THE ETHICS OF TAX EVASION:
AN EMPIRICAL STUDY OF NEW ZEALAND OPINION

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ABSTRACT

The present study discloses the results of a survey on the ethics of tax evasion that was distributed to accounting, business and law students in New Zealand. Eighteen arguments that have historically been used to justify tax evasion were ranked in terms of relative strength. Analyses were done by gender, age, education, religion and ethnicity to determine whether different groups had different views on tax evasion.

INTRODUCTION

Most articles written on tax evasion are published in tax practitioner journals and take a practitioner or legal perspective. That perspective is fine as far as it goes but it is incomplete because such articles lack a philosophical underpinning. Merely stating that tax evasion is unethical because it is illegal is not really addressing any ethical issues. Yet that is what most of these practitioner articles do. While there is a large overlap between what is legal and what is ethical, the overlap is not 100 percent. If it were, then it would be possible for legislatures to dictate what is ethical and what is not. If the ethical status of an action were determined by legislatures, then it would be possible to make ethical acts unethical and to make unethical acts ethical merely by passing or repealing a law, an outcome that is absurd. Thus, limiting the discussion of ethical issues such as tax evasion to the present state of the law is incomplete.

However, some authors have taken a philosophical approach (McGee, 1994). One of the most comprehensive analyses on tax evasion from a philosophical perspective was a doctoral thesis written by Martin Crowe in 1944. The *Journal of Accounting, Ethics & Public Policy* published a series of articles on tax evasion from various religious, secular and philosophical perspectives in 1998 and 1999. Most of those articles were also published in an edited book (McGee, 1998a). Since the publication of that book a few other articles have addressed the issue of tax evasion from an ethical perspective.

The ethics of tax evasion can be examined from a number of perspectives. Some of these are of a religious nature while others are more secular and philosophical. One approach is to examine the relationship of the individual to the state. Another is the relationship between the individual and the taxpaying community or some subset thereof. A third is the relationship of the individual to God.

Philosophical discussions of tax evasion ask questions such as: What is the duty to the state to pay taxes? Is there a duty to pay taxes even if the government is corrupt? What duty do individuals have to other members of the taxpaying community to pay their fair share of taxes? What share constitutes fair share? What duty is there to God to pay taxes? Is the duty to pay taxes absolute or are there limits? Does the duty to pay taxes depend on what the government does with the money? Should some people pay more just because they can afford it? Should there be some correlation between the amount paid and the benefits received or should payments be based on the ability to pay? Why? None of these questions are addressed in the accounting and legal literature. Thus, there is a major gap in the literature.

Martin Crowe (1944) examined 500 years of theological and philosophical literature on these questions, most of which was either in the Latin language or was published in obscure journals, or both. Thus, the general public did not have access to this literature or these historical arguments that have been used to justify or not justify tax evasion on ethical grounds. Furthermore, his study was published in 1944. Not much has been done from the philosophical perspective since then, with the exception of the series of articles that was published in the *Journal of Accounting, Ethics & Public Policy* in 1998 and 1999. The philosophical research on this topic is thus far from complete.

One empirical study on the ethics of tax evasion was done by Nylén (1998), who did a survey soliciting the views of Swedish chief executive officers (CEOs). McGee (1998e) commented on this study. A study by Reckers, Sanders and Roark (1994) presented participants with a case study and asked them whether they would be willing to evade taxes. Englebrecht et al (1998) did a study involving 199 subjects who replied to 29 ethical orientation questions, some of which had to do with tax evasion. Inglehart et al (2004) conducted a large survey of more than 200,000 people in more than 80 countries that asked more than one hundred questions, one of which was about tax evasion. McGee and Cohn (2006) surveyed the views of Orthodox Jews on the ethics of tax evasion. Not many empirical studies have been done on the ethics of tax evasion from a philosophical perspective. The present study is aimed at partially filling this gap in the literature.

REVIEW OF THE LITERATURE

Although many studies have been done on tax compliance, very few have examined compliance, or rather noncompliance, primarily from the perspective of ethics. Most studies on tax evasion look at the issue from a public finance or economics perspective, although ethical issues may be mentioned briefly, in passing. The most comprehensive twentieth century work on the ethics of tax evasion was a doctoral thesis written by Martin Crowe (1944), titled *The Moral Obligation of Paying Just Taxes*. This thesis reviewed the theological and philosophical debate that had been going on, mostly within the Catholic Church, over the previous 500 years. Some of the debate took place in the Latin language. Crowe introduced this debate to an English language readership. That is one of the main contributions of the Crowe study to the tax ethics literature.

Another Crowe contribution was that he addressed questions that have philosophical or theological content. He examined questions such as the relationship of the taxpayer to the state, the relationship of taxpayers to each other and the relationship of taxpayers to God. These questions are not addressed in the accounting, economics or legal literature. Thus, it was an expansion of existing literature. However, Crowe's study was theoretical and philosophical, not empirical. In fairness, however, it should be pointed out that philosophical treatises do not take an empirical approach. Philosophy is not concerned with majority opinion or which philosophical arguments are most popular among the masses. So he is not to be faulted for not taking an empirical approach to what is mostly a philosophical issue.

A more recent doctoral dissertation on the topic was written by Torgler (2003), who discussed tax evasion from the perspective of public finance but also touched on some psychological and philosophical aspects of the issue. Alfonso Morales (1998) examined the views of Mexican immigrant street vendors and found that their loyalty to their families exceeded their loyalty to the government.

There have been a few studies that focus on tax evasion in a particular country. Ethics are sometimes discussed but, more often than not, the focus of the discussion is on government corruption and the reasons why the citizenry does not feel any moral duty to pay taxes to such a government. Ballas and Tsoukas (1998) discuss the situation in Greece. They conclude that the presence of government corruption obviates the moral duty to pay taxes in many cases Smatrakalev (1998) discusses the Bulgarian case and arrived at a similar conclusion. Vaguine (1998) discusses Russia, as do Preobragenskaya and McGee (2004) to a lesser extent. These studies also found that tax evasion was justified on moral grounds because of government corruption and the perception that taxpayers do not get much for their contributions. A study of tax evasion in Armenia (McGee, 1999b) found the two main reasons for evasion to be the lack of a mechanism in place to collect taxes and the widespread opinion that the government does not deserve a portion of a worker's income.

A number of articles have been written from various religious perspectives. Cohn (1998) and Tamari (1998) discuss the Jewish literature on tax evasion and on ethics in general. Much of this literature is in Hebrew or a language other than English. Citing different sources, both authors concluded that tax evasion is never, or almost never justified. Their reasoning is that God commands people to pay taxes and there is a duty to the Jewish community not to make a Jew look bad. If one Jew evades taxes, it makes all Jews look bad. Therefore, Jews must not evade taxes. McGee (1998d, 1999a) commented on these two articles from a secular perspective.

A few articles have been written on the ethics of tax evasion from various Christian viewpoints. Gronbacher (1998) addresses the issue from the perspectives of Catholic social thought and classical liberalism and finds that there are valid arguments to justify tax evasion on moral grounds at times. Schansberg (1998) looks at the Biblical literature for guidance and finds that it provides incomplete guidance. Pennock (1998) discusses just war theory in connection with the moral obligation to pay just taxes, and not to pay unjust or immoral taxes. Smith and Kimball (1998) provide a Mormon perspective. They conclude that, according to the Mormon literature, tax evasion is never justified. McGee (1998c, 1999a) commented on the various Christian views from a secular perspective.

The Christian Bible discusses tax evasion and the duty of the citizenry to support the government in several places. Schansberg (1998) and McGee (1994, 1998a) discuss the biblical literature on this point. When Jesus is asked whether people should pay taxes to Caesar, Jesus replied that we should give to Caesar the things that are Caesar's and give God the things that are God's

(Matthew 22:17, 21). But Jesus did not elaborate on the point. He did not say what we are obligated to give to the government or whether that obligation has limits. There are passages in the Bible that may be interpreted to take an absolutist position. For example, Romans 13, 1-2 is read by some to support the Divine Right of Kings.

A few other religious views are also addressed in the literature. Murtuza and Ghazanfar (1998) discuss the ethics of tax evasion from the Muslim perspective. The thrust of their article was not so much to examine the arguments for or against tax evasion, but rather to focus on the moral duty to help the poor through payments of zakat. McGee (1998b, 1999a) comments on their article and also discusses the ethics of tax evasion under Islam citing Islamic business ethics literature (McGee, 1997). He cited the work of two Muslim business ethics scholars who examined the Islamic literature and concluded that tax evasion might be ethical in certain circumstances. DeMoville (1998) discusses the Baha'i perspective and cites the relevant literature to buttress his arguments. He concludes that tax evasion is never ethical, even if Hitler is the tax collector, provided that Hitler does not oppress people of the Baha'i faith. McGee (1999a) commented critically on the DeMoville article. McGee (2004) discusses these articles in a book that was written from a philosophical perspective.

Several empirical studies of the ethics of tax evasion have been done in recent years that use the same methodology as the present study. A survey of international business academics (McGee 2005a) found widespread opposition to tax evasion. A survey of Romanian business students and faculty (McGee 2005b) found less opposition to tax evasion. Surveys of Polish business students (McGee & Bernal, 2006), accounting, business and economics students (McGee & Ho, 2006) and business students in Southern China (McGee & Noronha, 2008) all found that ethical cases can be made for evading taxes in some circumstances, although opposition to tax evasion was stronger in Hong Kong than in the other studies.

Surveys using the present methodology were also conducted of Orthodox Jewish students (McGee & Cohn, 2008) and Episcopal seminarians (McGee, 2007). Both of these surveys found that tax evasion did not have much support on ethical grounds. The Jewish survey also found that women are significantly more opposed to tax evasion than are men.

THE PRESENT STUDY

The present study solicited the views of accounting, business and economics and law students in New Zealand. The sample size was 620 and included both graduate and undergraduate students of varying background. Table 1 lists the various demographics for gender, student status, major, age, ethnicity and religion. Comparisons were made to determine whether there were significant differences in response for these demographic variables.

Methodology

The survey instrument used included all three views on the ethics of tax evasion that Crowe (1944) identified in his thesis. Eighteen statements covering the 15 arguments that Crowe identified plus three more recent arguments were included. The survey was completed by 620 students. The statements generally began with the phrase "Tax evasion is ethical if …" Participants were asked to select a number from one to seven to reflect the extent of their agreement or disagreement with each statement. Results were tabulated and the arguments favoring tax evasion were ranked from strongest to weakest. Male and female scores were also compared, as were scores by age, student status, ethnicity, major and religion.

One criticism that could be made of this methodology is the use of students rather than taxpayers. However, students have been used as survey subjects in hundreds if not thousands of other studies in various social science disciplines. Furthermore, 200 of the students in the present study were at least 25 years old, and presumably most if not all of them have been paying taxes for a number of years. Many of the participants in the less than 25 age group are also taxpayers.

Table 1
Demographics

Student Status		**Major**	
Graduate	152	Accounting	335
Undergraduate	445	Business/Economics	90
Faculty	8	Theology/Religious Studies	3
Other	12	Philosophy	6
Unknown	3	Law	82
Total	620	Other/Unknown	104
		Total	620
Gender		**Age**	
Male	308	Under 25	419
Female	307	25-40	174
Unknown	5	Over 40	26
Total	620	Unknown	1
		Total	620
Ethnicity		**Religion**	
European	149	Catholic	89
Asian	355	Other Christian	127
African	15	Jewish	2
Middle Eastern	14	Muslim	45
Maori	13	Buddhist	70
Pasifika	29	Hindu	73
Other	43	None/Atheist/Agnostic	180
Unknown	2	Other/Unknown	34
	620	Total	620

Another reason to validate the present methodology is that students were used in the Inglehart et. al. (2004) tax studies. Also, survey instruments similar to the one used in the present study have been used in studies of other demographic groups and those studies have been published. Similar survey instruments were used to solicit student opinions in Argentina (McGee and Rossi, 2008) and several other Latin American countries (McGee and López, 2008), China (McGee and Noronha, 2008), Hong Kong (McGee, Ho and Li, 2008), Kazakhstan (McGee and Preobragenskaya, 2008), Poland (McGee and Bernal, 2006), Romania (McGee 2005b) and Thailand (McGee, 2006) as well as Orthodox Jewish students (McGee and Cohn, 2006; 2008) and Episcopal seminarians (McGee, 2007).

Findings

The findings are given below. Summaries are provided for the total sample and separate analyses are done for the various demographics.

Overall

Table 1 lists the 18 statements and the statistics for the various demographics. Table 2 shows the mean scores for each of the 18 statements for the total sample. Table 3 ranks the 18 arguments that have been used historically to justify tax evasion from strongest to weakest. The range is from the strongest (3.717) to the weakest (5.477) on a 7-point Likert scale where 1 represents strong agreement with the statement and 7 represents strong disagreement. Chart 1 shows the range of scores.

The fact that the weakest argument scored 5.477 on a 7-point scale indicates that there is widespread support for evading taxes even when the strongest argument is made. The fact that the strongest argument only scored 3.717 indicates that there is strong support for paying taxes even when the strongest argument for evasion is made. If one were to summarize the results of the present study in a single sentence, it would be that there is a widespread perception that there is some duty to pay taxes but that the duty is not absolute.

Chart 1 Range of Scores

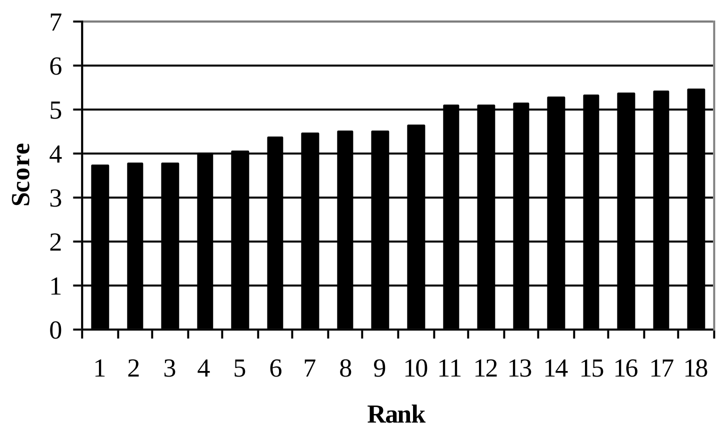


Table 2
Total Sample Mean Scores by Statement
(1 = strongly agree; 7 = strongly disagree)

Stmt. #	Statement	Score
1	Tax evasion is ethical if tax rates are too high. (S1)	4.519
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me. (S2)	5.069
3	Tax evasion is ethical if the tax system is unfair. (S3)	3.771

4	Tax evasion is ethical if a large portion of the money collected is wasted. (S4)	3.790
5	Tax evasion is ethical even if most of the money collected is spent wisely. (S5)	5.477
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of. (S6)	4.626
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects. (S7)	5.385
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me. (S8)	5.139
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me. (S9)	5.318
10	Tax evasion is ethical if everyone is doing it. (S10)	5.077
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends. (S11)	3.717
12	Tax evasion is ethical if the probability of getting caught is low. (S12)	5.271
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust. (S13)	4.485

14	Tax evasion is ethical if I can't afford to pay. (S14)	4.344
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more. (S15)	5.402
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940. (S16)	4.442
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background. (S17)	3.981
18	Tax evasion is ethical if the government imprisons people for their political opinions. (S18)	4.053
	Average Score	4.659

Table 3
Statements Ranked from Strongest to Weakest Arguments Support Tax Evasion
(1 = strongly agree; 7 = strongly disagree)

Rank	Statement	Score
1	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends. (S11)	3.717
2	Tax evasion is ethical if the tax system is	3.771

	unfair. (S3)	
3	Tax evasion is ethical if a large portion of the money collected is wasted. (S4)	3.790
4	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background. (S17)	3.981
5	Tax evasion is ethical if the government imprisons people for their political opinions. (S18)	4.053
6	Tax evasion is ethical if I can't afford to pay. (S14)	4.344
7	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940. (S16)	4.442
8	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust. (S13)	4.485
9	Tax evasion is ethical if tax rates are too high. (S1)	4.519
10	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of. (S6)	4.626
11	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me. (S2)	5.069
12	Tax evasion is ethical if everyone is doing it.	5.077

	(S10)	
13	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me. (S8)	5.139
14	Tax evasion is ethical if the probability of getting caught is low. (S12)	5.271
15	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me. (S9)	5.318
16	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects. (S7)	5.385
17	Tax evasion is ethical even if it means that if I pay less, others will have to pay more. (S15)	5.402
18	Tax evasion is ethical even if most of the money collected is spent wisely. (S5)	5.477

This finding is similar to that found in the other studies that used similar survey instruments, although there are some differences among the studies. The studies that were conducted in former communist countries showed more support for tax evasion on ethical ground than did the present study (McGee, 2005b; McGee and Bernal, 2006; McGee and Noronha, 2008; McGee and Preobragenskaya, 2008). The studies of Orthodox Jewish students (McGee and Cohn, 2006 & 2008) and Episcopal seminarians (McGee, 2007) found less support than did the present study. Support for tax evasion was fairly strong for the various Latin

American studies (McGee and Rossi, 2008; McGee and López, 2008), with support being strongest in the case of the Dominican Republic (McGee and López, 2008).

The strongest argument in the present study to support tax evasion on ethical grounds was in cases where a significant portion of the money collected ends up in the pockets of corrupt politicians or their family and friends. Almost equally strong was when the tax system was perceived as unfair. Both of these arguments also had strong support in the theological literature (Crowe, 1944; Gronbacher, 1998; McGee, 1998a & c, 1999a).

The third strongest reason to support tax evasion on ethical grounds is in cases where a large portion of the money collected is wasted. The fourth and fifth strongest arguments were based on human rights issues, where the government discriminates on the basis of religion, race or ethnic background and where the government imprisons people for their political beliefs. These two human rights arguments were not discussed in the Crowe (1944) thesis but were added to the survey instrument because of their more recent origin.

The sixth strongest argument was the ability to pay argument. This argument also had a prominent position in the theological literature and in the study of Mexican migrant workers (Morales, 1998). The seventh strongest argument was for the case of Jews living in Nazi Germany. The seventh place ranking for this argument was more than a little surprising. This argument was placed in the survey to test the limits. Surely, it was thought, that if any argument exists to justify tax evasion on moral grounds it would be the case of Jews living in Nazi Germany. But such was not the case. There was widespread support for the moral duty of Jews to pay taxes even to Hitler, as the score of 4.442 indicates. Even Orthodox Jews believe there is some duty to pay taxes to Hitler (McGee and Cohn, 2006, 2008), not because Jews owe a duty to Hitler but because of the belief stated in the Jewish theological literature that there is a duty not to do anything that would make any Jew look bad to the outside community (Cohn, 1998). The Orthodox Jewish study (McGee and Cohn, 2008) assigned a score of 3.12 to this argument.

This argument generally ranked higher in the other surveys that were conducted using the present survey instrument. In European countries this argument generally ranked first or second. But in non-European countries it ranked further down the list, leading one to conclude that geography or culture might play a role in determining the extent to which tax evasion is unethical.

The weakest arguments to justify tax evasion generally involved selfish motives. There seems to be more of a duty to pay taxes if the money is spent wisely or if the taxpayer benefits by the programs supported by taxes. There also seems to be a duty to pay one’s fair share, since failing to do so means that others must pay more.

Gender

The results were also analyzed by gender to see whether the views of women differ from those of men. Table 4 compares male and female scores for each statement. Some studies in gender ethics have found that women are more ethical than men (Akaah & Riordan 1989; Baird 1980; Brown & Choong 2005; Sims, Cheng & Teegen 1996), while other studies found that there is no statistical difference between men and women when it comes to ethics (Roxas & Stoneback 2004; Sikula & Costa 1994; Swaidan, Vitell, Rose & Gilbert 2006). A few studies have found that men are more ethical than women (Barnett & Karson 1987; Weeks, Moore, McKinney & Longenecker 1999).

Table 4
Comparison of Male and Female Scores
(1 = strongly agree; 7 = strongly disagree)

Stmt. #	Statement			Score Larger by		p value	
		Male	**Female**	**Male**	**Female**		
1	Tax evasion is ethical if tax rates are too high.	4.341	4.700		0.359	0.03378	*
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	4.951	5.182		0.231	0.1578	
3	Tax evasion is ethical if the tax system is unfair.	3.808	3.733	0.075		0.715	
4	Tax evasion is ethical if a large portion of the money collected is wasted.	3.844	3.739	0.105		0.5906	
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.513	5.430	0.083		0.4806	

6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.607	4.655	0.048	0.8915	
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.201	5.554	0.353	0.04723	*
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.071	5.215	0.144	0.4198	
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.227	5.401	0.174	0.281	
10	Tax evasion is ethical if everyone is doing it.	4.893	5.274	0.381	0.06874	**

11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	3.588	3.863		0.275	0.09245	**
12	Tax evasion is ethical if the probability of getting caught is low.	5.231	5.303		0.072	0.1114	
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.532	4.479	0.053		0.5918	
14	Tax evasion is ethical if I can't afford to pay.	4.256	4.453		0.197	0.2893	
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.123	5.700		0.577	0.04105	*
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany	4.331	4.573		0.242	0.03121	*

	in 1940.				
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	3.945	4.042	0.097	0.521
18	Tax evasion is ethical if the government imprisons people for their political opinions.	4.026	4.081	0.055	0.7985
	Average Score	4.583	4.743	0.160	

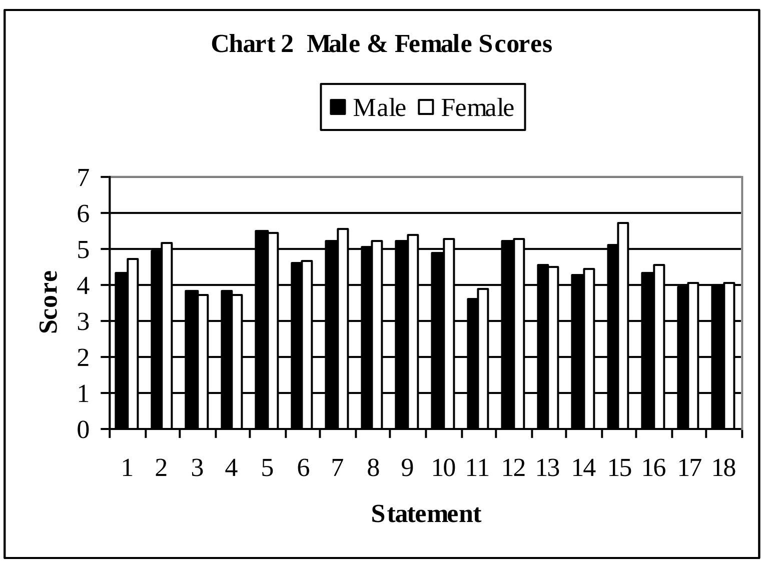
* Significant at the 5% level
** Significant at the 10% level

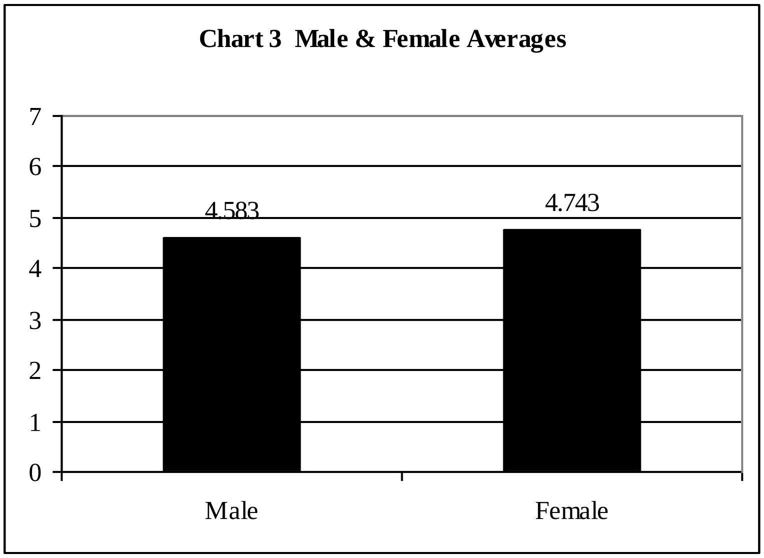
A few studies have compared the views of men and women on the ethics of tax evasion. The findings of these studies are mixed. Studies of international business professors (McGee, 2005a), people in Thailand (McGee, 2006) and Orthodox Jews (McGee & Cohn, 2006; 2008) found women to be more opposed to tax evasion, whereas studies of Poland (McGee & Bernal, 2006), Hong Kong (McGee & Ho, 2006) and China (McGee & Noronha, 2008) found no significant difference based on gender. A study of Romania (McGee, 2005b) found that men were more opposed to tax evasion than were women.

It was thought that comparing the male and female scores would be interesting for purposes of the present study, although the comparison could not lead to any conclusion regarding the relative ethics of men and women. In order to arrive at that conclusion it would involve the underlying premise that tax evasion is unethical, which is clearly not always the case. The findings of the various surveys that have been conducted on the ethics of tax evasion clearly conclude that tax evasion may be ethically justified in certain cases.

Table 4 shows that female scores were higher than male scores for 14 of 18 arguments. Wilcoxon tests showed that the differences were significant in 6 cases. Thus, we can conclude that women are generally more opposed to tax evasion than are men. This finding confirms the studies of international business professors (McGee, 2005a), Thailand (McGee, 2006) and Orthodox Jews (McGee and Cohn, 2006, 2008) but differs from the findings of the studies of Poland (McGee and Bernal, 2006), Hong Kong (McGee and Ho, 2006), China (McGee and Noronha, 2008) and Romania (McGee, 2005b). More research is needed to determine the reasons for these differences in results.

Chart 2 compares the male and female responses for each argument. Chart 3 compares the mean scores for male and female responses.





Age

Results were also compared by age to determine whether age made any difference in viewpoint. The Inglehart et al. studies (2004) found that people tend to have more respect for government as they get older or that people tend to become more ethical with age. A few other studies have also reached this conclusion (Barnett & Karson, 1987, 1989; Longenecker, McKinney & Moore, 1989; Harris, 1990; Kelley, Ferrell & Skinner, 1990; Serwinek, 1992; Wood et al., 1988).

The present study found that people tend to become more opposed to tax evasion as they get older, which confirms the studies mentioned above. The youngest group (<25) had a mean score of 4.502. Means scores for the 25-40 age group and the 40+ age group were 4.940 and 5.239, respectively. Table 5 shows the mean scores for each of the three groups for each of the 18 statements. Chart 4 illustrates the relative mean scores for each group.

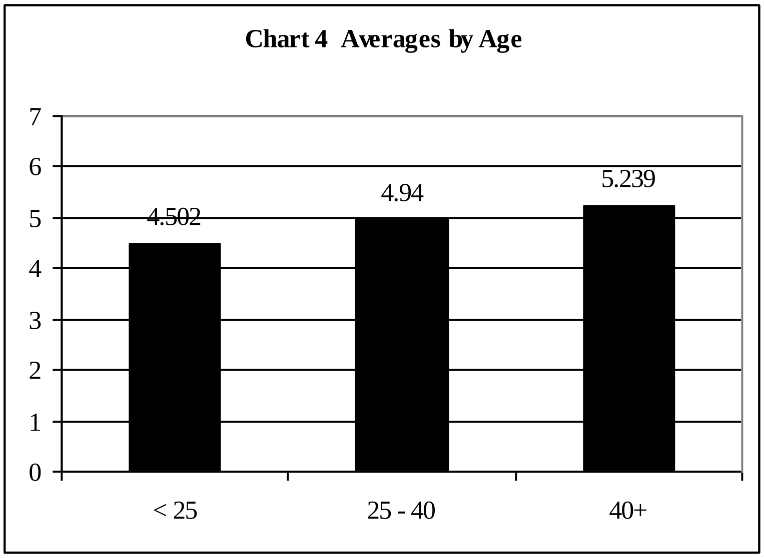


Table 5
Comparison by Age
(1 = strongly agree; 7 = strongly disagree)

		<25	**25-40**	**40+**
1	Tax evasion is ethical if tax rates are too high.	4.456	4.586	5.000
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	4.895	5.374	5.769
3	Tax evasion is ethical if the tax system is unfair.	3.613	3.977	4.808
4	Tax evasion is ethical if a large portion of the money collected is wasted.	3.675	3.895	4.808
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.365	5.632	6.192

6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.525	4.747	5.346
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.227	5.672	5.962
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	4.986	5.397	5.808
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.162	5.586	5.962
10	Tax evasion is ethical if everyone is doing it.	4.969	5.305	5.231
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	3.612	3.862	4.385
12	Tax evasion is ethical if the probability of getting caught is low.	5.000	5.868	5.615
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.377	4.615	5.269
14	Tax evasion is ethical if I can't afford to pay.	4.160	4.626	5.308
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.141	5.943	5.923
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	4.181	5.046	4.538
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	3.842	4.287	4.115
18	Tax evasion is ethical if the government	3.850	4.500	4.269

imprisons people for their political opinions.			
Average Score	4.502	4.940	5.239

Comparisons were made between the youngest and middle group, youngest and oldest group and middle and oldest group to determine whether any of the differences were significant. The differences were found to be significant in 30 of 54 comparisons. The specifics are shown in Table 6.

Table 6
Comparison by Age
Significance of Differences (p values)

		<25 vs. 25-40	**<25 vs. 40+**	**25-40 vs. 40+**
1	Tax evasion is ethical if tax rates are too high.	0.01343**	0.2158	0.006662*
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	0.003348*	0.01343**	0.2229
3	Tax evasion is ethical if the tax system is unfair.	0.05167***	0.0048*	0.0558***
4	Tax evasion is ethical if a large portion of the money collected is wasted.	0.2269	0.007168*	0.03537**
5	Tax evasion is ethical even if most of the money collected is spent wisely.	0.01373**	0.005956*	0.1298

6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	0.1317	0.02339**	0.1442
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	0.008796*	0.02916**	0.3022
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	0.003534*	0.007763*	0.1571
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	0.007829*	0.03907**	0.4024
10	Tax evasion is ethical if everyone is doing it.	0.06262***	0.6491	0.6868
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	0.1958	0.07599***	0.2257
12	Tax evasion is ethical if the probability of getting caught is low.	0.004283*	0.05431***	0.4981
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	0.1652	0.02922**	0.1566
14	Tax evasion is ethical if I can’t afford to pay.	0.01285**	0.006277*	0.1064
15	Tax evasion is ethical even if it means that if I pay less, others	0.00313*	0.02462**	0.3843

	will have to pay more.			
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	0.01699**	0.4325	0.7286
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	0.03939**	0.5133	0.8218
18	Tax evasion is ethical if the government imprisons people for their political opinions.	0.0007832*	0.3104	0.5933

* Significant at the 1% level
** Significant at the 5% level
*** Significant at the 10% level

Student Status

Comparisons were also made between graduate and undergraduate students to determine whether student status made any difference. The results are shown in Table 7. The overall mean score for graduate students was 4.812, compared to 4.613 for undergraduate students, which indicates that graduate students are more opposed to tax evasion than are undergraduate students. Chart 5 shows the comparative mean scores.

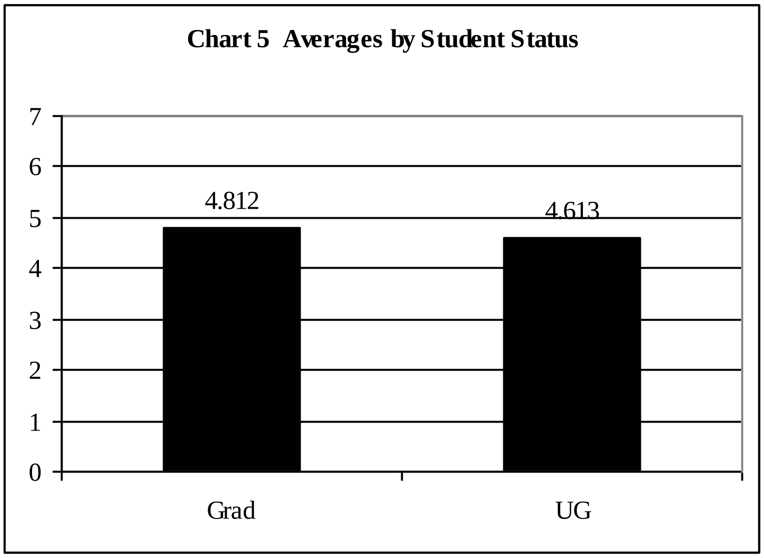


Table 7
Comparison of Graduate and Undergraduate Scores
(1 = strongly agree; 7 = strongly disagree)

Stmt. #	Statement	Grad	UG	Score Larger by Grad	Score Larger by UG	p value	
1	Tax evasion is ethical if tax rates are too high.	4.453	4.512		0.059	0.7552	
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	5.309	5.004	0.305		0.07485	***

3	Tax evasion is ethical if the tax system is unfair.	3.803	3.773	0.030		0.9005	
4	Tax evasion is ethical if a large portion of the money collected is wasted.	3.695	3.820		0.125	0.5525	
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.586	5.438	0.148		0.379	
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.625	4.625			0.9828	
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.461	5.364	0.097		0.634	
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.401	5.051	0.350		0.02563	**
9	Tax evasion is	5.316	5.315	0.001		0.5763	

	ethical even if a large portion of the money collected is spent on projects that do benefit me.					
10	Tax evasion is ethical if everyone is doing it.	5.461	4.962	0.499	0.01316	**
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	3.836	3.687	0.149	0.5124	
12	Tax evasion is ethical if the probability of getting caught is low.	5.388	5.247	0.141	0.1238	
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.526	4.483	0.043	0.6644	
14	Tax evasion is ethical if I can't afford to pay.	4.572	4.272	0.300	0.1155	
15	Tax evasion is	5.993	5.202	0.791	0.02248	**

	ethical even if it means that if I pay less, others will have to pay more.					
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	4.605	4.420	0.185	0.07005	***
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	4.158	3.912	0.246	0.2353	
18	Tax evasion is ethical if the government imprisons people for their political opinions.	4.322	3.948	0.374	0.0499	**
	Average Score	4.812	4.613	0.199		

* Significant at the 1% level
** Significant at the 5% level
*** Significant at the 10% level

The differences were significant in 6 of 18 cases. This difference might be explained partially by the fact that graduate students are generally older than undergraduate students. But one could also argue that graduate students are smarter than undergraduate students, and thus better able to see through the illogic of some of the arguments that have been used to justify the moral duty to pay taxes. The Inglehart et al study (2004) also tested for educational level. That study revealed that people tend to become less opposed to tax evasion as the level of education increases. Thus, the present study can be said to more or less run contra to the Inglehart et al. study's findings. However, the correlation between the Inglehart et al. study and the present study is weak, since the Inglehart et al. study did not compare graduate and undergraduate student responses, but rather compared responses at three education levels, ranging from grammar school to graduate school.

Major

Scores were also compared by major to determine whether major made any difference in attitude. The three majors that had a sufficiently large sample size to do comparative testing were accounting, business & economics and law. Table 8 lists the mean scores for each of the three groups for each of the 18 arguments. The overall mean scores for accounting, business & economics and law were 4.784, 4.756 and 4.599, respectively. Thus, the scores for accounting and business & economics students were about the same but the scores for law students were somewhat lower, indicating less aversion to tax evasion for law students. Chart 6 illustrates the overall mean scores for each group.

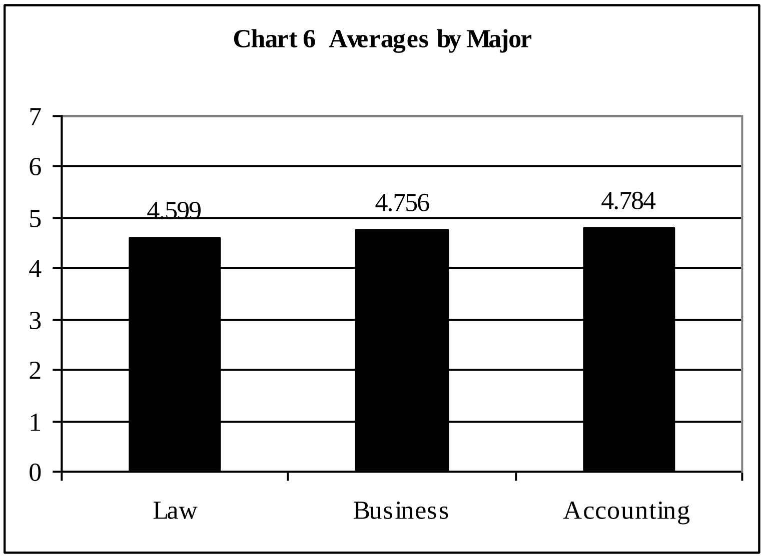


Table 8
Comparison by Major
(1 = strongly agree; 7 = strongly disagree)

		Acct.	Bus.	Law
1	Tax evasion is ethical if tax rates are too high.	4.722	4.511	4.524
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	5.200	5.311	5.098
3	Tax evasion is ethical if the tax system is unfair.	3.884	3.967	3.805
4	Tax evasion is ethical if a large portion of the money collected is wasted.	3.883	3.956	3.744
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.487	5.844	5.476

6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.773	4.644	4.402
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.496	5.722	5.122
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.290	5.333	4.927
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.385	5.689	5.329
10	Tax evasion is ethical if everyone is doing it.	5.182	4.989	5.122
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	3.809	3.567	3.531
12	Tax evasion is ethical if the probability of getting caught is low.	5.287	5.922	5.415
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.561	4.689	4.220
14	Tax evasion is ethical if I can’t afford to pay.	4.567	4.400	4.341
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.633	5.322	5.280
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	4.612	4.078	4.354
17	Tax evasion is ethical if the government discriminates against me because of my	4.140	3.700	3.915

	religion, race or ethnic background.			
18	Tax evasion is ethical if the government imprisons people for their political opinions.	4.194	3.967	4.171
	Average Score	4.784	4.756	4.599

Table 9 shows the p values for the various comparisons that could be made – accounting vs. business, accounting vs. law and business vs. law. None of the differences in mean scores were significant for the accounting vs. business comparison. However, some of the differences in means scores were significant for the other two comparisons, indicating that in some cases, law students are significantly less opposed to tax evasion than were the other two groups.

Table 9
Comparison by Major
Significance of Differences (p values)

		Acct. vs. Bus.	**Acct. vs. Law**	**Bus. vs. Law**
1	Tax evasion is ethical if tax rates are too high.	0.3654	0.4986	0.9073
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	0.6555	0.4258	0.3183
3	Tax evasion is ethical if the tax system is unfair.	0.7461	0.8018	0.5842
4	Tax evasion is ethical if a large	0.771	0.632	0.499

	portion of the money collected is wasted.			
5	Tax evasion is ethical even if most of the money collected is spent wisely.	0.1276	0.4834	0.06585 ***
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	0.6951	0.08133 ***	0.3529
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	0.2187	0.1194	0.03479 **
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	0.7188	0.1057	0.1234
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	0.1952	0.611	0.1483
10	Tax evasion is ethical if everyone is doing it.	0.8779	0.9833	0.883
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	0.3684	0.2755	0.8129
12	Tax evasion is ethical if the probability of getting caught is low.	0.741	0.6777	0.5287
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	0.6084	0.1997	0.1527
14	Tax evasion is ethical if I can’t afford to pay.	0.5943	0.4494	0.8504

15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	0.8946	0.7094	0.8589
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	0.2408	0.7802	0.4637
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	0.1117	0.4905	0.5287
18	Tax evasion is ethical if the government imprisons people for their political opinions.	0.4541	0.8814	0.5582

* Significant at the 1% level
** Significant at the 5% level
*** Significant at the 10% level

However, it should be pointed out that the differences between the law students and one of the other groups were significant in only 3 of 36 comparisons. In one comparison, accounting students were significantly more opposed to tax evasion than were law students. In two cases, business and economics students were significantly more opposed to tax evasion than were law students. So it cannot be concluded that law students are generally less opposed to tax evasion than are the other two groups.

Ethnicity

Comparisons were also made by ethnicity to determine whether this demographic made any difference in attitude toward the ethics of tax evasion. Only three ethnicities had a sufficiently large sample size to make comparisons – European, Asian and Pasifika. Overall mean scores were 5.012, 4.558 and 4.575, respectively. The mean scores for each group are shown in Table 10. Average mean scores for each group are illustrated in Chart 7.

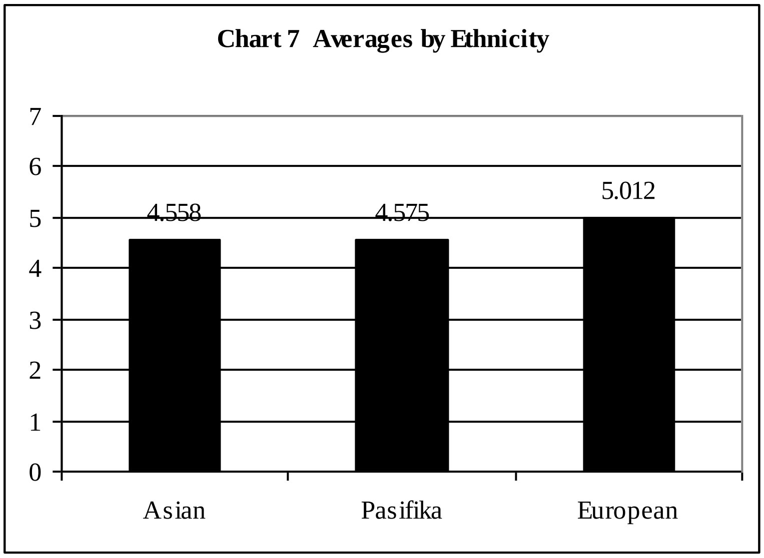


Table 10
Comparison by Ethnicity
(1 = strongly agree; 7 = strongly disagree)

		Euro.	Asian	Pas.
1	Tax evasion is ethical if tax rates are too high.	4.805	4.493	4.448
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	5.530	5.017	4.690
3	Tax evasion is ethical if the tax system is unfair.	4.081	3.642	3.897
4	Tax evasion is ethical if a large portion of the money collected is wasted.	4.324	3.565	3.793

5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.893	5.265	5.621
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.852	4.563	4.931
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.960	5.208	5.448
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.604	5.017	5.276
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.966	5.172	4.828
10	Tax evasion is ethical if everyone is doing it.	5.456	5.011	4.828
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	4.101	3.544	3.621
12	Tax evasion is ethical if the probability of getting caught is low.	5.483	5.118	4.552
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	5.034	4.262	4.276
14	Tax evasion is ethical if I can't afford to pay.	4.705	4.310	3.862
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.906	5.335	5.276
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	4.154	4.555	4.448
17	Tax evasion is ethical if the government	4.268	3.904	4.172

	discriminates against me because of my religion, race or ethnic background.			
18	Tax evasion is ethical if the government imprisons people for their political opinions.	4.101	4.054	4.379
	Average Score	5.012	4.558	4.575

The average mean scores for the Asian and Pasifika samples were about the same. Wilcoxon tests found that none of the differences for any of the 18 statements were significant between these two groups. However, mean scores for the European and Asian samples were significantly different in 15 of 18 cases and differences in mean scores were significantly different for the European and Pasifika samples in 6 of 18 cases, leading one to conclude that the European group was much more strongly opposed to tax evasion than was the Asian sample and was also more opposed to tax evasion than the Pasifika sample one-third of the time. The statistics for these tests are listed in Table 11.

Table 11
Comparison by Ethnicity
Significance of Differences (p values)

		Euro. vs. Asian	**Euro. vs. Pas.**	**Asian vs. Pas.**
1	Tax evasion is ethical if tax rates are too high.	0.1291	0.2495	0.8907
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	0.003742*	0.03587**	0.5002
3	Tax evasion is ethical if the tax	0.02288**	0.4693	0.4676

	system is unfair.			
4	Tax evasion is ethical if a large portion of the money collected is wasted.	0.0002117*	0.1142	0.499
5	Tax evasion is ethical even if most of the money collected is spent wisely.	0.0004741*	0.5412	0.2588
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	0.05344***	0.5559	0.4115
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	3.897e-06*	0.1916	0.3973
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	0.0003095*	0.1338	0.5311
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	8.299e-06*	0.001354*	0.3146
10	Tax evasion is ethical if everyone is doing it.	0.0201**	0.2542	0.8557
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	0.01085**	0.3019	0.9106
12	Tax evasion is ethical if the probability of getting caught is low.	0.02078**	0.01405**	0.1174

13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	9.913e-05*	0.04191**	0.9917
14	Tax evasion is ethical if I can't afford to pay.	0.05724***	0.04647**	0.2749
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	3.403e-05*	0.02222**	0.9487
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	0.4694	0.5652	0.8737
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	0.07948***	0.7767	0.6011
18	Tax evasion is ethical if the government imprisons people for their political opinions.	0.7984	0.5081	0.4066

* Significant at the 1% level
** Significant at the 5% level
*** Significant at the 10% level

Religion

Mean scores were also computed for six religious groups. The study found that Buddhists were least opposed to tax evasion, whereas Catholics were most opposed. The results are summarized in Table 12 and Chart 8.

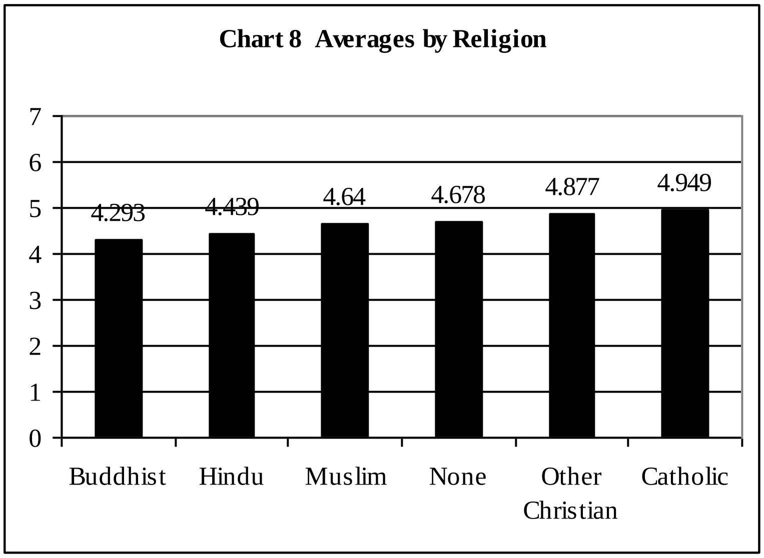


Table 12
Comparison by Religion
(1 = strongly agree; 7 = strongly disagree)

		Cath.	Other Chr.	Muslim	Budd.	Hindu	None
1	Tax evasion is ethical if tax rates are too high.	4.809	4.921	4.156	3.843	4.397	4.539
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	5.539	5.071	4.844	4.343	4.973	5.233
3	Tax evasion is ethical if the tax	3.865	4.071	3,711	3.186	3.699	3.839

	system is unfair.						
4	Tax evasion is ethical if a large portion of the money collected is wasted.	4.124	4.047	3.978	3.443	3.315	3.837
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.764	5.693	5.244	4.829	5.589	5.489
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.955	4.583	4.467	4.357	4.342	4.767
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.854	5.591	5.067	5.100	5.068	5.333
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.517	5.244	4.733	4.729	4.959	5.156
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.809	5.488	5.089	4.729	4.781	5.456
10	Tax evasion is	5.618	5.252	4.756	4.686	5.411	4.983

	ethical if everyone is doing it.						
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	3.899	4.230	3.533	3.614	3.315	3.683
12	Tax evasion is ethical if the probability of getting caught is low.	5.607	5.268	6.644	5.171	4.904	5.094
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.966	4.803	4.111	4.143	4.589	4.344
14	Tax evasion is ethical if I can't afford to pay.	4.730	4.606	4.244	3.857	3.781	4.522
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.685	5.512	5.067	4.786	5.151	5.783
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	4.303	4.575	6.311	4.643	4.164	4.050
17	Tax evasion is ethical if the government discriminates against	3.921	4.378	3.667	3.886	3.644	4.083

	me because of my religion, race or ethnic background.						
18	Tax evasion is ethical if the government imprisons people for their political opinions.	4.112	4.449	3.889	3.929	3.822	4.017
	Average	4.949	4.877	4.640	4.293	4.439	4.678

CONCLUDING COMMENTS

The results of the present study may be summarized as follows:

- There is a widespread perception that there is some duty to pay taxes but that the duty is less than absolute.
- Some arguments to support tax evasion are stronger than others.
- Women are somewhat more opposed to tax evasion.
- People tend to become more opposed to tax evasion as then get older.
- Graduate students are somewhat more opposed to tax evasion than are undergraduate students.
- Academic major is not a factor that affects the viewpoint on the ethics of tax evasion.
- People with a European ethnic background tend to be more opposed to tax evasion than do people with an Asian or Pasifika ethnic background.
- Buddhists have the least opposition to tax evasion whereas Catholics and other Christians have the strongest opposition.

The findings of this study have some policy implications. If governments want to collect a larger percentage of the tax revenue that is legally owed they must have a tax system that is perceived as fair and they must not engage in human rights abuses. Governments are also more likely to collect if the people perceive that they are getting something in return for their taxes.

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