literature in unsuccessful attempts to find a justification for taxation (Block, 1989, 1993). Curry (1982) and Sabrin (1995) discussed the options for financing government without resorting to coercion.

A number of empirical studies have examined tax evasion. Alm and Torgler (2004) examined the determinants of tax morale. They also looked at cultural difference in the USA and Europe (Alm & Torgler, 2006). Cummings, Martinez-Vazquez, McKee and Torgler (2004) also examined the effects of culture on tax compliance, as did Torgler, 2003c). Alm and Martinez-Vazquez (2010) examined tax evasion in the informal sector. Bird, Martinez-Vazquez and Torgler (2004) studied the role of demand factors in tax performance in developing countries.

Torgler wrote a doctoral dissertation (Torgler 2003a) and a book (Torgler, 2007) on tax morale that included some empirical analyses. He also examined tax morale in transition economies (Torgler, 2003b). Benk, McGee and Ross (2009) did an empirical study of tax evasion opinion in Turkey. Student surveys of tax evasion have also been completed for Argentina (McGee & Rossi, 2008), Armenia (McGee & Maranjyan, 2006), Australia (McGee & Bose, 2009), Bosnia (McGee, Basic & Tyler, 2009), China (McGee & Guo, 2007; McGee & An, 2008), Colombia (McGee, López & Yepes, 2009), Estonia (McGee, Alver & Alver, 2008), France (McGee & M'Zali, 2009), Germany (McGee, Nickerson & Fees, 2006, 2009; McGee, Benk, Ross & Kiliçaslan, 2009), , Guatemala (McGee & Lingle, 2008), Hong Kong (McGee & Butt, 2008; McGee, Ho & Li, 2008), Kazakhstan (McGee & Preobragenskaya, 2008), Macau (McGee, Noronha & Tyler, 2007), Mali (McGee & M'Zali, 2008), New Zealand (Gupta & McGee, 2010), Poland (McGee & Bernal, 2006), Puerto Rico (McGee & López, 2007), Romania (McGee, 2006c), Slovakia (McGee & Tusan, 2008), South Africa (McGee & Goldman, 2010), Taiwan (McGee & Andres, 2009), Turkey (McGee & Benk, 2011), Ukraine (Nasadyuk & McGee, 2008). The limiting factor of student surveys is that the findings may not be generalizable to the general population.

## THE PRESENT STUDY

The present study overcomes the limitations of student surveys by including data from a more diverse demographic. It also has a larger sample population than student surveys and examines more demographic variables than is possible with student surveys.

## METHODOLOGY

Groups of social scientists all over the world have been conducting coordinated surveys of the world's population since the 1980s. Some surveys have solicited the opinions of more than 200,000 people in more than 80 countries. The surveys included hundreds of questions on a wide range of subjects. One question in the most recent surveys addressed attitudes toward tax evasion:

Please tell me for each of the following statements whether you think it can always be justified, never be justified, or something in between: Cheating on taxes if you have a chance.

The range of responses used a 10-point Likert Scale where 1 = never justifiable and 10 = always justifiable. The surveys collected data on a number of demographic variables, including level of education, gender and age. The present study uses the data gathered in the most recent survey on South Africa. The sample size was nearly 3,000.

More than 20 demographic variables are examined using t-tests and ANOVAs to determine whether any differences are significant at the 5 percent level. The ANOVA was used to analyze mean score differences between groups as a whole. The ANOVA scores are reported in the "b" tables. T-tests were sometimes made to compare the mean scores of two particular groups. Those scores, where made, are reported in the "a" tables.

## FINDINGS

The findings are reported below for more than 20 demographic variables.

### Gender

Table 1 shows the results for gender. Women were significantly more opposed to tax evasion ( $p = 0.0181$ ). This finding is similar to the findings in studies of Australia (McGee & Bose, 2009), China (McGee & Guo, 2007), Colombia (McGee, López & Yepes, 2009), Estonia (McGee, Alver & Alver, 2008), Germany (McGee, Nickerson & Fees, 2006), Guatemala (McGee & Lingle, 2008), Orthodox Jewish students (McGee & Cohn, 2008), international business academics (McGee, 2006b), New Zealand (Gupta & McGee, 2010), Puerto Rico (McGee & López, 2007), Taiwan (McGee & Andres, 2009) and Thailand (McGee, 2008).

However, not all studies on tax evasion that have examined gender differences found that women are more opposed to tax evasion. Men were found to be more opposed to tax evasion in Romania (McGee, 2006c), Slovakia (McGee & Tusan, 2008), Turkey (Benk, McGee & Ross, 2009; McGee & Benk, 2011; McGee, Benk, Yildirim & Kayikçi, 2011) and Vietnam (McGee, 2008a). Other studies found no statistical difference between male and female opinions on tax evasion – Argentina (McGee & Rossi, 2008), China (McGee & An, 2008; McGee & Noronha,

2008), France (McGee & M'Zali, 2009), Hong Kong (McGee & Butt, 2008), Kazakhstan (McGee & Preobragenskaya, 2008), Macau (McGee, Noronha & Tyler, 2007).

*H1: People are equally averse to tax evasion regardless of gender.*

*H1: Rejected.*

<b>Table 1: Ranking by Gender</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Gender</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	Female	2.4	2.23	1456
2	Male	2.6	2.33	1455
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
Male v. Female		0.0181		

## Age

Tables 2a and 2b show the results for the age demographic. The three oldest age groups had the three lowest mean scores, meaning they had the strongest opposition to tax evasion. The three youngest groups had the least opposition to tax evasion. However, the ANOVA found that the differences in mean scores between groups was not significant ( $p = 0.352$ ). Some of the t-tests of individual comparisons found significant differences at the 10 percent level ( $p = 0.0614$  &  $0.0841$ ).

This finding runs contra to the findings of some other studies. Some studies that analyzed ethics and age found that older people are more ethical than younger people or that older people have more respect for the law and for authority than do young people (Babakus et al., 2004; Barnett & Karson, 1987, 1989; Longenecker et al., 1989; Harris, 1990; Kelley et al., 1990; Ruegger & King, 1992; Serwinek, 1992; Wood et al., 1988).

However, not all studies found that the relationship between age and ethics was positive. Some studies found that younger people are more ethical (Babakus et al., 2004; Browning & Zabriskie, 1983; Sims et al., 1996). Other studies found no statistical correlation between age and ethical beliefs (Kidwell et al., 1987; Izraeli, 1988; Callan, 1992; Kohut & Corriher, 1994).

*H2: People are equally averse to tax evasion regardless of age.*

*H2: Cannot be rejected.*



Rank	Age	Mean	Std. Dev.	n
1	55-64	2.3	2.16	263
2	45-54	2.4	2.14	331
2	65+	2.4	2.31	235
4	15-24	2.5	2.31	790
5	25-34	2.6	2.24	708
5	35-44	2.6	2.41	583
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
25-34 v. E55-64		0.0614		
35-44 v. E55-64		0.0841		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	28.954	5	5.791	1.112	0.352
Within Groups	15,120.243	2,904	5.207		
Total	15,149.197	2,909			

## Marital Status

The data on marital status is shown in Tables 3a and 3b. The group most opposed to tax evasion was divorced people. In second place was married people, followed by widowed people. The group least opposed to tax evasion was people who were living together as married. The difference in mean scores between groups was highly significant ( $p < 0.0001$ ).

A comparative study of tax evasion in Moldova and Romania found that married people were significantly more opposed to tax evasion than were single people in Moldova; married and divorced people were equally opposed to tax evasion; divorced and single people were equally opposed to tax evasion (McGee, 2009). The Romanian sample found that married people were significantly more opposed to tax evasion than were single people; there was no significant difference between married v. divorced or divorced v. single people.

H3: People are equally averse to tax evasion regardless of marital status.

H3: Rejected.

Rank	Marital Status	Mean	Std. Dev.	n
1	Divorced	1.9	1.94	61
2	Married	2.3	2.09	1021
3	Widowed	2.4	2.12	177
4	Separated	2.5	2.26	32
5	Single/Never married	2.6	2.39	1311
6	Living together as married	2.9	2.50	309
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		p value		
Married v. Living together as married		0.0001		
Married v. Single/Never married		0.0015		
Living together as married v. Divorced		0.0034		
Living together as married v. Widowed		0.0256		
Living together as married v. Single/Never married		0.0493		
Divorced v. Single/Never married		0.0244		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	127.115	5	25.423	4.911	<0.0001
Within Groups	15,038.479	2,905	5.177		
Total	15,165.594	2,910			

### Number of Children

Tables 4a and 4b show the data for number of children. The group most opposed to tax evasion was the group that had 6 children. Those who had 8 or more children ranked second. Those who had 0, 1 or 3 children were least opposed to tax evasion. There seemed to be no clear pattern, in the sense that the relationship was not linear. An ANOVA found that the difference in mean score between groups was highly significant ( $p = 0.006$ ).

*H4: People are equally averse to tax evasion regardless of number of children.*

*H4: Rejected.*

<b>Table 4a: Ranking by Number of Children</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Number of Children</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	6	1.5	1.31	59
2	8 or more	2.0	1.69	36
3	5	2.2	1.81	127
4	2	2.4	2.11	614
4	7	2.4	2.00	32
6	4	2.5	2.35	206
7	None	2.6	2.38	923
7	1	2.6	2.33	515
7	3	2.6	2.46	401
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
None v. 6		0.0005		
1 v. 6		0.0004		
2 v. 6		0.0014		
3 v. 6		0.0008		
4 v. 6		0.0019		
5 v. 6		0.0084		
6 v. 7		0.0113		

<b>Table 4b: Number of Children and Attitudes toward Tax Evasion</b> ANOVA Analysis					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	103.941	7	14.849	2.862	0.006
Within Groups	14,907.207	2,873	5.189		
Total	15,011.148	2,880			

## Religion

Tables 5a and 5b show the results for religion. Although Jews were ranked as being most opposed to tax evasion, the small sample size makes the result unreliable. Of groups where the sample size was 30 or more, Muslims ranked first, followed by Pentecostals and Evangelicals. Jehovah witnesses were least opposed to tax evasion. An ANOVA showed that the mean difference between groups was significant at the 10 percent level ( $p = 0.063$ ). A comparison

between two individual groups using t-tests sometimes found differences at the 1 percent or 5 percent level, as is seen at the bottom of Table 5a. Other comparisons were significant only at the 10 percent level.

*H5: People are equally averse to tax evasion regardless of religion.*

*H5: Rejected. Although the ANOVA showed no difference at the 5 percent level, some individual comparisons showed significant difference at the 1 percent and 5 percent levels.*

<b>Table 5a: Ranking by Religion</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Religion</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	Jew	1.3	0.93	3
2	Muslim	1.7	1.58	36
3	Buddhist	1.8	1.02	4
4	Orthodox	2.1	1.98	6
5	Pentecostal	2.3	2.13	61
6	Evangelical	2.4	2.24	282
6	Independent African Church	2.4	2.14	490
6	Other	2.4	2.15	193
6	Protestant	2.4	2.31	865
10	Roman Catholic	2.7	2.26	356
11	Hindu	2.8	2.39	29
12	Jehovah	3.1	2.73	45
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>	<b>Significant?</b>	
Hindu v. Muslim		0.0297	Yes, at 5%	
Jehovah v. Muslim		0.0078	Yes, at 1%	
Jehovah v. Protestant		0.0499	Yes, at 5%	
Muslim v. Roman Catholic		0.0100	Yes, at 1%	
Protestant v. Roman Catholic		0.0382	Yes, at 5%	
Evangelical v. Jehovah		0.0602	Yes, at 10%	
Evangelical v. Muslim		0.0702	Yes, at 10%	
Evangelical v. Roman Catholic		0.0951	Yes, at 10%	
Jehovah v. Pentecostal		0.0931	Yes, at 10%	
Muslim v. Protestant		0.0722	Yes, at 10%	

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	67.422	7	9.632	1.918	0.063
Within Groups	11,647.994	2,320	5.021		
Total	11,715.416	2,327			

## Religious Practice

This question asked how often do you attend religious services? Tables 6a and 6b show the results. The results were interesting and did not follow a clear pattern. The two groups that were most opposed to tax evasion were the groups that attended religious services once a year and more than once a week, which were at opposite ends of the spectrum. Those who attended religious services once a week and once a month had similar mean scores. However, the groups ranked in the three last places had the least opposition to tax evasion. The ANOVA found that the mean score differences between groups was significant. ( $p < 0.0001$ ).

*H6: People are equally averse to tax evasion regardless of religious practice.*

*H6: Rejected.*

Rank	Religious Practice	Mean	Std. Dev.	n
1	Once a year	1.7	1.58	32
2	More than once a week	2.1	2.04	488
3	Once a month	2.4	2.14	433
4	Once a week	2.5	2.27	1093
5	Never/practically never	2.7	2.52	395
6	Less than once a year	2.9	2.27	296
7	Only on special holy days	3.1	2.64	176
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
		p value	Sign?	
More than once a week v. Once a week		0.0009	1%	
More than once a week v. Once a month		0.0298	5%	
More than once a week v. Only on special holy days		0.0001	1%	
More than once a week v. Less than once a year		0.0001	1%	
More than once a week v. Never/practically never		0.0001	1%	
Once a week v. Only on special holy days		0.0015	1%	

Comparison	Mean	Percentage
Once a week v. Once a year	0.0480	5%
Once a week v. Less than once a year	0.0072	1%
Once a month v. Only on special holy days	0.0007	1%
Once a month v. Less than once a year	0.0026	1%
Only on special holy days v. Once a year	0.0041	1%
Once a year v. Less than once a year	0.0038	1%
Once a year v. Never/practically never	0.0277	5%
Once a month v. Once a year	0.0704	10%
Once a month v. Never/practically never	0.0645	10%
Only on special holy days v. Never/practically never	0.0849	10%

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	228.891	6	38.148	7.415	<0.0001
Within Groups	14,951.285	2,906	5,145		
Total	15,180.175	2,912			

### Importance of God in Your Life

The question asked “How important is God in your life?” Table 7a and 7b show the data. The ANOVA found that the difference between groups was highly significant ( $p < 0.0001$ ). However, it was difficult to see a clear-cut pattern. The two groups most opposed to tax evasion were groups 2 and 10, which are at opposite ends of the spectrum.

- H7: People are equally averse to tax evasion regardless of the importance of God in their life.*  
*H7: Rejected.*

Rank	Importance of God in Your Life	Mean	Std. Dev.	n
1	2	2.2	1.09	7
2	10 Very important	2.3	2.23	1896
3	3	2.5	2.59	11
3	5	2.5	2.09	85

<b>Table 7a: Ranking by Importance of God in Your Life (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>				
<b>Rank</b>	<b>Importance of God in Your Life</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
3	9	2.5	2.12	309
6	8	2.9	2.36	307
7	6	3.1	2.18	78
8	7	3.4	2.62	161
9	1 Not at all important	3.5	3.25	13
10	4	4.9	2.32	24
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
1 Not at all important v. 10 Very important		0.0542		
4 v. 5		0.0001		
4 v. 6		0.0007		
4 v. 7		0.0087		
5 v. 7		0.0066		
6 v. 7		0.0019		
6 v. 9		0.0269		
6 v. 10 Very important		0.0019		
5 v. 6		0.0748		

<b>Table 7b: Importance of God in Your Life and Attitudes toward Tax Evasion ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	434.678	7	62.097	12.191	<0.0001
Within Groups	14,593.923	2,865	5.094		
Total	15,028.601	2,872			

### Education Level

Tables 8a and 8b show the data for education level. Those with university degrees were most opposed to tax evasion. Those who had some university education were least opposed. Thus, the two most educated groups were at opposite ends of the scale. Other than that, there seemed to be a pattern that the most educated groups were most opposed to tax evasion and those with the least education were least opposed to tax evasion. The ANOVA was highly significant ( $p < 0.0001$ ).

H8: People are equally averse to tax evasion regardless of education level.

H8: Rejected.

<b>Table 8a: Ranking by Education Level</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Education Level</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	University with degree	1.9	1.79	132
2	Complete secondary – technical, vocational	2.0	1.95	198
3	Complete secondary – college preparatory	2.4	2.16	646
4	Incomplete secondary – college preparatory	2.5	2.24	1070
5	No formal education	2.6	2.14	224
6	Completed elementary	2.8	2.46	241
7	Inadequately completed elementary education	2.9	2.72	356
8	Incomplete secondary – technical, vocational	3.1	2.51	25
9	Some university without degree	3.3	2.68	16
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
			<b>p value</b>	
No formal education v. Complete secondary – technical, vocational			0.0029	
No formal education v. University with degree			0.0017	
Completed elementary v. Complete secondary – technical, vocational			0.0002	
Completed elementary v. Complete secondary – college preparatory			0.0185	
Completed elementary v. University with degree			0.0002	
Complete secondary – technical, vocational v. Complete secondary – college preparatory			0.0200	
Complete secondary – college preparatory v. University with degree			0.0130	

<b>Table 8b: Education Level and Attitudes toward Tax Evasion</b> ANOVA Analysis					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	193.340	7	27.620	5.385	<0.0001
Within Groups	14,793.225	2,884	5.129		
Total	14,986.565	2,891			

## Employment Status

Tables 9a and 9b show the data for the employment status category. Housewives was the group most opposed to tax evasion. There was a three-way tie for second place – self-employed,



retired and students. Part-timers and unemployed were the two groups who were least opposed to tax evasion. The ANOVA found the differences to be highly significant ( $p = 0.0004$ ). T-test comparisons found that some comparisons between individual groups were significant at the 1 percent and 5 percent levels, while other comparisons were significant at the 10 percent level.

One may only speculate about the reasons for this ranking. Perhaps housewives are strongly opposed to tax evasion because of gender influences. Women often tend to be more strongly opposed to tax evasion than men and more respectful of authority in general. Retired people might be more firmly opposed to tax evasion than the general population because of their age. Older people tend to be more opposed to tax evasion and more respectful of the law and authority. What is somewhat surprising is that self-employed people are so firmly against tax evasion. They have more opportunities to evade taxes and one might think that they would be less opposed to tax evasion, but such was not the case. One might also think that students would be less opposed to tax evasion, since they are young, and some studies have shown that younger people are generally less respectful of authority and less ethical than are older people.

*H9: People are equally averse to tax evasion regardless of employment status.*

*H9: Rejected.*

<b>Table 9a: Ranking by Employment Status</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Employment Status</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	Housewife	2.0	1.85	152
2	Self employed	2.4	2.14	116
2	Retired	2.4	2.33	338
2	Students	2.4	2.31	400
5	Full time	2.5	2.23	787
6	Unemployed	2.7	2.29	894
7	Part time	2.8	2.56	223
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
Full time v. Housewife		0.0096		
Part time v. Housewife		0.0010		
Part time v. Students		0.0468		
Retired v. Unemployed		0.0414		
Housewife v. Unemployed		0.0004		
Students v. Unemployed		0.0300		
Full time v. Part time		0.0868		
Full time v. Unemployed		0.0707		

Comparison	Mean	Std. Dev.	n
Part time v. Retired	0.0563		
Retired v. Housewife	0.0624		
Housewife v. Students	0.0561		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	99.928	6	16.655	3.213	0.004
Within Groups	15,048.675	2,903	5.184		
Total	15,148.603	2,909			

## Occupation

Tables 10a and 10b show the data for the occupation demographic. The two groups most opposed to tax evasion were supervisory non-manual office workers and non-manual office workers. Office workers and professionals tended to be more averse to tax evasion than other groups, in general. Groups least opposed to tax evasion were farmers and agricultural workers and various categories of manual workers. If one could generalize, one might say that people who work with their hands are less averse to tax evasion than people who work with their brains. The ANOVA found the differences between groups to be highly significant ( $p < 0.0001$ ). Many of the t-test of individual group comparisons also found a high level of significance.

*H10: People are equally averse to tax evasion regardless of occupation.*

*H10: Rejected.*

Rank	Occupation	Mean	Std. Dev.	n
1	Supervisory non-manual office worker	1.7	1.38	75
1	Non-manual office worker	1.7	1.41	157
3	Employer/manager of establishment with 10 or more employed	1.8	2.07	57
3	Professional worker	1.8	1.64	144
3	Never had a job	1.8	1.28	32
6	Employer/manager of establishment with less than 10 employed	2.0	1.86	42

<b>Table 10a: Ranking by Occupation</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Occupation</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
7	Member of armed forces	2.4	2.32	76
8	Foreman and supervisor	2.5	2.42	35
8	Semi-skilled manual worker	2.5	2.33	216
10	Skilled manual	2.8	2.47	214
10	Unskilled manual worker	2.8	2.52	554
12	Farmer – has own farm	3.0	2.39	11
13	Agricultural worker	3.1	2.41	140
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
				<b>p value</b>
Employer/manager of establishment with 10 or more employed v. Skilled manual				0.0054
Employer/manager of establishment with 10 or more employed v. Unskilled manual worker				0.0039
Professional worker v. Foreman and supervisor				0.0423
Professional worker v. Skilled manual				0.0001
Professional worker v. Semi skilled manual worker				0.0019
Professional worker v. Agricultural worker				0.0001
Professional worker v. Member of armed forces				0.0271
Supervisory non-manual office worker v. Foreman and supervisor				0.0298
Supervisory non-manual office worker v. Skilled manual				0.0003
Supervisory non-manual office worker v. Agricultural worker				0.0001
Supervisory non-manual office worker v. Member of armed forces				0.0259
Agricultural worker v. Member of armed forces				0.0401
Agricultural worker v. Never had a job				0.0036

<b>Table 10b: Occupation and Attitudes toward Tax Evasion</b> ANOVA Analysis					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	339.056	7	48.437	9.464	<0.0001
Within Groups	8,025.164	1,568	5.118		
Total	8,364.220	1,575			

## Institution of Occupation

Tables 11a and 11b show the results for the institution of occupation category. One might reason a priori that people who work for government institutions would be more averse to tax evasion than the general population, since their salaries are paid out of tax funds. Alternatively, one might guess that government workers would be less averse to tax evasion than the general population, since seeing how government works from the inside can cause one to become cynical.

An analysis of mean scores found that employees of public institutions (government workers) were more strongly opposed to tax evasion than were the other groups, although a t-test of the mean scores comparing public institutions to private business found that the difference in mean scores was not significant. However, the mean score for private non-profit organization was significantly higher than the mean scores of the other two categories. An ANOVA found the between group differences to be significant at the 1 percent level ( $p < 0.0001$ ).

*H11: People are equally averse to tax evasion regardless of institution of occupation.*

*H11: Rejected.*

<b>Table 11a: Ranking by Institution Of Occupation (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>				
<b>Rank</b>	<b>Institution of Occupation</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	Public Institution	2.2	2.18	279
2	Private Business	2.4	2.25	1249
3	Private Non-profit Organization	3.1	2.43	230
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
Public Institution v. Private Non-profit Organization		0.0001	Yes	
Private Business v. Private Non-profit Organization		0.0001	Yes	

<b>Table 11b: Institution of Occupation and Attitudes toward Tax Evasion ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	117.565	2	58.782	11.474	<0.0001
Within Groups	8,991.389	1,755	5.123		
Total	9,108.954	1,757			

## Income Level

Tables 12a and 12b show the data for the income level category. One might assume a priori that the more income people earn, the less averse they are to tax evasion, since they probably perceive that they are not getting their money's worth from government services. However, unless one conducts a test, such a view is mere speculation. Table 12a shows the mean score ranking for the ten categories of income level. The ranking reveals an interesting and unexpected relationship. The middle-income groups tend to be more opposed to tax evasion than either the low-income or high-income groups. One possible explanation of this pattern might be that people at the low-income levels have less respect for authority, or perhaps even antagonism for government, and people at the high-income levels might feel exploited by the graduated income tax, and that the benefits they receive from government are less than the taxes they have to pay to support the system. The ANOVA found the differences between groups to be highly significant ( $p < 0.0001$ ).

*H12: People are equally averse to tax evasion regardless of income level.*

*H12: Rejected.*

<b>Table 12a: Ranking by Income Level</b>				
<b>(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>				
<b>Rank</b>	<b>Income Level</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	Sixth step	2.1	1.88	359
2	Fifth step	2.3	2.03	405
3	Seventh step	2.4	2.11	291
4	Fourth step	2.5	2.16	365
5	Third step	2.6	2.22	302
6	Eighth step	2.7	2.43	236
7	Lower step	2.8	2.71	401
7	Second step	2.8	2.35	295
9	Ninth step	2.9	2.65	54
10	Tenth step	3.5	3.32	52
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
Lower step v. 5		0.0031		
Lower step v. 6		0.0001		
Lower step v. 10		0.0889		
3 v. 10		0.0134		
5 v. 8		0.0258		

5 v. 10	0.0003		
7 v. 10	0.0019		
8 v. 10	0.0464		
L v. 4	0.0927		
3 v. 5	0.0623		
5 v. 9	0.0504		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	p value
Between Groups	151.252	7	21.607	4.282	<0.0001
Within Groups	13,351.901	2,646	5.046		
Total	13,503.153	2,653			

## Ethnicity

The World Values data placed ethnicity into four categories. Tables 13a and 13b show the data for the ethnicity demographic. Whites were most opposed to tax evasion. South Asians and blacks were least opposed. The ANOVA found that the differences between groups were significant at the 1 percent level ( $p < 0.0001$ ). T-tests of individual groups found that the mean score differences between whites and coloured was statistically insignificant.

*H13: People are equally averse to tax evasion regardless of ethnicity.*

*H13: Rejected.*

Rank	Ethnicity	Mean	Std. Dev.	n
1	White	1.9	1.80	321
2	Coloured (dark)	2.0	2.00	205
3	Asian South	2.6	2.19	59
3	Black	2.6	2.35	2326

<b>Table 13a: Ranking by Ethnicity</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
Asian South v. Coloured (dark)		0.0479		
Asian South v. White		0.0084		
Black v. Coloured (dark)		0.0001		
Black v. White		0.0004		

<b>Table 13b: Ethnicity and Attitudes toward Tax Evasion</b> <b>ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	189.559	3	63.186	12.269	<0.0001
Within Groups	14,970.786	2,907	5.510		
Total	15,160.346	2,910			

## Social Class

Tables 14a and 14b show the results for the social class demographic. Working class people tended to be the most averse to tax evasion, while people from the lower class tended to be least averse to tax evasion, which is an interesting result, since those two classes seemingly have a lot in common. The upper and middle class groups tended to rank in the middle. The ANOVA found the difference between groups to be significant at the 1 percent level ( $p < 0.0001$ ).

*H14: People are equally averse to tax evasion regardless of social class.*

*H14: Rejected.*

<b>Table 14a: Ranking by Social Class</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Social Class</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	Working class	2.1	1.94	528
2	Upper middle class	2.3	2.13	430
3	Upper class	2.4	2.14	68
4	Lower middle class	2.6	2.37	544
5	Lower class	2.8	2.44	1202

<b>Table 14a: Ranking by Social Class</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
Upper middle class v. Lower middle class		0.0406		
Upper middle class v. Lower class		0.0002		
Lower middle class v. Working class		0.0002		
Working class v. Lower class		0.0001		

<b>Table 14b: Social Class and Attitudes toward Tax Evasion</b> <b>ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	211.535	4	52.884	10.136	<0.0001
Within Groups	14,436.831	2,767	5.218		
Total	14,648.366	2,771			

## Region

Tables 15a and 15b show the data by region. A priori it is difficult to guess what the results might be by region unless one is an expert on the regions of South Africa. People who live in Western Cape were more opposed to tax evasion than were residents of any other region. Those who lived in Northern Cape were least opposed to tax evasion. The ANOVA found the mean score difference between groups to be significant at the 1 percent level ( $p < 0.0001$ ).

*H15: People are equally averse to tax evasion regardless of region.*

*H15: Rejected.*

<b>Table 15a: Ranking by Region</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Region</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	Western Cape	1.8	1.60	271
2	Eastern Cape	2.2	2.08	454
3	KwaZulu	2.4	2.25	624
4	Gauteng	2.5	2.22	560
5	Mpumalanga	2.6	2.25	192
6	Northern Province	2.9	2.60	357



<b>Table 15a: Ranking by Region</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>Rank</b>	<b>Region</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
6	North West	2.9	2.34	244
8	Free State	3.2	2.40	182
9	Northern Cape	4.5	3.67	26
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
Northern Province v. KwaZulu		0.0016		
Northern Province v. Gauteng		0.0131		
Northern Province v. Eastern Cape		0.0001		
Northern Province v. Northern Cape		0.0035		
Northern Province v. Western Cape		0.0001		
KwaZulu v. Northern Cape		0.0001		
KwaZulu v. Western Cape		0.0001		
KwaZulu v. Free State		0.0001		
KwaZulu v. North West		0.0037		
Gauteng v. Northern Cape		0.0001		
Gauteng v. Western Cape		0.0001		
Gauteng v. Free State		0.0003		
Gauteng v. North West		0.0211		
Mpumalanga v. Eastern Cape		0.0297		
Mpumalanga v. Northern Cape		0.0003		
Mpumalanga v. Western Cape		0.0001		
Mpumalanga v. Free State		0.0130		
Eastern Cape v. Northern Cape		0.0001		
Eastern Cape v. Western Cape		0.0067		
Eastern Cape v. Free State		0.0001		
Eastern Cape v. North West		0.0001		
Northern Cape v. Western Cape		0.0001		
Northern Cape v. Free State		0.0175		
Northern Cape v. North West		0.0021		
Western Cape v. Free State		0.0001		
Western Cape v. North West		0.0001		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	367.149	7	52.450	10.544	<0.0001
Within Groups	14,306.601	2,876	4.974		
Total	14,673.750	2,883			

### Feeling of Happiness

Tables 16a and 16b show the data for the happiness categories. One might speculate a priori that the happiest people are the people who evade taxes because they get to keep more of the fruits of their labor. Alternatively, one might speculate that those who do not evade taxes are happiest because they have peace of mind. The ranking showed that people who are very happy and people who are not very happy are equally opposed to tax evasion. Those who are not happy at all are least opposed to tax evasion. However, the ANOVA found that the differences between groups are significant only at the 10 percent level ( $p = 0.091$ ). A t-test comparison found that the very happy group was significantly more opposed to tax evasion than was the quite happy group ( $p = 0.0386$ ). However, a comparison of the very happy and not happy at all groups found the difference in mean scores not to be significant, even at the 10 percent level ( $p = 0.1064$ ).

*H16: People are equally averse to tax evasion regardless of level of happiness.*

*H16: Rejected.*

Rank	Feeling of Happiness	Mean	Std. Dev.	n
1	Very happy	2.4	2.24	1250
1	Not very happy	2.4	2.14	454
3	Quite happy	2.6	2.36	1028
4	Not happy at all	2.7	2.49	170
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
		p value		
Very happy v. Quite happy		0.0386		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	33.731	3	11.244	2.157	0.091
Within Groups	15,109.337	2,898	5.214		
Total	15,143.068	2,901			

### Satisfaction with Life

Results for the satisfaction with life demographic are shown in Tables 17a and 17b. The ranking does not show a discernible pattern. Those most dissatisfied with life are most opposed to tax evasion, while those who are almost as dissatisfied with life (group 3) are least opposed to tax evasion. The ANOVA found the differences between groups to be significant at the 1 percent level ( $p < 0.0001$ ).

*H17: People are equally averse to tax evasion regardless of their degree of satisfaction with life.*

*H17: Rejected.*

Rank	Satisfaction with Life	Mean	Std. Dev.	n
1	1 Dissatisfied	2.1	2.36	99
2	2	2.2	2.12	75
2	5	2.2	2.06	288
4	10 Satisfied	2.3	2.24	510
5	8	2.4	2.04	528
6	6	2.5	2.28	328
7	7	2.7	2.08	418
7	9	2.7	2.45	404
9	4	3.1	2.71	154
10	3	4.0	2.96	97
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
3 v. 8		0.0001		
5 v. 6		0.0888		
2 v. 9		0.0984		
4 v. 7		0.0617		

<b>Table 17b: Satisfaction with Life and Attitudes toward Tax Evasion</b>					
<b>ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	155.549	7	22.221	4.460	<0.0001
Within Groups	13,557.496	2,721	4.983		
Total	13,713.045	2,728			

### State of Health

Tables 18a and 18b show the results for the health category. Those who were in fair health were most opposed to tax evasion, while those in poor health were least opposed to tax evasion. However, the differences in mean scores were insignificant, both when using the ANOVA ( $p = 0.563$ ) and when conducting t-test of two individual categories.

*H18: People are equally averse to tax evasion regardless of health status.*

*H18: Cannot be rejected.*

<b>Table 18a: Ranking by State of Health</b>				
<b>(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>				
Rank	State of Health	Mean	Std. Dev.	n
1	Fair	2.4	2.21	415
2	Very good	2.5	2.34	1179
2	Good	2.5	2.20	1107
4	Poor	2.7	2.47	162
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		p value		
None Significant				

<b>Table 18b: State of Health and Attitudes toward Tax Evasion</b>					
<b>ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	10.601	3	3.534	0.682	0.563
Within Groups	14,807.559	2,859	5.179		
Total	14,818.160	2,862			

## Self Positioning in Political Scale

Tables 19a and 19b show the data from the political positioning scale. This variable was tested to determine whether those on the left had views that differed from those on the right. One might speculate a priori that those on the left (socialists) would be more opposed to tax evasion than those on the right (capitalists) because of the belief that there is a duty to the state. However, it is mere speculation unless the theory is tested.

The ranking of mean scores shows that the three groups most opposed to tax evasion are all left of center (lower than 6) and the two groups least opposed to tax evasion are right of center (greater than 5), which lends support to the a priori relationship. Some of the centrist groups tend to be in the middle of the ranking. However, the farthest right group (10) is also in the middle, which does not support the a priori theory. The ANOVA found the difference between groups to be significant at the 1 percent level ( $p < 0.0001$ ).

*H19: People are equally averse to tax evasion regardless of position on the political scale.*

*H19: Rejected.*

<b>Table 19a: Ranking by Self Positioning in Political Scale (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>				
<b>Rank</b>	<b>Self Positioning in Political Scale</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	1 Left	2.1	2.25	56
1	3	2.1	1.84	94
3	5	2.2	2.00	358
4	6	2.3	2.06	402
5	4	2.5	2.11	157
5	10 Right	2.5	2.48	304
7	7	2.6	2.16	327
8	2	2.7	2.14	50
9	9	3.0	2.80	241
10	8	3.1	2.66	384
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
1 Left v. 9		0.0253		
1 Left v. 8		0.0076		
3 v. 8		0.0006		
3 v. 7		0.0419		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	254.060	7	36.294	6.767	<0.0001
Within Groups	12,115.184	2,259	5.363		
Total	12,369.244	2,266			

### Hard Work Brings Success

Tables 20a and 20b show the results for the view that hard work brings success. One might speculate a priori that those who believe that hard work brings success might also be less opposed to tax evasion, since they probably also perceive that they are being unjustly deprived of the fruits of their labor, whereas those who believe that luck and connections are the reasons for success might have a cynical attitude that carries over into the realm of tax evasion. However, such an a priori conclusion is only speculative unless tested. All 5 of the top 5 groups were ranked in the top 6, indicating that these groups are more strongly opposed to tax evasion than is the general population. The ANOVA found the differences between groups to be significant at the 1 percent level ( $p < 0.0001$ ).

*H20: People are equally averse to tax evasion regardless of attitude toward hard work.*

*H20: Rejected.*

Rank	Hard Work Brings Success	Mean	Std. Dev.	n
1	1 In the long run, hard work usually brings a better life	2.1	2.01	890
2	3	2.3	2.08	306
3	2	2.5	2.28	470
3	4	2.5	2.05	226
3	10 Hard work doesn't generally bring success – it's more a matter of luck and connections.	2.5	2.76	121
6	5	2.6	2.12	241
7	6	3.0	2.45	249
7	9	3.0	2.36	77
9	8	3.2	2.45	140
10	7	3.9	3.00	149

Table 20a: Ranking by Hard Work Brings Success (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
		p value		
3 v. 8		0.0001		
4 v. 7		0.0001		
1 In the long run, hard work usually brings a better life v. 10 Hard work doesn't generally bring success – it's more a matter of luck and connections		0.0510		
2 v. 9		0.0765		
5 v. 6		0.0542		

Table 20b: Hard Work Brings Success and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	579.399	7	82.771	16.918	<0.0001
Within Groups	13,028.437	2,663	4.892		
Total	13,607.836	2,670			

## Income Equality

Tables 21a and 21b show the results for the relationship between the belief that incomes should be more equal and attitude toward tax evasion. One may speculate a priori that those who favor more income equality would want to use the tax system to achieve their goal and that they would be more opposed to tax evasion than the general population. The ranking tends to confirm that view. Those in the three most extreme “incomes should be more equal” categories were the three groups most opposed to tax evasion. However, those who were most opposed to the equal incomes position (group 10) ranked fourth, which does not support the a priori view. The ANOVA found that the difference between groups was significant at the 1 percent level ( $p < 0.0001$ ).

H21: *People are equally averse to tax evasion regardless of attitude toward equality of income.*

H21: *Rejected.*

Rank	Income Equality	Mean	Std. Dev.	n
1	1 Incomes should be made more equal	2.0	1.97	478
2	3	2.1	1.61	172
3	2	2.3	2.07	261
4	10 We need larger income differences as incentives	2.5	2.56	404
5	7	2.6	2.23	233
6	5	2.7	2.13	283
6	8	2.7	2.32	311
8	4	2.8	2.16	179
8	6	2.8	2.43	270
10	9	3.1	2.86	257
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		p value		
1 Incomes should be made more equal v. 10 We need larger income differences as incentives		0.0011		
2 v. 9		0.0003		
3 v. 8		0.0027		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	269.881	7	38.554	7.166	<0.0001
Within Groups	13,390.422	2,489	5.380		
Total	13,660.304	2,496			

### Private vs. State Ownership of Business

Tables 22a and 22b Show the results for the view on ownership of business. One might speculate a priori that those who favor more government ownership of business (socialist position) would be more opposed to tax evasion than those who favor more private ownership (capitalist position), since socialists tend to favor more government ownership, which requires tax funding. The ranking of mean scores tends to reject this a priori theory, since four of the top 5 ranks (2-1-3-4) could be labeled as capitalist. The ANOVA found the difference between



groups to be significant at the 1 percent level ( $p < 0.0001$ ). Thus, those who favor more private ownership of business tend to be more opposed to tax evasion than those who favor more government ownership of business, which is somewhat of a surprising result. One possible explanation for this finding is that those who favor the private sector over the government sector have stronger support for property rights and the rule of law, which includes the belief that one should not evade taxes.

*H22: People are equally averse to tax evasion regardless of attitude toward ownership of business.*

*H22: Rejected.*

<b>Table 22a: Ranking by Private V. State Ownership of Business (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>				
<b>Rank</b>	<b>Private v. State Ownership of Business</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	2	1.7	1.35	309
2	1 Private ownership of business should be increased	1.8	1.99	328
3	10 Government ownership of business should be increased	2.2	2.35	420
4	3	2.3	1.88	204
5	4	2.6	2.16	192
6	6	2.9	2.33	304
6	8	2.9	2.30	227
8	5	3.0	2.50	372
9	7	3.1	2.34	245
10	9	3.2	2.87	217
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
	1 Private ownership of business should be increased v. 10 Government ownership of business should be increased	0.0138		
	2 v. 9	0.0001		
	3 v. 8	0.0034		
	4 v. 7	0.0223		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	765.083	7	109.298	21.201	<0.0001
Within Groups	12,444.674	2,414	5.155		
Total	13,209.757	2,421			

## Government Responsibility

Tables 23a and 23b show the results for the government responsibility issue. The rankings show that those who believe that government should take more responsibility (socialist position) are more strongly opposed to tax evasion than those who believe people should take more responsibility (capitalist position). The ANOVA found that the difference between groups was significant at the 1 percent level ( $p < 0.0001$ ).

*H23: People are equally averse to tax evasion regardless of attitude toward government vs. individual responsibility.*

*H23: Rejected.*

Rank	Government Responsibility	Mean	Std. Dev.	n
1	1 The government should take more responsibility	2.1	2.15	522
1	2	2.1	1.83	337
1	10 People should take more responsibility	2.1	2.38	300
4	3	2.5	1.96	276
4	4	2.5	2.00	205
6	5	2.6	2.12	299
7	8	2.9	2.45	281
7	9	2.9	2.89	190
9	6	3.1	2.46	264
10	7	3.2	2.52	191
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
2 v. 9		0.0001		
3 v. 8		0.0340		
4 v. 7		0.0023		
5 v. 6		0.0098		

<b>Table 23b: Government Responsibility and Attitudes toward Tax Evasion</b>					
<b>ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	317.747	7	45.392	9.597	<0.0001
Within Groups	11,711.251	2,476	4.730		
Total	12,028.998	2,483			

### Confidence in Government

Tables 24a and 24b show the results for the confidence in government question. The results were interesting. Those who have quite a lot of confidence in government and those who do not have confidence in government at all had equal mean scores and both groups were most strongly opposed to tax evasion. The group that was least opposed to tax evasion was the group that had a great deal of confidence in government. The ANOVA found that the difference between groups was significant at the 5 percent level ( $p = 0.027$ ). A t-test comparing the “a great deal” and “quite a lot” groups found the difference in mean score to be significant at the 1 percent level ( $p = 0.0038$ ).

*H24: People are equally averse to tax evasion regardless of the degree of confidence in government.*

*H24: Rejected.*

<b>Table 24a: Ranking by Confidence in Government</b>				
<b>(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>				
<b>Rank</b>	<b>Confidence in Government</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>n</b>
1	Quite a lot	2.4	2.16	1169
1	Not at all	2.4	2.25	218
3	Not very much	2.5	2.24	616
4	A great deal	2.7	2.48	857
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
A great deal v. Quite a lot		0.0038		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	47.776	3	15.925	3.053	0.027
Within Groups	14,898.550	2,856	5.217		
Total	14,946.326	2,859			

### Confidence in the Justice System

Tables 25a and 25b show the results for the category of confidence in the justice system. Those who did not have any confidence in the justice system were most opposed to tax evasion, whereas those who had a great deal of confidence in the justice system were least opposed to tax evasion. The ANOVA found the difference between groups to be significant at the 1 percent level ( $p < 0.0001$ ).

*H25: People are equally averse to tax evasion regardless of the degree of confidence in the justice system.*

*H25: Rejected.*

Rank	Confidence in the Justice System	Mean	Std. Dev.	n
1	Not at all	2.2	1.86	257
2	Quite a lot	2.4	2.26	1212
2	Not very much	2.4	2.17	700
4	A great deal	2.9	2.51	675
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
		p value		
A great deal v. Quite a lot		0.0001		
A great deal v. Not very much		0.0001		
A great deal v. Not at all		0.0001		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	150.249	3	50.083	9.736	<0.0001
Within Groups	14,608.750	2,840	5.144		
Total	14,758.999	2,843			

### Confidence in the Police

Tables 26a and 26b show the data for the confidence in police question. Those most opposed to tax evasion had quite a lot of confidence in the police, while those least opposed to tax evasion had a great deal of confidence in the police. What this relationship means is unclear. One might conclude a priori that those who have quite a lot or a great deal of confidence in the police would be the two groups that were most strongly opposed to tax evasion, but that was not the case. The ANOVA found the difference between groups to be significant at the 1 percent level ( $p < 0.0001$ ).

*H26: People are equally averse to tax evasion regardless of the degree of confidence in the police.*

*H26: Rejected.*

Rank	Confidence in the Police	Mean	Std. Dev.	n
1	Quite a lot	2.3	2.17	1157
2	Not at all	2.4	2.05	372
3	Not very much	2.5	2.34	727
4	A great deal	2.9	2.52	622
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
		p value		
A great deal v. Quite a lot		0.0001		
A great deal v. Not very much		0.0026		
A great deal v. Not at all		0.0012		

	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	149.384	3	49.795	9.591	<0.0001
Within Groups	14,921.500	2,874	5.192		
Total	15,070.884	2,877			

### Relative Seriousness of Tax Evasion

The next test was to determine the relative seriousness of tax evasion. The *World Values* surveys collected data on a few other ethical issues. Tables 27a and 27b show the results. Tax evasion was found to be less serious of an offense than accepting a bribe, suicide, or wife beating and more serious than prostitution, claiming government benefits to which you are not entitled, abortion, avoiding a fare on public transport, homosexuality, euthanasia, or divorce. The ANOVA found the difference between groups to be significant at the 1 percent level ( $p < 0.0001$ ).

*H27: Tax evasion is equally as serious as other acts.*

*H27: Rejected.*

Rank	Seriousness of Tax Evasion	Mean	Std. Dev.	n
1	Someone accepting a bribe in the course of their duties.	2.4	2.24	2945
1	Suicide	2.4	2.21	2921
1	Wife beating	2.4	2.43	2964
4	Cheating on taxes if you have a chance.	2.5	2.28	2911
4	Prostitution	2.5	2.38	2925
6	Claiming government benefits to which you are not entitled.	2.6	2.51	2931
6	Abortion	2.6	2.53	2910
8	Avoiding a fare on public transport.	2.7	2.41	2932
9	Homosexuality	3.0	2.56	2902
10	Euthanasia	3.2	2.69	2835
11	Divorce	3.9	2.82	2884
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
				<b>p value</b>
	Cheating on taxes if you have a chance. v. Avoiding a fare on public transport.			0.0011

<b>Table 27a: Ranking by Realtive Seriousness of Tax Evasion (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>	
Cheating on taxes if you have a chance. v. Homosexuality	0.0001
Cheating on taxes if you have a chance. v. Divorce	0.0001
Cheating on taxes if you have a chance. v. Euthanasia	0.0001
Cheating on taxes if you have a chance. v. Suicide	0.0891
Cheating on taxes if you have a chance. v. Someone accepting a bribe in the course of their duties.	0.0905

<b>Table 27b: Relative Seriousness of Tax Evasion and Attitudes toward Tax Evasion ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	260.464	7	37.209	6.589	<0.0001
Within Groups	132,322.707	23,431	5.647		
Total	132,583.170	23,438			

## Trend Analysis

Data on South Africa was gathered in four waves of surveys. A trend analysis was done to determine whether attitude on tax evasion has changed over time. The results in Tables 28a and 28b show that the attitude has changed, but not in a lineal pattern. People were most opposed to tax evasion in the 1996 survey and were least opposed in the 1990 and 2001 surveys. Between 1990 and 2007, opposition increased, then decreased, then increased again. The ANOVA found that the difference between groups was significant at the 1 percent level ( $p < 0.0001$ ). Chart 1 shows the trend.

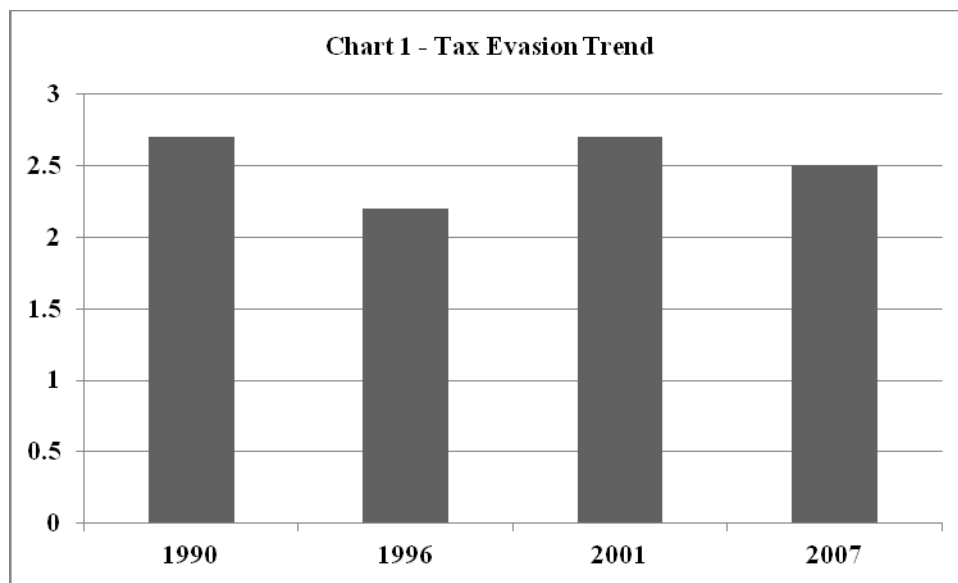
*H28: People are just as averse to tax evasion now as they have been in the past.*

*H28: Rejected.*

<b>Table 28a: Ranking by Trend Analysis (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)</b>				
Rank	Trend	Mean	Std. Dev.	n
1	Wave 3 - 1996	2.2	2.13	2798
2	Wave 5 - 2007	2.5	2.28	2911
3	Wave 2 - 1990	2.7	2.82	2561
3	Wave 4 - 2001	2.7	2.61	2924

<b>Table 28a: Ranking by Trend Analysis</b> (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
<b>SIGNIFICANT DIFFERENCES IN MEAN SCORES</b>				
		<b>p value</b>		
Wave 2 - 1990 v. Wave 3 - 1996		0.0001		
Wave 2 - 1990 v. Wave 5		0.0038		
Wave 3 - 1996 v. Wave 4 - 2001		0.0001		
Wave 3 - 1996 v. Wave 5		0.0001		
Wave 4 - 2001v. Wave 5		0.0018		

<b>Table 28b: Trend Analysis and Attitudes toward Tax Evasion</b> <b>ANOVA Analysis</b>					
	$\Sigma$ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	465.292	3	155.097	25.490	<0.0001
Within Groups	68,086.966	11,190	6.085		
Total	68,552.258	11,193			



### CONCLUDING COMMENTS

This study found several interesting relationships between attitude toward tax evasion and more than 20 demographic variables. It is perhaps the most comprehensive demographic



study of South African attitudes toward tax evasion done to date. The methodology used in this study can also serve as a template for studies of other countries and regions. Some of the demographic variables included in this study have not been used in prior studies, which break new ground and may serve as the basis for further research into these variables.

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