

Views Toward Tax Evasion: A Comparative Study of Moldova and Romania

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There was a two-fold purpose in writing this paper. The first purpose was to discover how the populations of Moldova and Romania view tax evasion and whether opinions vary based on demographics. The second purpose, which may be more interesting from a sociological and political perspective, was whether opinions differ between countries. What is now Moldova was a part of Romania before the Soviets took it over and included it into the Soviet Union. The paper analyzes whether, after two generations of Soviet rule, attitude towards tax evasion in Moldova had become different from that in Romania. The study found that overall Romanians are more opposed to tax evasion than the Moldovans. The study found that certain demographics made a difference while other demographic factors did not, which has implications for the public finance literature in general. Gender did not make a significant difference in attitude towards tax evasion in either country; Romanians become more opposed to tax evasion as they get older, but Moldovans in the age group of 30-49 are more opposed to tax evasion than the younger and older age groups; the most educated people of Moldova are more opposed to tax evasion than the other two groups, but the middle education group in Romania is less opposed to tax evasion than the lower and upper education group; and married people oppose tax evasion more than the single people do in both the countries. Although the research is limited to Moldova and Romania, one could extrapolate that attitudes in former Soviet Republics might closely mirror those of Moldova and attitudes of former Soviet Bloc countries might closely mirror those of Romania, although any such conclusion must be tentative and subject to further research. This is the first study of its kind that has been done to compare the attitude towards tax evasion in Moldova and Romania.

Introduction

Although much has been written about tax evasion from the perspective of public finance, not many studies have focused on the ethical aspects of tax evasion. One of the most comprehensive early studies on the ethics of tax evasion was done by Crowe (1944), a Catholic priest who surveyed the philosophical and religious (mostly Catholic) literature that had been written over the previous five centuries. Crowe found that three basic positions had emerged over the centuries. Tax evasion was considered to be: never ethical, always ethical or ethical under certain facts and circumstances.

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More recent studies were done by McGee (1994 and 1998a) and Torgler (2003). The McGee studies examined the philosophical and ethical literature but did not conduct empirical investigations. Torgler's study was mostly empirical and did not examine the philosophical and ethical literature in depth.

Although there are very few philosophical studies on the ethics of tax evasion, the ones that exist span all three viewpoints. Block (1989 and 1993) surveyed the public finance literature but failed to find any adequate explanations or arguments to justify taxation. McGee (1994) applied Spooner's (1870) philosophy to the issue of tax evasion, which challenged the social contract theories of Hobbes (1651), Locke (1689) and Rousseau (1762).

At the other end of the spectrum, a few philosophical studies concluded that tax evasion is never justified. The literature of the Baha'i religion strictly prohibits tax evasion, the main argument being that individuals have a duty to obey the laws of the country in which they live (DeMerville, 1998). A study on the Mormon religious literature also reached the same conclusion and for the same reason (Smith and Kimball, 1998).

Two philosophical studies on the ethics of tax evasion from a Jewish perspective, concluded that tax evasion is never, or almost never ethical according to the Jewish literature (Cohn, 1998; and Tamari, 1998). A third Jewish study, which was both philosophical and empirical in nature, found that, although the Jewish literature was firmly against tax evasion on ethical grounds, the Jews who were surveyed were more flexible on the issue (McGee and Cohn, 2006). An empirical study of Mormon views found that many Mormons were also more flexible on the issue than their religious literature suggests (McGee and Smith, 2006).

Several philosophical studies concluded that tax evasion could be ethical in certain situations. Pennock (1998) concluded that tax evasion was ethical in cases where the country collecting the taxes was engaged in an unjust war. Morales (1998) regarded that a man's duty to feed his family was more important than feeding the state's coffers. Gronbacher (1998) and Schansberg (1998) concluded that the Catholic religious literature permits tax evasion in certain situations, a view that concurs with the findings of Crowe's (1944) study. Gronbacher's (1998) study of the Christian literature also reached the same conclusion. Two Islamic scholars examined their religious literature and reported that Muslims have a duty towards God to contribute to the poor (Murtuza and Ghazanfar, 1998). They did not address the issue of the relationship between the individual and the state and the corresponding duty to pay taxes. In a survey of the Islamic business ethics literature by a non-Muslim scholar, it was found that tax evasion can be justified in cases where the effect of the tax is to increase prices or where the tax is on income (McGee, 1997 and 1998b).

A few empirical studies have also been conducted on the ethics of tax evasion. Studies on Argentina (McGee and Rossi, 2006), Armenia (McGee and Maranjyan, 2006a), Bosnia

and Herzegovina (McGee *et al.*, 2006a), China (McGee and Guo, 2006; and McGee and Noronha, 2006), Germany (McGee *et al.*, 2005), Guatemala (McGee and Lingle, 2005), Hong Kong (McGee and Butt, 2006; McGee and Ho, 2006), Macau (McGee *et al.*, 2006b), Poland (McGee and Bernal, 2006), Romania (McGee, 2005a), Slovakia (McGee and Tusan, 2006), Thailand (McGee, 2006a), Ukraine (Nasadyuk and McGee, 2006), philosophy teachers (McGee, 2006b), accounting practitioners (McGee and Maranjyan, 2006b) and international business academics (McGee, 2005b), asked the respondents to give their opinion on the ethics of tax evasion in specific situations, using a 7-point Likert scale. All these studies concluded that tax evasion may be ethically justified in certain situations, although some arguments were stronger than others. Torgler's (2003) study reached the same conclusion, using a different methodology.

Review of the Demographic Literature

Comparison by Gender

Numerous studies have compared male and female attitudes and opinions on a variety of ethical issues. Some studies have concluded that females are more ethical than males (Boyd, 1981; Ruegger and King, 1992; and Dawson, 1997), while other studies have concluded just the opposite (Barnett and Karson, 1987; and Weeks *et al.*, 1999). A third group of studies found no statistical difference between male and female attitudes (Posner and Schmidt, 1984; Stanga and Turpen, 1991; and Loo, 2003).

A few studies have explored male and female attitudes toward the ethics of tax evasion. Women were found to be more strongly opposed to tax evasion than men in studies on accounting practitioners (McGee and Maranjyan, 2006), Guatemala (McGee and Lingle, 2005), Hong Kong (McGee and Butt, 2006), Hubei, China (McGee and Guo, 2006), international business professors (McGee, 2005b), orthodox Jews (McGee and Cohn, 2006), Spain (Alm and Torgler, 2004), Thailand (McGee, 2006a) and the US business students in Utah (McGee and Smith, 2006). A study of opinion in 33 countries also found women to be more opposed to tax evasion (McGee and Tyler, 2007). A study on mostly Mormon students in Utah found women to be somewhat more opposed to tax evasion (McGee and Smith, 2007). Men were found to be more opposed to tax evasion in studies on Romania (McGee, 2005a) and Slovakia (McGee and Tusan, 2006).

The views of men and women toward the ethics of tax evasion were found to be the same in studies on Argentina (McGee and Rossi, 2006), Beijing, China (McGee and An, 2006), Guangzhou, China (McGee and Noronha, 2006), Hong Kong (McGee and Ho, 2006), Macau (McGee *et al.*, 2006b), Poland (McGee and Bernal, 2006), Ukraine (Nasadyuk and McGee, 2006) and 13 Asian countries (McGee, 2006d).

Some of the above-mentioned studies by McGee and co-authors found that women were more opposed to tax evasion than men, while other studies found no statistical difference between the opinions of men and women. But all of the studies by McGee and co-authors found that tax evasion was more acceptable. One possible explanation for the difference in result is the methodology used. The McGee and co-authors' studies

distributed a survey anonymously, whereas the Inglehart *et al.* (2004) study gathered the information through face-to-face encounters by interviewers. It is reasonable to expect that people who are asked face-to-face will give answers that are morally more acceptable than the people who answer anonymously.

Comparison by Age

A study by Ruegger and King (1992) found that people become more ethical as they get older. Their study divided respondents into the following four age groups: 21 or less, 22-30, 31-40 and 40 plus. But Sims *et al.* (1996) found that the older students had fewer qualms about pirating software than the younger students.

Babakus *et al.* (2004) also found that age made a difference, but what difference age makes sometimes depends on the culture. Younger people from the UK, the USA and France tend to be less ethical consumers than do the older people from these countries, whereas younger Austrians tend to be more ethical consumers than their elders. Age generally did not matter for Hong Kong consumers, except in the case of stealing towels from hotels and blankets from aircraft. Younger Hong Kong consumers tended to be less tolerant to these kinds of activities than their elders. Brunei consumers showed mixed results. In some cases younger people were more ethical, whereas in other cases older people were more ethical.

A few studies on tax evasion have also examined the age factor. A study of 33 countries using the same data and methodology as the present study, found that people become more opposed to tax evasion as they get older. The difference was significant when the 15-29 and 30-49 and also the 30-49 and 50+ age groups were compared. A study of 13 Asian countries using the Inglehart *et al.* (2004) data also found that people become more opposed to tax evasion as they get older (McGee, 2006d). However, a study of Vietnamese opinion using the Inglehart data found no difference with age (McGee, 2006c).

Two studies using different methodologies compared the views on tax evasion of people in the age group under 25 to those who are 25 or older. The Slovak study (McGee and Tusan, 2006) found the older group to be slightly more opposed to tax evasion, but the survey of Mormon students (McGee and Smith, 2007) found no difference in opinions. Both groups were strongly opposed to tax evasion. One possible explanation for this latter finding might be that more than 80% of the sample was members of the Mormon religion and religion plays a more important role in the formation of moral opinions about tax evasion than does age.

Comparison by Education

The Inglehart *et al.* (2004) study divided the sample into three educational categories. The categories for education were compiled as follows:

Lower

- Inadequately completed elementary education, or
- Completed (compulsory) elementary education, or

- (Compulsory) Elementary education and basic vocational qualification.

Middle

- Secondary, intermediate vocational qualification, or
- Secondary, intermediate qualification, or
- Full secondary, maturity level certificate.

Upper

- Higher education: Lower-level tertiary certificate, or
- Higher education: Upper-level tertiary certificate.

Two other studies have examined the relationship between the level of education and attitude towards tax evasion using the Inglehart *et al.* (2004) data. A study of 33 countries found that the differences between the middle and upper level groups were insignificant (McGee and Tyler, 2007). However, the lower group was significantly more opposed to tax evasion than the middle and upper level groups. A study of Vietnamese opinion found that the most educated group was significantly less opposed to tax evasion (McGee, 2006c).

The Present Study

The surveys on human beliefs and values collected responses to scores of questions from 2,00,000 people in 81 societies representing 85% of the world's population (Inglehart *et al.*, 2004). The interviews were face to face, which introduce a bias, since people might have answered differently to some questions if they could answer anonymously. The survey gathered data from Moldova and Romania, among other countries, about views toward tax evasion. For example, Question F116 asked:

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? ...

Respondents were asked to choose a number from 1 to 10, where 1 indicates 'never justifiable' and 10 indicates 'always justifiable'. The present study examined results by gender, age, level of education and marital status for Moldova and Romania.

Moldova was a part of Romania before the Soviets took it over and included it into the Soviet Union. If the residents of what is now Moldova held the same opinion as the people in the other parts of Romania prior to the Soviet takeover, and if the opinion of these two groups now differ significantly, one may tentatively conclude that the two generations of Soviet experience in Moldova has had some effect on the values of the population of Moldova, all other things being equal. One purpose of the present study is to determine whether the opinions of the people in Moldova and Romania are different on the issue of tax evasion. Another purpose is to determine their general view on the ethics of tax evasion and whether demographic variables are significant or not.

Moldova

Gender

Table 1 shows the sample size, mean and standard deviation of the Moldovan sample on the basis of gender. On a scale of 1 to 10, where 1 = never justifiable and 10 = always justifiable, it appears that Moldovans, on average, are not strongly opposed to cheating on taxes if they have an opportunity to do so. Male and female scores are not significantly different, although females are somewhat more opposed to cheating on taxes.

Table 1: Comparison by Gender – Moldova

Gender	Male	Female
Sample Size	447	484
Mean	4.27	4.13
Standard Deviation	3.028	2.858
$p < 0.4682$		

Age

Table 2 shows the breakdown by age, with three age categories. The results show that people in the age group 30-49 are significantly more opposed to cheating on taxes than those of the other two groups. This finding contradicts a major segment of literature on age and ethics. Those studies generally found that people tend to have more respect for government authority as they get older. One possible explanation for this aberration might be that the 30-49 age group had different experiences in life than the other two groups. The Soviet Union imploded in 1991 and the communist regime in Romania fell in 1989, when the people presently in 30-49 age group were quite young and idealistic. Perhaps this has something to do with their differing opinion.

Table 2: Comparison by Age – Moldova

Age Group	15-29	30-49	50+
Sample Size	264	362	306
Mean	4.44	3.90	4.33
Standard Deviation	2.870	2.818	3.114
p-values			
15-29 vs. 30-49	0.0191		
15-29 vs. 50+	0.6630		
30-49 vs. 50+	0.0616		

Education Level

Table 3 shows the results of comparison of the opinions of Moldovan sample by their education level. Those who have the highest level of education are significantly more opposed to cheating on taxes than are the people in the other two education categories.

Table 3: Comparison by Education Level – Moldova			
Education Category	Lower	Middle	Upper
Sample Size	222	451	257
Mean	4.34	4.37	3.77
Standard Deviation	2.997	2.983	2.775
p-values			
Lower vs. Middle	0.9026		
Lower vs. Upper	0.0313		
Middle vs. Upper	0.0085		

Marital Status

Table 4 shows the results of the comparison of the opinions of Moldovan sample based on marital status. The sample size for the divorced group is quite small, making it difficult to arrive at any statistically valid conclusion. However, the sample size for the other two categories is sufficiently large to arrive at conclusions. Married individuals were significantly more opposed to cheating on taxes than were the other two groups. One possible explanation might be that married people are more responsible than single, but any such conclusion would be highly tentative, since there are a number of other factors that could influence their views.

Table 4: Comparison by Marital Status – Moldova			
Marital Status	Married	Divorced	Single Never Married
Sample Size	625	26	154
Mean	4.03	4.73	4.82
Standard Deviation	2.859	2.297	3.035
p-values			
Married vs. Divorced	0.2246		
Married vs. Single	0.0025		
Divorced vs. Single	0.8903		

Romania

Gender

Table 5 shows the results of the comparison of the opinions of Romanian sample by gender. Although females appear to be more opposed to cheating on taxes than the males, the difference is statistically insignificant.

Gender	Male	Female
Sample Size	533	547
Mean	2.91	2.67
Standard Deviation	2.836	2.674
$p < 0.1527$		

Age

Table 6 shows the scores based on age. From the data, one might generally conclude that people become more firmly opposed to cheating on taxes as they get older. This is especially true for the people in 50+ age group. This finding is similar to the findings of other studies on comparison of ethical views and age.

Age Group	15-29	30-49	50+
Sample Size	239	414	427
Mean	3.35	3.01	2.27
Standard Deviation	2.996	2.881	2.386
p-values			
15-29 vs. 30-49	0.1528		
15-29 vs. 50+	0.0001		
30-49 vs. 50+	0.0001		

Education Level

Table 7 shows the results of the comparison of the opinions of the Romanian sample by their level of education. As one moves from the lowest level to the middle level, there is significantly less opposition to cheating on taxes. But as one moves from the middle level to the upper level of education there seems to be more opposition, although the difference is not significant. It is difficult to explain this finding. One might think that either there should be no difference based on level of education or that there should be some difference, either more or less opposition as the level of education increases.

Marital Status

Table 8 shows the relationship between cheating on taxes and marital status. The study found that married people are significantly more opposed to cheating on taxes than are single people, which is the same result found in the Moldovan sample. Figure 8 shows the comparative scores graphically.

Table 7: Comparison by Education Level – Romania			
Education Level	Lower	Middle	Upper
Sample Size	361	513	200
Mean	2.62	2.94	2.72
Standard Deviation	2.693	2.752	2.878
p-values			
Lower vs. Middle	0.0881		
Lower vs. Upper	0.6812		
Middle vs. Upper	0.3441		

Table 8: Comparison by Marital Status – Romania			
Marital Status	Married	Divorced	Single (Never Married)
Sample Size	722	40	195
Mean	2.75	2.75	3.45
Standard Deviation	2.804	2.509	2.904
p-values			
Married vs. Divorced	1.0000		
Married vs. Single	0.0022		
Divorced vs. Single	0.1572		

Comparative Study

In this section, we compare the results obtained from the two countries. Table 9 shows the data for the total sample. Overall, Romanians are significantly more opposed to cheating on taxes than are the Moldovans. One possible explanation could be that two generations under Soviet rule has tarnished

Moldovans respect for governmental authority. Figure 1 shows the overall comparison.

Table 10 shows the breakdown by demographic category. For all categories, Romanians are more opposed to tax evasion than the Moldovans. Figure 2 compares the gender scores; Figure 3 compares the scores by age group; Figure 4 shows the comparison by level of education; and Figure 5 shows the comparative scores by marital status.

Table 9: Total Sample		
	Moldova	Romania
Sample Size	932	1080
Mean	4.19	2.79
Standard Deviation	2.940	2.757
$p < 0.0001$		

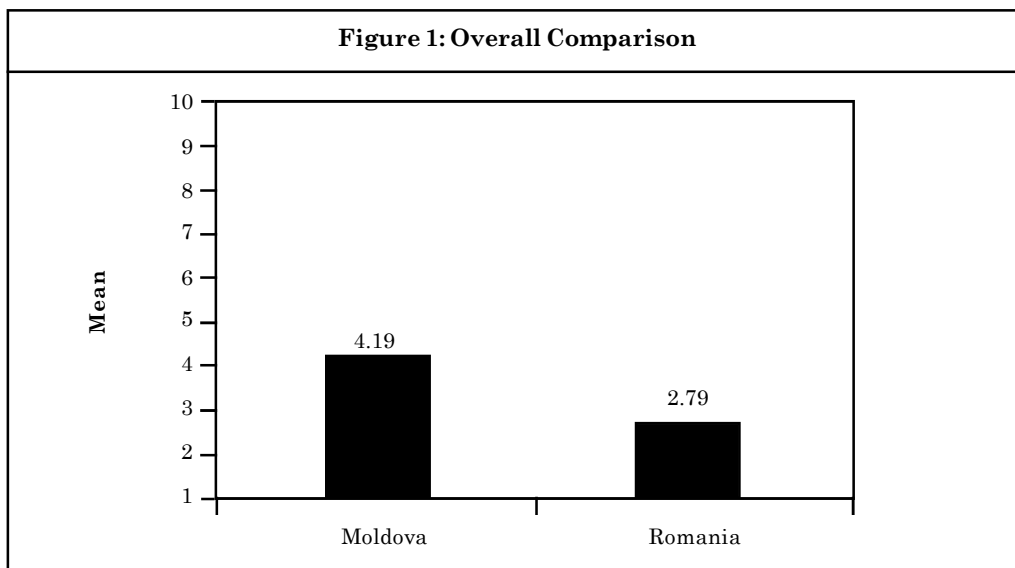
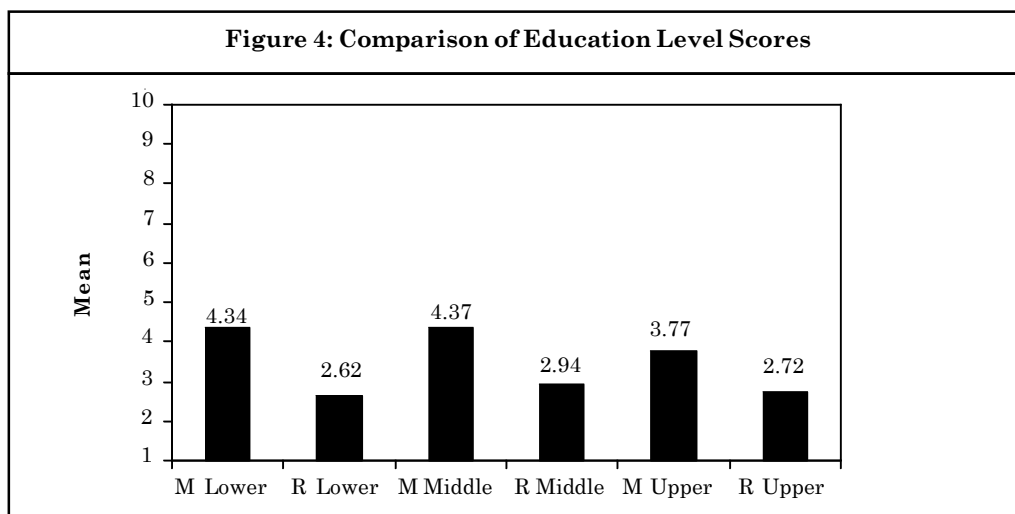
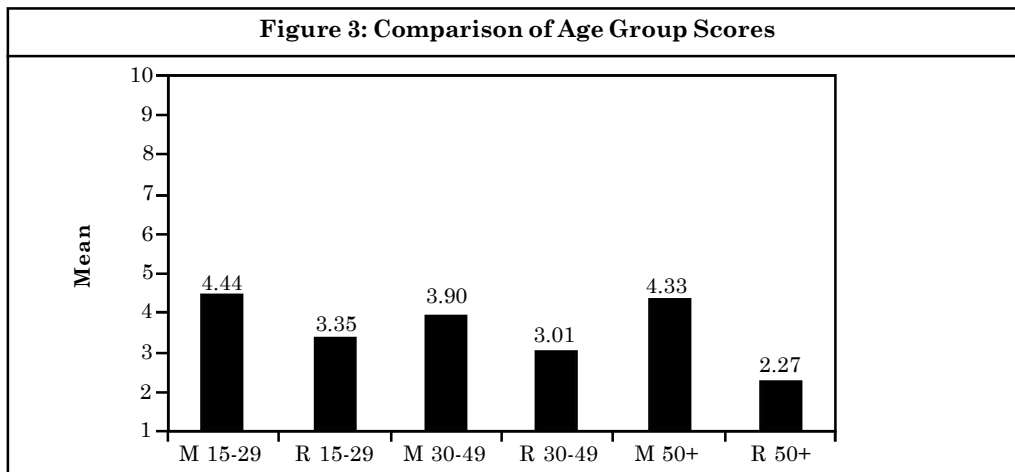
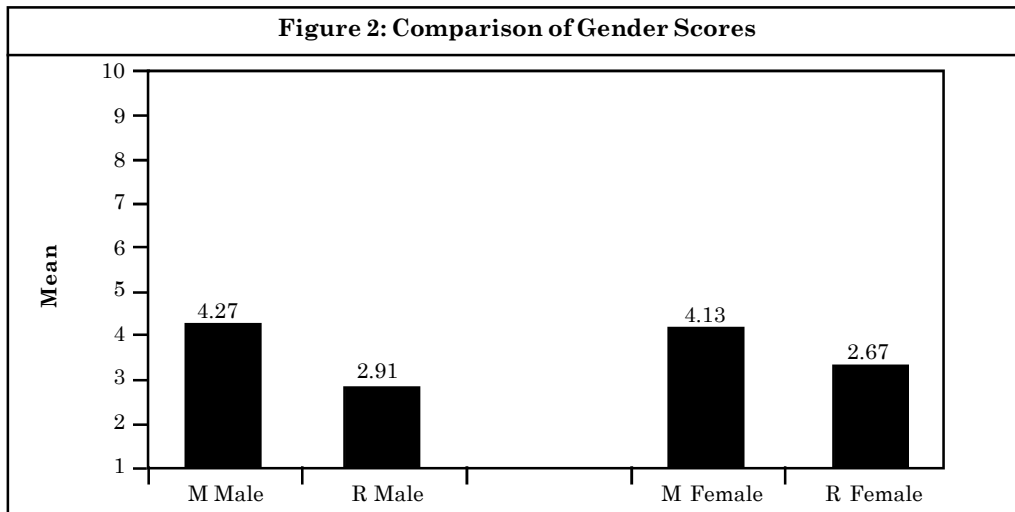


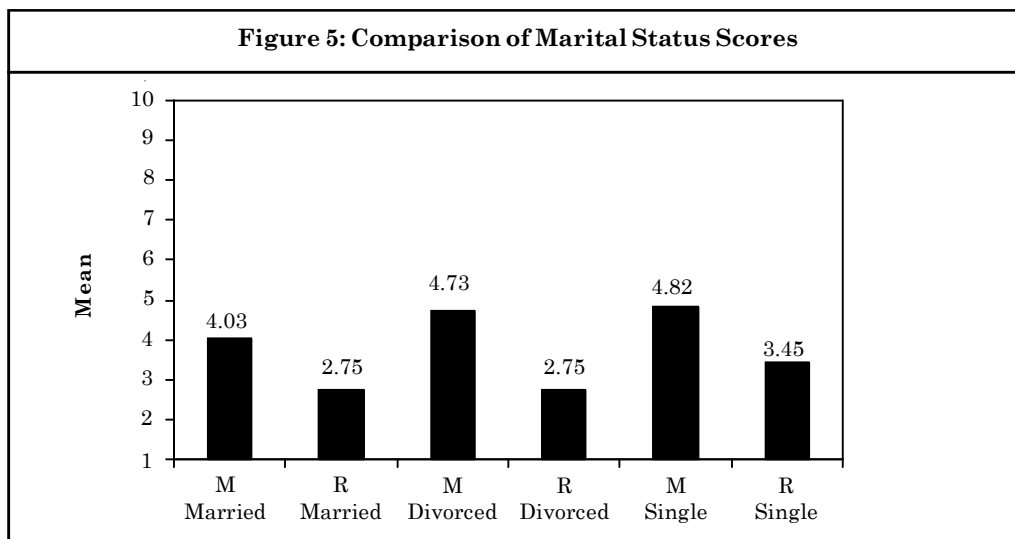
Table 10: Moldova – Romania Comparisons

	Moldova	Romania
Gender		
Males		
Sample Size	447	533
Mean	4.27	2.91
Standard Deviation	3.028	2.836
$p < 0.0001$		
Females		
Sample Size	484	547
Mean	4.13	2.67
Standard Deviation	2.858	2.674
$p < 0.0001$		
Age		
15-29		
Sample Size	264	239
Mean	4.44	3.35

Table 10 (cont.)

	Moldova	Romania
Standard Deviation	2.870	2.996
$p < 0.0001$		
30-49		
Sample Size	362	414
Mean	3.90	3.01
Standard Deviation	2.818	2.881
$p < 0.0001$		
50+		
Sample Size	306	427
Mean	4.33	2.27
Standard Deviation	3.114	2.386
$p < 0.0001$		
Marital Status		
Married		
Sample Size	625	722
Mean	4.03	2.75
Standard Deviation	2.859	2.804
$p < 0.0001$		
Divorced		
Sample Size	26	40
Mean	4.73	2.75
Standard Deviation	3.297	2.509
$p = 0.0704$		
Single		
Sample Size	154	195
Mean	4.82	3.45
Standard Deviation	3.035	2.904
$p < 0.0001$		





Conclusion

The results of the study may be summarized as follows:

- Romanians are significantly more opposed to cheating on taxes in all demographic categories.
- Gender did not make a significant difference for either country.
- In Moldova, the 30-49 age group is significantly more opposed to cheating on taxes than are the other two groups, whereas in Romania, people became more opposed to cheating on taxes as they got older.
- In Moldova, the most educated group is significantly more opposed to cheating on taxes than the other two groups, while in Romania, the middle group is less opposed to tax evasion than the other two groups.
- Married people are more opposed to cheating on taxes than are single people in both the countries.

The findings are interesting for several reasons. Although both Moldova and Romania lived under communism, there is less respect for governmental authority in Moldova, perhaps because of the Soviet experience. The Soviet experience has had an adverse effect on the Moldovan people's respect for government. The Romanian communist regime was more independent and nationalistic, whereas the Soviet regime was more international and less nationalistic. This difference could be an important factor in the difference in attitudes.

The findings regarding demographics and attitudes toward cheating on taxes in general, has significance for the public finance literature. Although many studies have been done on tax evasion, the usual focus was on how to prevent or minimize it rather than on the demographic differences. □

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