
ATTITUDES TOWARD TAX EVASION: A DEMOGRAPHIC STUDY OF THE NETHERLANDS

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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 the Netherlands taken from the World Values database. Not much work has been done on the Netherlands tax or public finance system. Thus, the present study expands on the very limited research done on the Netherlands 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 Netherlands 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 wife beating, claiming government benefits to which you are not entitled and avoiding a fare on public transport and more serious than suicide, abortion, prostitution, euthanasia, divorce or homosexuality. The trend of opinion on the justifiability of tax evasion has been on a linear path since the first survey was conducted in 1981. Since then, tax evasion has been viewed as an increasingly serious offense over time.

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

INTRODUCTION

Most studies on taxation are written from a public finance perspective (Hyman, 1999; Kaplow, 2008; Marlow, 1995; Ricardo, 1817/1996; Rosen, 1999). They focus on issues such as how best to raise tax funds, efficiency of collection, optimum tax rates and even optimum tax evasion (Musgrave & Peacock, 1958).

Some public finance scholars have included their own ideological beliefs in a subtle manner. Musgrave (1959, 1986) and his wife (Musgrave & Musgrave, 1976) incorporated their view that the government is justified in adopting any kind of tax system it wants into their work. Their justification for this belief is that taxpayers in a democratic society choose their own representatives; thus, it cannot be said that whatever public finance system they choose can be against the wishes or best interests of their constituency. Their underlying premise is that there is a social contract between the government and the people.

The social contract theory has been discussed in various forms over the centuries (Hobbes, 1651; Locke, 1689; Rousseau, 1762). The argument has been applied to public finance, although scholars have debated some of the specifics. Spooner (1870) denied the existence of any social contract and argued that even if there was a social contract at some point in history, that contract is not binding on future generations because no individual or group of individuals can sign a contract that binds those who are not a party to it.

Another view is that the public finance system a democratically elected government adopts can be justified on moral grounds within certain limits, but there are constitutional limits to what any such government can do in the name of the people. Buchanan (1967) and other members of the Public Choice School of Economics (Buchanan & Flowers, 1975; Cullis & Jones, 1998) subscribe to this view. Buchanan and Musgrave (2001) debated their two approaches in a series of published lectures.

Walter Block conducted two studies examining the public finance literature in an unsuccessful attempt to find any justification for taxation. Perhaps the reason for his failure to find justification is because public finance scholars begin their analyses with the underlying premise that taxation is justified. They simply do not address the issue because of their belief that such questions are outside the field of public finance. Perhaps they are correct. Such issues might be more appropriate for political philosophers to discuss (Nozick, 1974).

The present study focuses specifically on tax evasion, a subtopic within the field of public finance that is seldom discussed other than in passing. When it is discussed, the focus of the discussion is usually technical aspects of the topic. This study examines the attitudes of people in the Netherlands. The data used in this study was gathered by a group of social scientists who worked in conjunction with the *World Values* surveys, which has been gathering information about attitudes on a wide range of social science issues since the early 1980s.

This study breaks new ground in several ways. Most prior research into taxpayer attitudes on tax evasion has used a United States database, mostly because the U.S. Internal Revenue

Service has published data on a regular basis and distributed it to scholars for analysis (Bloomquist, 2003a&b; Internal Revenue Service, 1978, 1983). It has only been in recent years that non-U.S. studies have been done on this subfield to any great extent. The present study reviews some of this international literature.

But it does more than that. It also examines some demographic variable that other international studies have not looked at and focuses on the Netherlands, a country where not much research has been done on taxpayer opinions regarding tax evasion.

REVIEW OF THE LITERATURE

Tax evasion has been in existence ever since the first rulers imposed taxes on their subjects (Adams, 1982, 1993; Webber & Wildavsky, 1986). People have been complaining about taxes since then as well.

Modern versions of complaints have taken several avenues. Some authors have discussed tax revolts (Baldwin, 1967; Beito, 1989; Laffer & Seymour, 1979; Larson, 1973; Rabushka & Ryan, 1982; Valentine, 2005) or revolutions (Edwards & Mitchell, 2008), while other merely talk about tax reform (Hall & Rabushka, 1985; Laffer & Seymour, 1979; Schlaes, 1999), perhaps by replacing the income tax with some sort of fairer tax system (Boortz & Linder, 2005; Champagne, 1994; Chodorov, 1954), such as the flat tax (Hall & Rabushka, 1985) or a consumption tax (Hultberg, 1996).

Another group of authors complain about the rich not paying their fair share (Cowell, 1990; Johnston, 2003, 2007; Lewis & Allison, 2002; Thorndike & Ventry, 2002) while other scholars argue that the rich are being exploited unfairly or are paying more than their fair share (Graetz & Shapiro, 2005; McGee, 1994, 1998a, 1999b, 2004, 2012). A classic study by Blum and Kalven (1953) argued that the graduated income tax is counterproductive on utilitarian grounds, which was an attempt by economists to apply utilitarian ethical theory to public finance.

Some scholars have tried to justify the tax system as the price we pay for civilization, the underlying assumption being that there is a duty to pay taxes and that any attempt to evade taxes is an attack on civilization itself (Greenwood, 2007; Holmes & Sunstein, 1999). Other scholars have challenged the legitimacy of taxes or the tax system (Block, 1989, 1993; Curry, 1982; Martinez, 1994; Nozick, 1974; Sabrin, 1995)

A few scholars have advocated abolishing the income tax and replacing it with a totally voluntary system (Curry, 1982; Sabrin, 1995). Shughart (1997) and McGee (2001) criticized the tax system for engaging in social engineering (using the tax system to encourage or discourage certain behavior) rather than revenue collecting. Members of Congress (DioGuardi, 1992; Hansen, 1984) and others (Burnham, Frankel & Fink, 1985) have warned about IRS abuses, while others expose the current waste in the system (Fitzgerald & Lipson, 1984; Grace, 1984; Gross, 1995; Payne, 1993). Myddelton (1994) discussed the power to tax as the power to destroy

from a British perspective. The practitioner literature ignores all of these arguments and focuses on technical issues (Armstrong & Robison, 1998; Oliva, 1998).

Some studies have focused on philosophical aspects of tax evasion. Leiker (1998) discussed Rousseau's views on tax evasion. Morales (1998) discussed the view that it is sometimes more important to feed the family than to pay taxes. McGee (2006a) discussed the three basic views that Crowe (1944) identified in an earlier work [Tax evasion is never ethical, sometimes ethical or always ethical] and expanded on those possibilities by adding a fourth view [There is sometimes an affirmative duty to evade taxes (McGee, 2012)]. Torgler (2003a) wrote a dissertation that examined both theoretical and empirical aspects of tax evasion and also asked the question whether to evade or not (Torgler, 2003d). He also published a book that addressed both empirical and theoretical aspects of tax evasion (Torgler, 2007a).

McGee (1994, 1998c, 2004, 2012) and Martinez (1994) asked the basic question, "When is tax evasion unethical?" Questions have been raised about the ethics of evading specific taxes, such as tariffs (McGee, 1999c), the Social Security tax (McGee, 1999e), the capital gains tax (McGee, 1999f), the estate tax (McGee, 1999g), or whether it is ethical to evade taxes in an evil or corrupt state (McGee, 1999a).

Some studies focusing on tax evasion have examined cultural (Alm & Torgler, 2004, 2004; Cullis, Jones & Lewis, 2010; Cummings, Martinez-Vazquez, McGee & Torgler, 2004; Lewis, Carrera & Jones, 2009; Su, 2006; Torgler, 2003c; Torgler & Schneider, 2007), psychological (Alm & Torgler, 2004; Alm, Martinez-Vazquez & Torgler, 2010; Frey & Torgler, 2007; Groenland & van Veldhoven, 1983; Kirchler, 2007; Kirchler, Muehlbacher, Kastlunger & Wahl, 2010; Wallschutzky, 1984) or religious (Cohn, 1998; Crowe, 1944; DeMerville, 1998; Gronbacher, 1998; Jalili, 2012; McGee, 1998a,b,d,e&f; 1999a, 2004, 2008a, 2012; Murtuza & Ghazanfar, 1998; Pennock, 1998; Smith & Kimball, 1998; Tamari, 1998; Torgler, 2006a) aspects of the issue. Space does not permit a full discussion of all of these perspectives, although some discussion related to the empirical studies that have been conducted will be included below.

The religious literature has addressed the issue of tax evasion and the perspectives are diverse. Perhaps the most comprehensive analysis of tax evasion from a religious perspective was done by Crowe (1944), a Catholic priest who examined 500 years of Catholic literature on the subject, much of which was in the Latin language. He can be credited with introducing the English-speaking public to this literature.

The Catholic view on tax evasion is far from uniform. In fact, it is probably the most diverse of the various religious views. Some Catholic scholars view tax evasion as always unethical and even a mortal sin, while others regard it as a mere infraction against the state with hardly any moral issues. Sometimes the ethics of evasion have to do with the purpose, such as the ability to pay, paying to fund an unjust war or supporting a corrupt government.

Gronbacher (1998) examined the ethics of tax evasion from the perspective of Catholic social thought and classical liberalism, a view that sees the functions of the state as limited and evasion as justifiable if the state goes beyond its legitimate functions and into the realm of

redistribution. Pennock (1998) discusses the ethics of evading taxes to cut off funding for an unjust war. Schansberg (1998) examines tax evasion from the perspective of Biblical Christianity, with emphasis on the view that we should render unto Caesar what is Caesar's and to God what is God's, although he does not identify quite what the state is entitled to.

Of the various Christian sects, the group most opposed to tax evasion is the Church of Jesus Christ of Latter-Day Saints (Mormon). The literature of this religion strictly prohibits tax evasion without exception (Smith & Kimball, 1998), presumably even in cases where Hitler is the tax collector. An empirical study of Mormon student opinion, however, found that actual practitioners of the faith, while being strongly opposed to tax evasion in general, are not totally opposed in all cases, especially where the government engages in human rights abuses (McGee & Smith, 2009).

A few scholars have addressed the ethics of tax evasion citing Muslim sources. Murtuza and Ghazanfar (1998) discussed zakat, the Muslim duty to take care of the poor, although they did not address the issue of tax evasion directly.

Yusuf (1971) wrote a book on *Economic Justice in Islam* that devoted some space to Muslim views on tax evasion. According to Yusuf, there is no duty to pay taxes assessed on income or taxes that cause prices to rise, which would include sales and use taxes, excise taxes and tariffs. There is also no duty to pay estate or inheritance taxes. Ahmad (1995) wrote a book on *Business Ethics in Islam* that took the same position, citing Yusuf (1971) as a source.

McGee (1997, 1998a, d&e, 1999a) cited these two Muslim scholars in several places, which led another Muslim scholar (Jalili, 2012) to write a book chapter disputing their views and offering an alternative Muslim position. According to Jalili, Muslims have an absolute duty to pay any and all taxes to a purely Islamic state, meaning one that follows the Sharia law. In cases where the state is not purely Muslim or is secular, the duty to pay is less than absolute.

The literature of the Baha'i faith is almost as strongly opposed to tax evasion as that of the Mormons (DeMerville, 1998). Their literature would justify evasion only in cases where members of the Baha'i faith are persecuted by the government. The literature specifically addresses the issue of Hitler as tax collector and takes the position that even Hitler is entitled to be paid, unless he persecutes members of the Baha'i faith. The issue of persecution of members of other faiths was not examined, although in fairness it should be mentioned that the literature that addressed the Hitler question was published before it because widely known that Hitler intended on targeted the Jews for extermination.

The Jewish literature is also strongly opposed to tax evasion in general, although exceptions are made where the government is corrupt or oppressive (Cohn, 1998; McGee, 1998a,f, 1999a; Tamari, 1998). The Jewish literature is strongly against tax evasion for several reasons. One reason is the belief that "the law is the law," meaning that one must always obey the law no matter what the law is. Martin Luther King, Gandhi and other rights activists would challenge this view.

Another reason is because God commands us to pay taxes, a view that might be challenged by atheists and others who are not so sure that God would never support tax evasion. A third reason to prohibit tax evasion is because of a duty to the Jewish community not to do anything that would disparage another Jew. If one Jew evades taxes, it makes all Jews look bad; therefore, Jews must not evade taxes. This position could also be challenged, especially where Hitler is the tax collector.

A fourth reason why the Jewish literature forbids tax evasion is because Jews have a duty to perform good works (*mitzvos*), which they might not be able to do if they go to jail for tax evasion. One might challenge this position by pointing out that there may be multiple opportunities to perform good works in prison.

The issue of paying taxes to Hitler has been raised in a number of studies. In a study soliciting the opinions of Orthodox Jewish students (McGee & Cohn, 2008), one of the questions asked was whether it would be unethical for a Jew living in Nazi Germany to pay taxes to Hitler. Of the 18 arguments that have been used historically to justify tax evasion on ethical grounds, this argument garnered the most support, although the Orthodox Jewish students did believe that there is some duty to pay taxes even to Hitler, for the reasons mentioned above.

Similar surveys to other student groups in Argentina (McGee & Ross, 2008), Armenia (McGee & Maranjyan, 2006, 2008), Australia (Gupta & McGee, 2010b; McGee & Bose, 2009b), Bosnia (McGee, Basic & Tyler, 2008, 2009), Colombia (McGee, López & Yepes, 2009), Estonia (McGee, Alver & Alver, 2008), France (McGee & M'Zali, 2009), Germany (McGee, Benk, Ross & Kiliçaslan, 2009; McGee, Nickerson & Fees, 2006, 2009), Guatemala (McGee & Lingle, 2008), Kazakhstan (McGee & Preobragenskaya, 2008), Latin America (McGee & López, 2008), Mali (McGee & M'Zali, 2008), New Zealand (Gupta & McGee, 2010a), Poland (McGee & Bernal, 2006), Puerto Rico (McGee & López, 2007), Romania (McGee, 2006c; McGee, Basic & Tyler, 2008), Slovakia (McGee & Tusan, 2008), Thailand (McGee, 2008e), Turkey (McGee & Benk, 2011) and Ukraine (Nasadyuk & McGee, 2006, 2008), as well as international business academics teaching in the United States (McGee, 2006b) and Turkish tax practitioners (McGee, Benk, Yildirim & Kayikçi, 2011), also rated the paying taxes to Hitler as high on the list of arguments to justify tax evasion, although this argument was not always at the top of the list in terms of justifiability.

The ranking of the argument about Jews paying taxes to Hitler on the list of 18 arguments tended to be culture or geographic specific. European and North American surveys tended to rank this argument higher on the list than surveys in Latin America, Asia, Africa, Australia and New Zealand. That argument was not included in surveys conducted in China (McGee & An, 2008; McGee & Guo, 2007; McGee & Noronha, 2008), Hong Kong (McGee & Butt, 2008; McGee, Ho & Li, 2008), Macau (McGee, Noronha & Tyler, 2007; McGee & Noronha, 2008) and Taiwan (McGee & Andres, 2009) in order not to get one of the co-authors in trouble for discussing a human rights issue.

In recent years a few other studies focusing on the ethics of tax evasion have been conducted using non-US data. Examples include, Armenia (McGee, 1999d, 2000), Asia (McGee, 2007, 2008b; Torgler, 2004b), Australia (McGee & Bose, 2009a), Austria (Torgler & Schneider, 2005), Bulgaria (Pashev, 2008a&b; Smatrakalev, 1998), Costa Rica (Torgler, 2003e), developing countries (Bird, Martinez-Vazquez & Torgler (2004), Europe (Alm & Torgler, 2006), Greece (Ballas & Tsoukas, 1998), India (Torgler, 2006b), Latin America (McGee & Gelman, 2009; Torgler, 2005), Moldova (McGee, 2009), New Zealand (Hasseldine, Kaplan & Fuller, 1994; McGee & Bose, 2009a), Romania (McGee, 2009), Russia (Alm, Martinez-Vazquez & Torgler, 2005, 2006; Vaguine, 1998; Vogel, 1974), Spain (Martinez-Vazquez & Torgler, 2009), Sweden (Nylén, 1998; McGee, 1998g), Switzerland (Torgler, 2004a, 2007b; Torgler & Schaltegger, 2006), Thailand (McGee, 2006d, 2008) thirty-three countries (McGee & Tyler, 2007), transition economies (McGee & Gelman, 2008; Torgler, 2003b), Turkey (Benk, McGee & Ross, 2009; McGee & Benk, 2011) and Vietnam (McGee, 2006d, 2008f). Jackson and Milliron (1986) summarized the results of some pre-1986 studies, mostly of U.S. sample populations but also including some non-US data.

A study has also been made examining trends in tax evasion for 10 transition countries (McGee, 2008c). Another study examined tax misery and tax ethics in Korea, Japan and China (McGee, 2008d).

Some of the studies listed above examined demographic variables such as gender, age, education level, and so forth. Some of those studies found that women are more opposed to tax evasion than men. Other studies found no statistical difference between male and female views. A third group of studies found men to be more opposed to tax evasion. The present study examines gender views on tax evasion, as well as several other variables that were not examined in the studies cited above.

THE PRESENT STUDY

The present study examines Netherlands attitudes on tax evasion. It examines more than 20 demographic variables. It is probably the most comprehensive study of tax evasion attitudes in the Netherlands available in the English language. The sample size is more than 1,000, covering a wide demographic in terms of gender, age, occupation, marital status, religion, education, income level, etc.

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 the Netherlands. The sample size was slightly more than 1,000.

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 given below, classified by variable.

Gender

Several other studies have examined views on tax evasion based on gender. Studies in Australia (McGee & Bose, 2009b), China (McGee & Guo, 2007), Colombia (McGee & López & Yepes, 2009), Estonia (McGee, Alver & Alver, 2008), Guatemala (McGee & Lingle, 2008), Orthodox Jewish students (McGee & Cohn, 2008), New Zealand (Gupta & McGee, 2010a), Puerto Rico (McGee & López, 2007), South Africa (McGee & Goldman, 2010), Taiwan (McGee & Andres, 2009), Thailand (McGee, 2008e) and the United States (McGee, 2006b, McGee, Nickerson & Fees, 2006) found that women were more opposed to tax evasion. Men were more opposed to tax evasion in studies of Romania (McGee, 2006c), Slovakia (McGee & Tusan, 2008), Turkey (McGee & Benk, 2011) and Vietnam (McGee, 2008f). Differences between male and female opinion were statistically insignificant in studies of 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) and Macau (McGee & Noronha, 2008; McGee, Noronha & Tyler, 2007).

Table 1 shows that women were significantly more opposed to tax evasion than men in the Netherlands. The difference is significant at the 1 percent level ($p = 0.0028$). This finding conforms to the findings of other studies that found women to be more averse to tax evasion.

However, it differs from other studies that found no significant difference and in studies that found men to be more opposed to tax evasion.

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

H1: Rejected.

Rank	Gender	Mean	Std. Dev.	n
1	Female	2.1	2.02	532
2	Male	2.5	2.28	503
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
Male v. Female				0.0028

Age

Some prior tax evasion studies have found that older people are more averse to tax evasion than younger people (Gupta & McGee, 2010, 2010a; McGee, Alver & Alver, 2008; McGee & Tusan, 2008; McGee & Benk, 2011). Some prior studies also examined age as a variable and found that as people get older then have more respect for law and authority or they become more ethical (Babakus et al., 2004; Barnett & Karson, 1987, 1989; Harris, 1990; Kelley et al., 1990; Longenecker et al., 1989; Ruegger & King, 1992; Serwinek, 1992). However, some studies have found that younger people are more ethical (Babakus et al., 2004; Browning & Zabriskie, 1983) or that age is not a significant factor in determining ethical behavior (Akaah, 1996; Babakus et al., 2004; Callan, 1992; Izraeli, 1988; Kidwell et al., 1987). Thus, the results are mixed, although it would be fair to say that most studies that have examined age and ethical behavior have found that people have more respect for authority as they get older.

Tables 2a and 2b show the results for the age variable. Based on some other studies, one might assume a priori that the older groups would be more averse to tax evasion than the younger groups. However, that was not always the case in the present study. Although the oldest group (65+) was also the group that was most firmly opposed to tax evasion, the groups that ranked second and third in terms of opposition to tax evasion were the two youngest groups (25-34 & 14-24). The second oldest group (55-64) was least opposed to tax evasion. Thus, it could fairly be said that the pattern in the Netherlands does not conform neatly to the pattern found in some other countries. An ANOVA found that the difference between groups was significant at the 1 percent level ($p < 0.0001$). Some of the t-test comparisons between individual groups were also significant at the 1 percent and 5 percent levels. Thus, we can say that attitude toward tax evasion differs significantly by age, but we cannot say that older people are more averse to tax

evasion than younger people because that is not always true. It is true in the case of the oldest group (65+) but definitely not for the second oldest group (55-64).

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

H2: *Rejected.*

Rank	Age	Mean	Std. Dev.	n
1	65+	1.8	1.83	163
2	25-34	1.9	1.82	175
3	15-24	2.2	1.86	145
4	45-54	2.3	2.17	160
5	35-44	2.6	2.41	235
6	55-64	2.8	2.52	156
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
	15-24 v. 55-64			0.0202
	25-34 v. 35-44			0.0014
	25-34 v. 55-64			0.0002
	35-44 v. 65+			0.0004
	45-54 v. 65+			0.0258
	55-64 v. 65+			0.0001

	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	130.054	5	26.011	5.678	<0.0001
Within Groups	4,709.184	1,028	4.581		
Total	4,839.238	1,033			

Marital Status

Tables 3a and 3b show the results for the marital status variable. The divorced and widowed categories have identical mean scores, indicating equal opposition to tax evasion. People who are separated have the least opposition to tax evasion. People who are living together as married and people who are single/never married have identical mean scores. An ANOVA found that the difference between groups was only significant at the 10 percent level ($p = 0.077$), which is not significant for purposes of the present study. However, some of the t-test comparisons between two individual groups did show significance at the 5 percent level.

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

H3: *Rejected.*

Rank	Marital Status	Mean	Std. Dev.	n
1	Divorced	2.0	1.77	53
1	Widowed	2.0	2.09	67
3	Married	2.2	2.11	498
4	Living together as married	2.4	2.20	140
4	Single/Never married	2.4	2.18	245
6	Separated	3.6	3.46	16
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
Married v. Separated				0.0111
Married v. Widowed				0.4662
Divorced v. Separated				0.0156
Separated v. Widowed				0.0190
Separated v. Single/Never married				0.0418

	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	45.981	5	9.196	1.992	0.077
Within Groups	4,675.819	1,013	4.616		
Total	4,721.800	1,018			

Number of Children

One might guess a priori that the more children people have, the less averse they would be to tax evasion, based on the principle of ability to pay. But on the other hand, the Netherlands has a large safety net, and people with more children might qualify for more government benefits than people with fewer children, which might cause them to be more averse to tax evasion. Thus, one cannot be sure of the relationship between the number of children one has and the attitude toward tax evasion unless one conducts an experiment, which is what we will do next.

Tables 4a and 4b show the results. Those with 8 or more children are the most strongly opposed to tax evasion. However, the sample size for this category is only one, so we can ignore it. Those with 5 or 7 children were tied for second place, but the sample sizes for those two categories was also small, and therefore not a reliable indicator of what the true mean might be. Those with 4 children ranked fourth, and with a sample size of 37 is a somewhat credible statistic. Those with 6 children were also more opposed to tax evasion than people with fewer children. The groups least opposed to tax evasion were the groups with fewer children. Thus, we can say that, generally, people with more children are more opposed to tax evasion than people with fewer children. An ANOVA found the difference between groups to be significant at only

the 10 percent level, however ($p = 0.073$), which means insignificant for purposes of the present study. However, some t-test comparisons between groups at the lower end of the scale did find some differences that were significant at the 5 percent level, so we can say that:

- people who do not have any children are significantly more opposed to tax evasion than people who have one child ($p = 0.0182$), and
- people who have one child are significantly less opposed to tax evasion than people who have no children ($p = 0.0182$), two children ($p = 0.0100$) or four children ($p = 0.0291$).

More research is needed to determine why this might be the case.

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

H4: Rejected.

Table 4a: Ranking by Number of Children (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Number of Children	Mean	Std. Dev.	n
1	8 or more	1.0	-	1
2	5	1.5	1.12	14
2	7	1.5	0.66	2
4	4	1.8	2.04	37
5	6	1.9	2.21	5
6	2	2.2	2.13	283
7	None	2.3	1.94	342
7	3	2.3	2.28	159
9	1	2.8	2.57	149
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
None v. 1				0.0182
1 v. 2				0.0100
1 v. 4				0.0291

Table 4b: Number of Children and Attitudes toward Tax Evasion					
ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	60.202	7	8.600	1.859	0.073
Within Groups	4,547.763	983	4.626		
Total	4,607.965	990			

Religion

Tables 5a and 5b show the results for the religion variable. Some of the sample sizes are too small to make any meaningful comparisons, and we suspect that the data for the Netherlands includes at least one error, since the mean score given for Buddhists is 9.3, which is not possible with a sample size of one. However, that mean score can be disregarded due to the small sample size.

An ANOVA found that the difference between groups is not significant ($p = 0.522$). None of the t-test comparisons of individuals groups found any significance, either.

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

H5: Cannot be rejected.

Table 5a: Ranking by Religion				
(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Religion	Mean	Std. Dev.	n
1	Jew	1.0	-	1
1	Lutheran	1.0	-	1
1	Presbyterian	1.0	-	1
4	New Apostolic Church	1.5	1.33	4
5	Church of Christ	1.7	1.04	5
6	Protestant	1.9	1.62	103
7	Baptist	2.0	2.73	2
7	Hindu	2.0	-	1
9	Orthodox	2.1	1.88	57
10	Muslim	2.2	1.47	12
11	Roman Catholic	2.4	2.43	253
12	Evangelical	3.0	3.20	4
13	Christian	3.2	1.90	6
14	Pentecostal	6.0	-	1
15	Buddhist	9.3	1.05	1
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
None significant				

	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	28.918	7	4.131	0.880	0.522
Within Groups	2,037.969	434	4.696		
Total	2,066.887	441			

Religious Practice

This question asked, “How often do you attend religious services?” The results are reported in Tables 6a and 6b. One might guess a priori that people who attend religious services more frequently are more averse to tax evasion than people who attend less frequently or not at all, but such a conclusion is tentative without conducting a test. The test below shows that those who attend more than once a week are more averse to tax evasion than are any other groups. Those who attend once a week are ranked second. These two groups have mean scores that are significantly different than the mean scores for some other groups. An ANOVA found that the difference between groups is significant at the 5 percent level ($p = 0.035$). Some t-tests also found significant differences in comparisons between individual groups.

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

H6: Rejected.

Rank	Religious Practice	Mean	Std. Dev.	n
1	More than once a week	1.5	0.80	25
2	Once a week	1.8	1.99	90
3	Less than once a year	2.1	1.53	50
4	Never/practically never	2.3	2.13	541
5	Once a month	2.4	2.33	73
6	Once a year	2.5	2.57	79
7	Only on special holy days	2.7	2.39	118
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
	More than once a week v. Only on special holy days			0.0145
	Once a week v. Only on special holy days			0.0043
	Once a week v. Once a year			0.0480
	Once a week v. Never/practically never			0.0379

	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	63.247	6	10.541	2.266	0.035
Within Groups	4,506.818	969	4.651		
Total	4,570.065	975			

Importance of God in Your Life

The question asked, “How important is God in your life?” One might guess a priori that the more important God is in your life, the more averse you would be to tax evasion, since such people tend to respect authority, and presumably the rule of law. However, that assumption must be tested.

Tables 7a and 7b show the results. Based on the ranking, it can be said that, generally, the more important God is in their life, the more opposed they are to tax evasion. The ANOVA found the difference in mean scores to be significant at the 5 percent level ($p = 0.019$).

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

H7: Rejected.

Rank	Importance of God	Mean	Std. Dev.	n
1	10 Very important	1.8	1.64	104
2	9	2.1	2.33	44
2	5	2.1	1.75	77
2	8	2.1	2.05	93
5	3	2.2	1.91	71
5	6	2.2	2.38	85
7	1 Not at all important	2.4	2.23	313
7	7	2.4	2.28	91
9	4	2.6	2.12	48
10	2	3.0	2.70	83
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
1 Not at all important v. 10 Very important				0.0119
1 Not at all important v. 2				0.0381
2 v. 10 Very important				0.0002
2 v. 8				0.0131
4 v. 10 Very important				0.0121
7 v. 10 Very important				0.0346

	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	79.060	7	11.294	2.419	0.019
Within Groups	4,244.766	909	4.670		
Total	4.323.826	916			

Education Level

One might think, a priori, that the relationship between level of education and attitude toward tax evasion might be linear, although determining the direction of the line might be more difficult. On the one hand, one might assume that as the level of education increases, people become more averse to tax evasion. But on the other hand, the higher the level of education, the more knowledge one might gain on how to evade taxes. Also, since more highly educated people are generally in higher income categories, they might feel exploited by the graduated income tax system, and thus less averse to tax evasion.

Tables 8a and 8b show the results. People with no formal education were the most strongly opposed to tax evasion. Those with inadequately completed elementary education ranked second. However, those with some university education ranked third, which breaks the pattern. Those with completed secondary school and those with college degrees were among the groups least opposed to tax evasion. Thus, there is a relationship between level of education and aversion to tax evasion, but it is not strictly linear. One might say that, in general, aversion to tax evasion tends to decreased with the level of education. An ANOVA found that the difference between groups was not significant ($p = 0.217$). However, t-tests of some individual groups found one difference was significant at the 1 percent level and two differences were significant at the 5 percent level. Thus, it can be said that the level of education is sometimes a significant factor.

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

H8: Rejected.

Rank	Education Level	Mean	Std. Dev.	n
1	No formal education	1.5	1.26	11
2	Inadequately completed elementary education	2.0	1.89	70
3	Some university without degree	2.1	1.85	154
4	Completed elementary	2.2	2.20	179
5	Incomplete secondary – technical, vocational	2.3	2.35	128
5	Complete secondary – technical, vocational	2.3	2.26	305
7	Complete secondary – college preparatory	2.4	1.93	54

Table 8a: RANKING BY EDUCATION LEVEL (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Education Level	Mean	Std. Dev.	n
8	University with degree	2.6	2.24	63
9	Incomplete secondary – college preparatory	2.9	2.36	68
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
Inadequately completed elementary education v. Incomplete secondary – college preparatory				0.0145
Completed elementary v. Incomplete secondary – college preparatory				0.0295
Incomplete secondary – college preparatory v. Some university without degree				0.0070

Table 8b: Education Level and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	44.919	7	6.417	1.364	0.217
Within Groups	4,767.379	1,013	4.706		
Total	4,812.299	1,020			

Employment Status

The results for the employment status variable are given below. It is difficult to say a priori which group might be most opposed or least opposed to tax evasion. One might guess that self-employed individuals would be least opposed, since they have to make the tax payments themselves, and thus see their money leaving their pockets, wallets or purses, whereas other groups have taxes withheld from their paychecks, and thus do not feel the bite as much. But this initial perception needs to be tested before any conclusions can be reached.

Tables 9a and 9b show the results. Housewives was the group most opposed to tax evasion, followed by retired people. One reason why housewives might be most opposed to tax evasion is because they do not pay taxes, and thus do not feel the bite of taxes, which is relatively high in the Netherlands. One might guess that retired people would be strongly opposed to tax evasion because they rely on the tax payments from those who are still working to pay their government pensions. Also, retired people are older than the general population, and there is usually a relationship between age and opposition to tax evasion, although that relationship did not hold true for the Netherlands sample. Full-time employees and the self-employed had identical mean scores and were the groups least opposed to tax evasion.

An ANOVA found the difference between groups to be significant at the 1 percent level ($p < 0.0001$). Some of the t-test comparisons between individual groups also found the difference to be significant at the 1 percent or 5 percent level.

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

H9: Rejected.

Table 9a: RANKING BY EMPLOYMENT STATUS (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Employment Status	Mean	Std. Dev.	n
1	Housewife	1.7	1.81	88
2	Retired	2.0	1.98	152
3	Part time	2.1	2.01	275
3	Unemployed	2.1	2.06	37
5	Students	2.3	2.04	45
6	Full time	2.7	2.26	342
6	Self employed	2.7	2.67	40
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
	Full time v. Part time			0.0006
	Full time v. Retired			0.0010
	Full time v. Housewife			0.0001
	Self employed v. Housewife			0.0144

Table 9b: Employment Status and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	118.895	6	19.816	4.438	<0.0001
Within Groups	4,339.587	972	4.465		
Total	4,458.482	978			

Occupation

One might assume, a priori, that the result for occupation might be related to the results for education level and income level, all other things being equal. However, such a view must be tentative until tested. Tables 10a and 10b show the results.

Semi-skilled manual workers were most opposed to tax evasion, followed by skilled manual workers. Members of the armed forces were least opposed to tax evasion, but we can ignore that result, since the sample size was only three. The group that showed the least opposition to tax evasion that had a sample size of 30 or more was employer/manager of an enterprise that had fewer than 10 people employed. An ANOVA found that the difference between groups was significant at the 1 percent level ($p < 0.0001$). Thus, we can say that views on tax evasion do differ by occupation.

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

H10: Rejected.

Table 10a : RANKING BY OCCUPATION				
(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Occupation	Mean	Std. Dev.	n
1	Semi-skilled manual worker	1.5	1.10	36
2	Skilled manual	1.9	1.89	208
3	Non-manual office worker	2.0	1.46	53
4	Employer/manager of establishment with 10 or more employed	2.3	1.95	30
4	Unskilled manual worker	2.3	2.13	80
6	Supervisory non-manual office worker	2.4	2.14	275
7	Professional worker	2.8	2.40	94
8	Farmer – has own farm	2.9	2.23	14
9	Foreman and supervisor	3.0	3.09	53
10	Employer/manager of establishment with less than 10 employed	3.3	3.11	37
11	Member of armed forces	7.1	3.18	3
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
			p value	
Employer/manager of establishment with less than 10 employed v. Supervisory non-manual office worker			0.0245	
Employer/manager of establishment with less than 10 employed v. Non-manual office worker			0.0094	
Employer/manager of establishment with less than 10 employed v. Skilled manual			0.0003	
Employer/manager of establishment with less than 10 employed v. Semi-skilled manual worker			0.0016	
Employer/manager of establishment with less than 10 employed v. Unskilled manual worker			0.0448	
Professional worker v. Non manual office worker			0.0290	
Professional worker v. Skilled manual			0.0005	
Professional worker v. Semi-skilled manual worker			0.0022	
Supervisory non-manual office worker v. Skilled manual			0.0078	
Non-manual office worker v. Foreman and supervisor			0.0355	
Foreman and supervisor v. Skilled manual			0.0012	
Foreman and supervisor v. Semi-skilled manual worker			0.0065	
Semi-skilled manual worker v. Unskilled manual worker			0.0357	

Table 10b: Occupation and Attitudes toward Tax Evasion					
ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	149.797	7	21.400	4.559	<0.0001
Within Groups	3,886.220	828	4.694		
Total	4,036.018	835			

Institution of Occupation

It is difficult to predict what the relationship between institution of occupation and attitude toward tax evasion might be. On the one hand, one might predict that people who work in the private sector might be less opposed to tax evasion than government employees, since private sector employees might think that government employees are underworked and overpaid, and government employees realize that their paychecks depend on taxes being paid. On the other hand, one might think that government employees might be less averse to tax evasion because they can see from the inside how tax funds are spent and might develop a high level of cynicism about government.

Tables 11a and 11b show the results. Those who work for nonprofit organizations were most opposed to tax evasion; those who work in a private business were least opposed to tax evasion. An ANOVA found the difference between groups not to be significant at the 5 percent level ($p = 0.131$). None of the t-test comparisons found significance, either.

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

H11: Cannot be rejected.

Table 11a: RANKING BY INSTITUTION OF OCCUPATION (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Institution of Occupation	Mean	Std. Dev.	n
1	Private Non-profit Organization	1.9	1.78	70
2	Public Institution	2.2	2.09	238
3	Private Business	2.4	2.26	584
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
None Significant				

Table 11b: Institution of Occupation and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	19.371	2	9.686	2.035	0.131
Within Groups	4,231.590	889	4.760		
Total	4,250.961	891			

Income Level

One might think that people at the higher income levels would be less opposed to tax evasion, since they might feel exploited by the graduate income tax system. Also, people in the higher income levels also tend to be more educated than the general population and, as we

learned above, the more educated groups tend to be less averse to tax evasion than the less educated groups, which might lead us to conclude that people earning more income are less opposed to tax evasion than other groups.

The results are shown in Tables 12a and 12b. The group most opposed to tax evasion was the lowest income group. However, the highest income group ranked third. There seems to be no pattern between income group and ranking. An ANOVA found that the difference between groups was significant only at the 10 percent level ($p = 0.071$). However, some t-test comparisons were significant at the 1 percent or 5 percent level. Thus, we can say that aversion differs by income group in some cases.

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

H12: Rejected.

Table 12a: RANKING BY INCOME LEVEL				
(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Income Level	Mean	Std. Dev.	n
1	Lower step	1.8	1.73	136
2	Seventh step	2.0	2.04	24
3	Fifth step	2.3	2.14	73
3	Tenth step	2.3	2.04	14
5	Second step	2.4	2.22	199
5	Third step	2.4	2.01	170
5	Eighth step	2.4	2.46	12
5	Ninth step	2.4	1.76	10
9	Sixth step	2.6	2.53	51
10	Fourth step	2.7	2.73	124
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
Lower step v. 6				0.0147
Lower step v. 4				0.0015
Lower step v. 3				0.0062
Lower step v. 2				0.0085

Table 12b: Income Level and Attitudes toward Tax Evasion					
ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	63.385	7	9.055	1.876	0.071
Within Groups	3,778.942	783	4.826		
Total	3,842.328	790			

Region

Tables 13a and 13b show the results by region. Gelderland and Flevoland were more opposed to tax evasion than any other region. An ANOVA found that the difference between groups was significant at the 5 percent level ($p = 0.030$). Some t-tests found individual differences at the 1 percent level.

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

H13: Rejected.

Table 13a: RANKING BY REGION				
(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Region	Mean	Std. Dev.	n
1	Gelderland	1.8	1.87	123
1	Flevoland	1.8	2.04	19
3	Utrecht	1.9	1.75	70
4	Zuid Holland	2.2	2.04	224
4	Limburg	2.2	2.31	74
4	Friesland	2.2	2.31	41
7	Zeeland	2.3	1.87	25
8	Nord Brabant	2.5	2.35	155
9	Noord Holland	2.6	2.35	171
9	Overijssel	2.6	2.15	67
9	Drenthe	2.6	2.46	30
9	Groningen	2.6	2.10	37
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
	Noord Holland v. Utrecht			0.0254
	Noord Holland v. Gelderland			0.0019
	Utrecht v. Overijssel			0.0381
	Nord Brabant v. Gelderland			0.0075
	Gelderland v. Overijssel			0.0082
	Gelderland v. Groningen			0.0281

Table 13b: Region and Attitudes toward Tax Evasion					
ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	72.483	7	10.355	2.227	0.030
Within Groups	4,263.325	917	4.649		
Total	4,335.809	924			

Feeling of Happiness

It is difficult to predict a priori what the relationship might be between happiness and the attitude toward tax evasion. On the one hand, one might think that happy people are tax evaders because they can keep a larger portion of the fruits of their labor. On the other hand, tax evaders might be less happy than the general population because they are constantly looking over their shoulder for the tax police.

The results are shown in Tables 14a and 14b. The groups that are very happy and quite happy are also more firmly opposed to tax evasion than are people who are not very happy. An ANOVA found the difference between groups to be significant at the 5 percent level ($p = 0.035$).

H14: People are equally averse to tax evasion regardless of level of happiness.

H14: Rejected.

Table 14a: RANKING BY FEELING OF HAPPINESS (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Feeling of Happiness	Mean	Std. Dev.	n
1	Very happy	2.1	2.10	434
2	Quite happy	2.4	2.15	538
3	Not very happy	2.7	2.65	55
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
Very happy v. Quite happy				0.0291

Table 14b: Feeling of Happiness and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	31.422	2	15.771	3.372	0.035
Within Groups	4,771.028	1,024	4.659		
Total	4,802.450	1,026			

Satisfaction with Life

One might expect the relationship between satisfaction with life and attitude toward tax evasion might be the same as the relationship found for happiness. Tables 15a and 15b show the results. The two groups who are most dissatisfied are also the groups that are most opposed to tax evasion. However, the sample sizes were so small that their mean scores should be disregarded. There seems to be no clear pattern, although it is clear that some of the differences

between groups are significant. An ANOVA found the difference between groups was significant at the 5 percent level ($p = 0.038$).

H15: People are equally averse to tax evasion regardless of their degree of satisfaction with life.

H15: Rejected.

Table 15a: RANKING BY SATISFACTION WITH LIFE (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Satisfaction with Life	Mean	Std. Dev.	n
1	1 Dissatisfied	1.0	-	1
2	2	1.6	0.97	3
2	5	1.6	1.21	33
4	8	2.2	2.08	418
4	9	2.2	2.19	149
4	10 Satisfied	2.2	2.34	99
7	6	2.5	2.05	80
7	7	2.5	2.22	235
9	3	3.1	2.78	4
10	4	3.8	3.51	14
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
5 v. 6				0.0203
5 v. 7				0.0234

Table 15b: Satisfaction with Life and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	69.484	7	9.926	2.133	0.038
Within Groups	4,765.981	1,024	4.654		
Total	4,835.465	1,031			

State of Health

A test was conducted to determine whether there was any relationship between the state of health and attitude toward tax evasion. Tables 16a and 16b show the results. Those in poor health were more opposed to tax evasion than any of the other groups. However, an ANOVA found that the difference was not significant ($p = 0.551$).

H16: People are equally averse to tax evasion regardless of health status.

H16: Rejected

Table 16a : RANKING BY STATE OF HEALTH				
(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	State of Health	Mean	Std. Dev.	n
1	Poor	1.8	1.79	41
2	Very good	2.3	2.19	252
2	Good	2.3	2.20	503
2	Fair	2.3	2.11	238
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
None significant				

Table 16b: State of Health and Attitudes toward Tax Evasion					
ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	9.844	3	3.281	0.702	0.551
Within Groups	4,816.813	1,030	4.677		
Total	4,826.656	1,033			

Self Positioning in Political Scale

If one were to guess a priori what the relationship might be between position on the political scale and attitude toward tax evasion, one might guess that the right wing would be more opposed to tax evasion because of stronger respect for the rule of law. However, one might argue in the alternative that the left wing would be more opposed to tax evasion because of their belief that taxes need to be paid to finance their various spending programs.

The results are shown in Tables 17a and 17b. Those most opposed to tax evasion were in the middle (group 5). Two of the groups at the other end (least opposed) were the extreme right and left. Thus, it appears that the middle groups are most opposed to tax evasion and the extreme left and right are least opposed. An ANOVA found the difference between groups was not significant at the 5 percent level ($p = 0.165$). However, t-tests comparing groups 3 and 8 found the difference to be significant at the 5 percent level ($p = 0.0378$) and a comparison between groups 5 and 8 found the difference to be significant at the 1 percent level ($p = 0.0082$).

H17: People are equally averse to tax evasion regardless of position on the political scale.

H17: Rejected.

Table 17a: RANKING BY SELF POSITIONING IN POLITICAL SCALE (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Self Positioning in Political Scale	Mean	Std. Dev.	n
1	5	2.2	2.20	205
1	9	2.2	1.89	14
3	3	2.3	2.22	127
3	4	2.3	2.05	112
3	7	2.3	2.04	134
6	2	2.4	2.17	49
6	6	2.4	2.14	139
8	10 Right	2.7	2.36	19
9	1 Left	3.0	2.99	25
9	8	3.0	2.64	86
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
3 v. 8				0.0378
5 v. 8				0.0082

Table 17b: Positioning in Political Scale and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	51.734	7	7.391	1.496	0.165
Within Groups	4,293.299	869	4.941		
Total	4,345.033	876			

Hard Work Brings Success

If one were to guess a priori what the relationship between the belief in hard work and attitude toward tax evasion might be, one might guess that those who believe that hard work leads to success might also be more opposed to tax evasion because of the belief in a strong rule of law. The group most opposed to tax evasion was group 3 and the next most opposed group was group 2, which are both groups that believe that hard work brings a better life. However, group 10, at the other end of the spectrum, tied for second place, which tends to disprove the a priori theory. Groups 7, 8 and 9 were least opposed to tax evasion, but group 1 was equally opposed to groups 7 and 8. Thus, it is difficult to establish a clear relationship. An ANOVA found that the difference between groups was not significant ($p = 0.953$). None of the t-tests found significant differences, either.

H18: People are equally averse to tax evasion regardless of attitude toward hard work.

H18: Cannot be rejected.

Table 18a: RANKING BY HARD WORK BRINGS SUCCESS (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Hard Work brings Success	Mean	Std. Dev.	n
1	3	2.1	1.76	144
2	2	2.2	2.33	109
2	10 Hard work doesn't generally bring success – it's more a matter of luck and connections.	2.2	2.56	31
4	4	2.3	1.90	146
4	5	2.3	2.03	166
4	6	2.3	2.06	110
7	1 In the long run, hard work usually brings a better life	2.4	2.65	52
7	7	2.4	2.16	138
7	8	2.4	2.51	85
10	9	2.5	2.52	29
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
None Significant				

Table 18b: Hard Work Brings Success and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	9.443	7	1.349	0.301	0.953
Within Groups	4,221.722	942	4.482		
Total	4,231.215	949			

Income Equality

If one were to guess a priori what the relationship might be between the view on income equality and attitude toward tax evasion, it might be that those who favor more income equality might be more averse to tax evasion because they want the graduated tax system to equalize incomes and tax evasion would make it more difficult to achieve that goal. However, such a conclusion needs to be tested.

Tables 19a and 19b show the results. The two groups that ranked highest (most opposition to tax evasion) were groups 4 and 6, which are in the middle. The next two groups were in the “equal” category. There seems to be no clear pattern. An ANOVA found that the difference between groups was significant at the 1 percent level ($p = 0.001$). T-tests of individual groups also found many significant differences.

H19: People are equally averse to tax evasion regardless of attitude toward income equality.

H19: Rejected.

Table 19a: RANKING BY INCOME EQUALITY (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Income Equality	Mean	Std. Dev.	n
1	4	1.9	1.59	84
1	6	1.9	1.66	115
3	3	2.0	1.71	85
4	2	2.1	1.80	57
4	8	2.1	1.98	148
4	10 We need larger income differences as incentives	2.1	2.56	56
7	5	2.2	1.96	136
8	1 Incomes should be made more equal	2.5	2.40	83
9	7	2.8	2.49	208
10	9	3.1	2.85	53
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
1 Incomes should be made more equal v. 6				0.0389
	2 v. 9			0.0288
	2 v. 7			0.0483
	3 v. 7			0.0071
	4 v. 7			0.0024
	4 v. 9			0.0019
	5 v. 9			0.0141
	6 v. 7			0.0006
	6 v. 9			0.0008
	7 v. 8			0.0048
	8 v. 9			0.0058

Table 19b: Income Equality and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	102.701	7	14.672	3.504	0.001
Within Groups	3,801.691	908	4.187		
Total	3,904.392	915			

Government Responsibility

If one were to guess a priori what the relationship might be between the view on government versus individual responsibility and the attitude toward tax evasion, one might guess that those who favor more government responsibility might also be more opposed to tax evasion, since more government responsibility requires more funds for government, and tax evasion makes it more difficult to obtain that funding. However, such a conclusion needs to be tested.

Tables 20a and 20b show the results. The two highest ranking groups are in the middle, more or less, although slanted to the more government responsibility position. The third ranking group was the extreme government position. The groups least opposed to tax evasion tended to be the groups who supported the individual responsibility position. An ANOVA found that the difference between groups was significant at the 5 percent level ($p = 0.016$). Some t-test results also found significant differences.

H20: People are equally averse to tax evasion regardless of attitude toward personal responsibility.

H20: Rejected.

Table 20a: RANKING BY GOVERNMENT RESPONSIBILITY (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Government Responsibility	Mean	Std. Dev.	n
1	3	1.8	1.58	109
2	5	2.0	1.96	167
3	1 The government should take more responsibility	2.1	2.11	89
4	2	2.3	2.09	75
4	8	2.3	1.90	103
6	6	2.4	2.01	114
6	7	2.4	2.03	168
8	10 People should take more responsibility	2.6	2.85	50
9	4	2.8	2.55	100
10	9	2.9	3.22	52
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
1 The government should take more responsibility v. 4				0.0426
3 v. 4				0.0007
3 v. 6				0.0142
3 v. 8				0.0380
3 v. 9				0.0041
3 v. 10 People should take more responsibility				0.0245
4 v. 5				0.0043
5 v. 9				0.0153

Table 20b: Government Responsibility and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	71.548	7	10.221	2.480	0.016
Within Groups	3,779.030	917	4.121		
Total	3,850.578	924			

Confidence in Government

If one were to guess a priori what the relationship between confidence in government and attitude toward tax evasion might be, one might guess that those who place more trust in government might be more opposed to tax evasion than those who have less confidence in government. However, this initial belief needs to be tested.

Tables 21a and 21b show the data. The groups who have the most trust in government are also most opposed to tax evasion, which confirms the a priori conclusion given above. An ANOVA found the group differences to be significant at the 1 percent level ($p = 0.003$).

H21: People are equally averse to tax evasion regardless of the degree of confidence in government.

H21: Rejected.

Table 21a: RANKING BY CONFIDENCE IN GOVERNMENT (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Confidence in Government	Mean	Std. Dev.	n
1	A great deal	1.3	0.49	8
2	Quite a lot	1.9	1.56	271
3	Not very much	2.4	2.36	538
4	Not at all	2.5	2.31	204
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
	Quite a lot v. Not very much			0.0017
	Quite a lot v. Not at all			0.0008

Table 21b: Confidence in Government and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	64.435	3	21.478	4.615	0.003
Within Groups	4,732.856	1,017	4.654		
Total	4,797.291	1,020			

Confidence in the Justice System

One might guess a priori that those who have the most confidence in the justice system would also be the most opposed to tax evasion and that those who have the least confidence in the justice system would also be least opposed in tax evasion. However, this a priori conclusion needs to be tested.

Tables 22a and 22b show the data. Those who have the most confidence in the justice system also are the most opposed to tax evasion. An ANOVA found that the difference between groups was significant at the 1 percent level ($p = 0.001$).

H22: People are equally averse to tax evasion regardless of the degree of confidence in the justice system.

H22: Rejected.

Table 22a: RANKING BY CONFIDENCE IN THE JUSTICE SYSTEM (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Confidence in Justice System	Mean	Std. Dev.	n
1	A great deal	1.5	1.65	30
2	Quite a lot	2.1	1.85	423
3	Not at all	2.5	2.44	109
4	Not very much	2.6	2.38	445
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
A great deal v. Not very much				0.0131
A great deal v. Not at all				0.0364
Quite a lot v. Not very much				0.0006

Table 22b: Confidence in the Justice System and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	78.364	3	26.121	5.597	0.001
Within Groups	4,681.230	1,003	4.667		
Total	4,759.594	1,006			

Confidence in the Police

One might expect the same relationship between confidence in police and attitude toward tax evasion as that found for confidence in government and confidence in the justice system. Tables 23a and 23b show the data. The two groups most confident in the police were also the two groups most opposed to tax evasion. An 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 the degree of confidence in the police.

H23: Rejected.

Table 23a: RANKING BY CONFIDENCE IN THE POLICE (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Confidence in the Police	Mean	Std. Dev.	n
1	A great deal	1.9	2.30	62
2	Quite a lot	2.1	1.83	550
3	Not very much	2.7	2.44	344
3	Not at all	2.7	2.60	69
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
A v. C				0.0170
B v. C				0.0001
B v. D				0.0152

Table 23b: Confidence in the Police and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	97.098	3	32.366	7.087	<0.0001
Within Groups	4,663.001	1,021	4.567		
Total	4,760.099	1,024			

Relative Seriousness of Tax Evasion

The *World Values* surveys gathered data on several ethical issues. It was thought that comparing the mean scores on those issues to the mean score for the tax evasion question would make it possible to rank the relative seriousness of tax evasion. Tables 24a and 24b show the results.

Cheating on taxes ranked 5 out of 11 ethical issues. It was less serious than wife beating, claiming government benefits to which you are not entitled, accepting a bribe and avoiding a fare on public transit and more serious than suicide, abortion, prostitution, euthanasia, divorce and homosexuality. An ANOVA found the group difference to be significant at the 1 percent level ($p < 0.0001$). T-tests comparing the seriousness of tax evasion to the other ten acts found that the differences were all significant at the 1 percent level.

H24: Tax evasion is equally as serious as other acts.

H24: Rejected.

Table 24a: RANKING BY RELATIVE SERIOUSNESS OF TAX EVASION (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Seriousness of Tax Evasion	Mean	Std. Dev.	n
1	Wife beating	1.2	0.94	1036
2	Claiming government benefits to which you are not entitled.	1.5	1.36	1042
2	Someone accepting a bribe in the course of their duties.	1.5	1.35	1038

Table 24a: RANKING BY RELATIVE SERIOUSNESS OF TAX EVASION (Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
4	Avoiding a fare on public transport.	2.0	1.84	1044
5	Cheating on taxes if you have a chance.	2.3	2.16	1035
6	Suicide	3.8	2.96	992
7	Abortion	5.5	3.04	1008
8	Prostitution	5.6	3.12	1005
9	Euthanasia	6.3	2.95	1008
10	Divorce	6.4	2.82	1025
11	Homosexuality	7.2	3.31	1015
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
Cheating if you have a chance v. Claiming government benefits to which you are not entitled				0.0001
Cheating on taxes if you have a chance v. Avoiding a fare on public transport.				0.0007
Cheating on taxes if you have a chance v. Someone accepting a bribe in the course of their duties.				0.0001
Cheating on taxes if you have a chance v. Homosexuality				0.0001
Cheating on taxes if you have a chance v. Prostitution				0.0001
Cheating on taxes if you have a chance v. Abortion				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				0.0001
Cheating on taxes if you have a chance v. Wife beating				0.0001

Table 24b: Relative Seriousness of Tax Evasion and Attitudes toward Tax Evasion ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	48,053.327	7	6,864.761	1,375.409	<0.0001
Within Groups	41,101.464	8,235	4.991		
Total	89,154.791	8,242			

Trend Analysis

The *World Values* surveys have been collecting data since 1981. The Netherlands participated in four of those surveys. Tables 25a and 25b show the data. The trend is clearly in the direction of more opposition to tax evasion over time. Each successive survey had a decreasing mean score. An ANOVA found the difference to be significant at the 1 percent level ($p < 0.0001$). T-tests of individual groups found that each difference was significant at the 1 percent level as well.

H25: People are just as averse to tax evasion now as they have been in the past.

H25: Rejected.

Table 25a: RANKING BY TREND				
(Cheating on taxes is: 1 = never justifiable; 10 = always justifiable)				
Rank	Trend	Mean	Std. Dev.	n
1	Wave 5 - 2006	2.3	2.16	1035
2	Wave 4 - 1999	2.7	2.22	1001
3	Wave 2 - 1990	3.0	2.38	1010
4	Wave 1 - 1981	3.1	2.45	1164
SIGNIFICANT DIFFERENCES IN MEAN SCORES				
				p value
	Wave 1 - 1981 v. Wave 4 - 1999			0.0001
	Wave 1 - 1981 v. Wave 5			0.0001
	Wave 2 - 1990 v. Wave 4 - 1999			0.0035
	Wave 2 - 1990 v. Wave 5			0.0001
	Wave 4 - 1999 v. Wave 5			0.0001

Table 25b: Trend and Attitudes toward Tax Evasion					
ANOVA Analysis					
	Σ Squares	Df	Mean Squares	Fisher F-value	P value
Between Groups	412.873	3	137.624	25.785	<0.0001
Within Groups	22,448.918	4,206	5.337		
Total	22,861.790	4,209			

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 Netherlands 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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