
THE ETHICS OF TAX EVASION: AN INVESTIGATION INTO DEMOGRAPHIC DIFFERENCES

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ABSTRACT

The concept of tax evasion is the primary focus of the study. Data is gathered from a survey of approximately eleven hundred individuals across six countries. An eighteen-item scale is presented, analyzed, and discussed. Findings suggest that tax evasion has three overall perceptual dimensions across the items tested: (1) fairness, as related to the positive use of the money, (2) tax system, as related to the tax rates and negative use of the money, and (3) discrimination, as related to avoidance under certain conditions.

INTRODUCTION

Many articles have been written about tax evasion. Most of them have appeared in the accounting, economics and public finance literature. The usual thrust of these articles is to discuss technical aspects of tax evasion. Practitioner journals address legal aspects and evasion techniques. Scholarly journals focus on lost tax revenues or reasons why collections are not more efficient. Ethics is seldom discussed, or when it is discussed, it is usually done superficially. Oftentimes the discussion begins with the premise that what is illegal is also unethical.

The present paper is different. This paper begins with an overview of the ethical literature that has been published on tax evasion and proceeds to present the results of an empirical study that solicited views on the ethics of tax evasion from participants in six countries. This study had several goals. One goal was to rank the main arguments that have been used to justify tax evasion on ethical grounds over the last 500 years. Another goal was to determine which categories of arguments drew the most support from a wide range of cultures.

BACKGROUND ON TAX EVASION

Tax evasion has a long and distinguished history. Adams (1982, 1993) and Webber and Wildavsky (1986) trace the history of taxation and tax evasion back 5,000 years to ancient Egypt. Baldwin (1967), Beito (1989), Larson (1973), Rabushka and Ryan (1982) and Valentine (2005) have written about tax revolts while Greenwood (2007) and Holmes and Sunstein (1999)

give us reasons why taxpayers should not revolt. Chodorov (1954), Cowell (1990), Graetz and Shapiro (2005), Gross (1995), Johnston (2003, 2007), Lewis and Allison (2002), Myddelton (1994) and Shughart (1997) tell us what is wrong with the current system. Hall and Rabushka (1985) have argued in favor of a flat tax to increase fairness whereas McCaffery (2002) argues that the flat tax is not fair. Others have argued that the income tax must be abolished altogether (Curry, 1982; Hultberg, 1996; Sabrin, 1995). Alm, Martinez-Vazquez and Rider (2006), Edwards and Mitchell (2008) and Mutti (2003) have examined tax competition and the effect it has on economic reform and foreign direct investment.

David Ricardo (1817; 1996) wrote the first classic treatise on taxation. Musgrave and Peacock (1958) collected and reprinted a number of other classic treatises on taxation and public finance. Musgrave made a number of other contributions to the literature of public finance (Musgrave, 1959, 1986; Musgrave and Musgrave, 1976) and participated in a scholarly debate with Nobelaureate James Buchanan on the proper role of taxation in society (Buchanan and Musgrave, 2001). James Buchanan and others have examined public finance theory from the perspective of public choice theory (Buchanan, 1967; Buchanan and Flowers, 1975; Cullis and Jones, 1988).

The most comprehensive literary survey of tax evasion in the twentieth century was done by Martin Crowe (1944), who examined the Christian (mostly Catholic) tax evasion literature over the prior 500 years, much of which was in Latin. He brought this literature to the attention of English speaking scholars. McGee (1994, 1998a, 1999a, 2006) used the Crowe study as the basis for several theoretical and empirical studies of tax evasion. Torgler (2003) conducted a comprehensive, multi-country study of tax morale that expanded on the Crowe and McGee studies.

A number of country studies have focused on various aspects of tax evasion. McGee (1999b) found that Armenians evade taxes because there is no mechanism in place to collect taxes and because they do not feel any moral obligation to pay taxes to a corrupt government that gives them nothing in return for their taxes, reasons that are also present in a number of other former Soviet republics and Soviet bloc countries as well as in Asia, Africa and Latin America.

Ballas and Tsoukas (1998) examined cultural aspects of tax evasion in Greece. Theoretical and empirical studies of tax evasion have also been conducted for Argentina (McGee and Rossi, 2006), Armenia (McGee, 2008d; McGee and Maranjyan, 2008), Bosnia (McGee, Basic and Tyler, 2008), Bulgaria (Pashev, 2008a&b; Smatrakalev, 1998, 2008), China (McGee and An, 2008), Estonia (McGee, Alver and Alver, 2008), Guatemala (McGee and Lingle, 2005, 2008), Poland (McGee and Bernal, 2006), Kazakhstan, (McGee and Preobragenskaya, 2008), Mali (McGee and M'Zali, 2008), Romania (McGee, 2005b; McGee, Basic and Tyler, 2008), Russia (Vaguine, 1998; Turley, 2008), Slovakia (McGee and Tusan, 2008), Thailand (McGee, 2008b), Ukraine (Nasadyuk and McGee, 2008) and Vietnam (McGee, 2008c).

Some multicountry studies of tax evasion have also been done. Examples include Asia (McGee, 2008a) and four Latin American countries (McGee and Paláu, 2008). Inglehart et al.

(2004) supervised a study that collected data on dozens of countries, including some data on tax evasion.

Other studies have focused on religious literature or religious views. Cohn (1998) and Tamari (1998) examined the Jewish literature and concluded that tax evasion is almost never justified, whereas an empirical study of Orthodox Jewish students found that there is slightly more flexibility within the Jewish community (McGee and Cohn, 2007, 2008). Theoretical studies of the Baha'i (DeMerville, 1998) and Mormon (Smith and Kimball, 1998) concluded that tax evasion is always unethical, with no exceptions.

Some of the Christian literature justifies tax evasion in certain circumstances, such as when the ruler is corrupt, when the tax system is unfair, where the tax burden is excessive or exceeds the ability to pay or where tax proceeds are used to support an unjust war. The Crowe (1944) study listed all of these reasons as being present in the Christian literature. McGee (1994, 1998c, 1999c) reviewed the Crowe study and expanded upon it.

Gronbacher (1998) examined the Catholic literature from the perspective of classical liberalism and concluded that tax evasion is sometimes justifiable on moral grounds. Pennock (1998) examined the view that evasion can be justified as a means of war resistance. Schansberg (1998) examined the Biblical view that taxpayers are morally obligated to render unto Caesar what is Caesar's and concluded that Caesar is not entitled to all of a taxpayer's income.

McGee (1997, 1998b) examined the Muslim literature and found that some Islamic scholars would justify tax evasion in cases where the tax increases the price of goods, such as in the case of sales taxes and tariffs. Those Muslim scholars would also justify tax evasion where the tax is on income.

Some philosophical studies have examined the justification for taxation or tax evasion. Block (1989, 1993) examined the public finance literature but could not find an adequate justification for taxation. He found that public finance authors did not address this question but rather began with the assumption that taxation is justified. Spooner (1870) did not address tax evasion in particular but concluded that the government of the United States is illegitimate, which might lead one to conclude that there is no moral duty to pay any taxes ever.

Leiker (1998) speculated on what Jean Jacques Rousseau would have said about the ethics of tax evasion, basing his opinion on various Rousseau works. Morales (1998) presents a sociological perspective in his examination of Mexican workers and concludes that the need to provide for the family may at times take precedence over the duty to pay taxes. Oliva (1998) discusses some of the conflicts that tax practitioners face when dealing with the tax law and clients.

DATA COLLECTION & MEASUREMENT

Business school graduate students, undergraduate students and faculty from several countries were selected to participate in the survey, which was distributed in paper format.

Respondents were then asked to complete a survey comprised of eighteen items described in the following text. Statement topics were selected based on the reasons Crowe (1944) identified to justify tax evasion over the last 500 years. Three additional reasons were added to reflect more recent justifications based on human rights abuses. The respondents were asked to indicate their agreement or disagreement with each of the items by circling a number from (1) strong agreement to (7) strong disagreement. Thus, low scores indicate an acceptance of tax evasion, while higher scores indicate a disagreement with the practice of tax evasion. This procedure resulted in eleven hundred usable surveys.

From the literature review presented above, eighteen items are developed which reflect the various aspects under discussion in the area of tax evasion. These items are the following:

- (v1) tax evasion is ethical if tax rates are too high,
- (v2) tax evasion is ethical even if tax rates are not too high,
- (v3) tax evasion is ethical if the tax system is unfair,
- (v4) tax evasion is ethical if a large proportion of the money collected is wasted,
- (v5) tax evasion is ethical even if most of the money collected is spent wisely,
- (v6) tax evasion is ethical if a large proportion of the money collected is spent on projects, of which I morally approve,
- (v7) tax evasion is ethical even if a large proportion of the money collected is spent on worthy projects,
- (v8) tax evasion is ethical if a large proportion of the money collected is spent on projects which do not benefit me,
- (v9) tax evasion is ethical if a large proportion of the money collected is spent on projects which do benefit me,
- (v10) tax evasion is ethical if everyone is doing it,
- (v11) tax evasion is ethical if a significant proportion of the money collected winds up in the pockets of corrupt politicians or their friends and family,
- (v12) tax evasion is ethical if the probability of getting caught is low,
- (v13) tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust,
- (v14) tax evasion is ethical if I cannot afford to pay,
- (v15) tax evasion is ethical even if it means that if I pay less, then others will have to pay more,
- (v16) tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940,
- (v17) tax evasion is ethical if the government discriminates against me because of my religion, race, or ethnic background, and
- (v18) tax evasion is ethical if the government imprisons people for their political opinions.

Also included in the study are three demographic variables used as predictors of respondents' perceptions of the ethics of tax evasion: (i) gender, (ii) country, and (iii) education levels. Data are collected on the same questionnaire for the gender and education items with respondents checking the appropriate box. For gender, this leads to male and female categories. For education, this leads to undergraduate, graduate, and faculty categories. The country variable is added afterwards and represents the country where the respondents answered the questionnaires. The respondents are from six parts of the world: the United States, the United Kingdom, Argentina, Romania, Poland, and Guatemala.

ANALYSES & RESULTS

In order to determine the underlying dimensionality of the items measured, the data is subjected to principal axis factoring. The output of the initial factor analysis is then rotated using a varimax rotation with Kaiser Normalization. Only those dimensions with eigenvalues greater than one are included in the rotation. An inspection of these initial rotated loadings leads us to eliminate variables V13 and V14 due to low or indiscriminate loadings across the rotated dimensions. The procedure is then repeated, including only the remaining sixteen items. This results again in three dimensions which explain 55.87% of the common variance. The percentage of the explained common variance attributed to each factor is the following: factor one – 27.61%, factor two – 15.24%, and factor three – 12.87%. The final sum of squared loadings for the rotation is presented in Table 1.

Variable	Factor 1	Factor 2	Factor 3
V1	.423	.562	.204
V2	.705	.255	.044
V3	.255	.725	.203
V4	.203	.752	.221
V5	.785	.062	.008
V6	.322	.436	.290
V7	.738	.096	.035
V8	.728	.268	.106
V9	.822	.091	.035
V10	.583	.189	.078
V11	.083	.610	.340
V12	.625	.263	.123
V15	.621	.203	.184
V16	-.028	.221	.636
V17	.087	.281	.837
V18	.181	.197	.743

As is shown in Table 1, the variables generally load highly on one dimension and not on others. If we look at the highest few loadings for each dimension, then it is possible to name the three dimensions. Factor one is correlated the highest with V9, V8, V7, V5, and V2. Those highly loading questions indicate that factor one is most likely a *fairness* dimension. Specifically, fairness appears to include the worthiness of how the money is spent and how that relates to the beneficiaries. Factor two is correlated the highest with V1, V3, V4, and V11. Those highly loading questions indicate that factor two is most likely a *tax system* dimension. Specifically, the tax system seems to indicate the rate of tax levies and possibly any corruption in the system. Factor three is correlated most highly with V16, V17, and V18. Those highly loading questions indicate that factor three is most likely a *discrimination* dimension.

Specifically, the discrimination seems to indicate the ethics of taxing people who are not treated as equal under the system.

Next, factor scores are derived from the loadings of all the sixteen variables within each of the three factors. This is accomplished by regressing, for each factor, the loadings with the original variables and summing them to arrive at the overall factor scores for each respondent. Note that this procedure creates standardized variables with an expected mean of zero and standard deviation of one. For instance, factor score one (fairness) for respondent one is derived in the following manner:

$$FS_{1i} = .423V1 + .705V2 + .255V3 + .203V4 + .785V5 + .322V6 + .738V7 + .728V8 + .822V9 + .583V10 + .083V11 + .625V12 + .621V15 - .028V16 + .087V17 + .181V18$$

The factor scores are then tested for mean differences across three demographic variables: gender, country, and education. Again, note that higher scores indicate a disagreement with the ethics of tax evasion, while the lower scores indicate an agreement with tax evasion.

The general descriptive statistics and the statistical test results of the mean comparisons for the factors are shown in Table 2 for the genders. As shown in the table, the three statistical tests indicated significant mean differences between men and women: fairness ($p=.017$), tax system ($p=.001$), and discrimination ($p=.025$). Men more than women seem to think tax evasion is less ethical when fairness is the issue, while women more than men seem to think tax evasion is less ethical when tax systems and discrimination are the issues.

Factor	Demographic Group	N	Mean	Standard Deviation	't'	'p'	Finding
Fairness	Females	385	-0.0835	.980	2.391	.017	M>F
	Males	522	0.0687	.903			
Tax System	Females	385	0.1017	.855	3.250	.001	F>M
	Males	522	-0.0876	.876			
Discrimination	Females	385	0.0752	.916	2.252	.025	F>M
	Males	522	-0.0607	.885			

The general descriptive statistics and the statistical test results of the mean comparisons for the factors are shown in Table 3 for the country. As shown in the table, the three statistical tests indicated significant mean differences across countries: fairness ($p=.000$), tax system ($p=.000$), and discrimination ($p=.000$). For fairness, it appears that the Argentineans and the Guatemalans are the most likely to think tax evasion is unethical, while the Romanians and the people of the United Kingdom are the least likely to reject tax evasion. The United States and Polish respondents were in the middle of these two polar groups. For the tax system, the people

from the United States are the most likely to reject tax evasion, while the people of Poland and the United Kingdom are the least likely to reject tax evasion. The Argentineans, the Romanians, and the Guatemalans are in the middle regarding the ethics of tax evasion. Regarding discrimination, again the people from the United States are the most likely to think tax evasion is unethical, while the Polish are the least likely to reject tax evasion. The Argentineans, Guatemalans, Romanians, and those people from the United Kingdom exhibit middle level means on discrimination.

Factor	Demographic Group	N	Mean	Standard Deviation	'F'	'p'	Finding
Fairness	Argentina	198	0.4920	.612	42.63	.000	A,G>US,P>R,UK
	Guatemala	115	0.3591	.708			
	Poland	265	-0.0192	.835			
	Romania	124	-0.5483	1.078			
	UK	120	-0.6622	1.056			
	USA	101	0.1370	.860			
Tax System	Argentina	198	0.0582	.868	10.69	.000	US>A,R,G>P,UK
	Guatemala	115	0.0245	.941			
	Poland	265	-0.1727	.791			
	Romania	124	0.0573	.861			
	UK	120	-0.2114	.891			
	USA	101	0.4918	.809			
Discrimination	Argentina	198	0.1502	.920	5.47	.000	US>R,G,UK,P
	Guatemala	115	0.0099	.974			
	Poland	265	-0.1906	.824			
	Romania	124	0.0166	.895			
	UK	120	-0.0736	.866			
	USA	101	0.2614	.921			

Factor	Demographic Group	N	Mean	Standard Deviation	'F'	'p'	Finding
Fairness	Undergrad	302	-0.3045	1.056	27.93	.000	F>G>UG
	Graduate	228	0.1953	.898			
	Faculty	75	0.4438	.658			
Tax System	Undergrad	302	-0.0284	.859	6.349	.002	G>F,UG
	Graduate	228	0.2422	.903			
	Faculty	75	0.0146	.903			
Discrimination	Undergrad	302	0.0180	.912	2.495	.083	none
	Graduate	228	0.1726	.921			
	Faculty	75	-0.0446	.924			

The general descriptive statistics and the statistical test results of the mean comparisons for the factors are shown in Table 4 for the education levels. As shown in the table, the two of the three statistical tests indicated significant mean differences across countries: fairness ($p=.000$), tax system ($p=.002$), and discrimination ($p=.083$). For fairness, it is shown that faculty respondents are more likely to think tax evasion is unethical, while the undergraduates are the least likely to see tax evasion as unethical. Graduate students exhibit means in the center on fairness issues of tax evasion. For the tax system, it is the graduate students that think tax evasion is unethical, while the faculty and the undergraduates are less likely to see these issues as unethical. No significant differences are evident for discrimination across education levels.

DISCUSSION & LIMITATIONS

The purpose of this study was to derive a measure and its underlying dimensionality for the investigation into the ethics of tax evasion across different demographic groups. Eighteen items are presented which cover the domain of tax evasion. Two of the original items are eliminated, resulting in sixteen variables which are useful for this and future studies. In the final factor analysis, three dimensions are evident which focus on different aspects of this important topical area. The three dimensions are (1) fairness as it relates to the use of money, (2) the tax system as it relates to the levies and possible corruption, and (3) discrimination as it relates to avoidance under certain conditions.

The analyses reveal that each of the demographic groups exhibits significant mean differences across the three dimensions of the ethics of tax evasion.

Fairness: Men more than women seem to think that tax evasion is less ethical when fairness is the issue, while women more than men seem to think that tax evasion is less ethical.

In the geographic realm, Argentineans and Guatemalans are most likely to think tax evasion is unethical, while Romanians and people from the United Kingdom are least likely to reject tax evasion. Respondents from the United States and Poland were in the middle of the geographic grouping.

When considering the fairness issue, faculty respondents are more likely to think tax evasion is unethical, while undergraduates are least likely to see tax evasion as unethical.

The Tax System: Respondents from the United States are most likely to reject tax evasion, while people from Poland and the United Kingdom are least likely to reject tax evasion. The Argentineans, the Romanians, and Guatemalans are in the middle regarding the ethics of tax evasion.

Women more than men seem to think tax evasion is less ethical when the tax system itself is the issue.

For the tax system, graduate students think that tax evasion is unethical, while faculty and undergraduates are less likely to see these issues as unethical.

Discrimination: Women more than men tend to view tax evasion as less ethical when considering the discrimination dimension.

People from the United States are also most likely to think tax evasion is unethical when considering discrimination as a factor, whereas Polish people are least likely to reject tax evasion under this dimension. The Argentineans, Romanians, and people from the United Kingdom exhibit mid-level means on discrimination.

There were no significant differences in the perception of the ethics of tax evasion among faculty, graduate, or undergraduate respondents when the discrimination dimension was considered.

Several other studies have examined gender in connection with tax evasion. Some studies have found that women are more opposed to tax evasion while others have found no significant differences between male and female views. A few studies have found that men are more opposed to tax evasion. Most of the country studies mentioned above have examined views on tax evasion from the perspective of gender, as has Torgler (2003). A summary of many of these and other studies may be found in McGee and Tusan (2008). One purpose of the present study was to determine whether opinion toward tax evasion differs by gender in the six countries being examined. A detailed examination of the relationship between gender and attitudes toward tax evasion is beyond the scope of the present study.

This study is limited in that the sample consisted mostly of graduate and undergraduate students, which may or may not be representative of the general population. However, social scientists have been using student samples for decades, so there is substantial precedence for the use of student samples.

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