

**TAX EVASION AND ETHICS:
A SURVEY OF INDIAN OPINION**

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ABSTRACT

In 1944, Martin Crowe, a Catholic priest, wrote a doctoral dissertation titled *The Moral Obligation of Paying Just Taxes*. His dissertation summarized and analyzed 500 years of theological and philosophical debate on this topic, which identified three basic philosophical positions on the issue. Since Crowe's dissertation, not much has been written on the topic of tax evasion from an ethical or religious perspective.

The present paper is an empirical study, the goal of which is to determine the strength of the 15 arguments justifying tax evasion that Crowe identified plus 3 more recent arguments. A survey was constructed using a seven-point Likert scale that included all three positions and all 18 arguments and distributed to 149 graduate students at a business school in Kerala, India. The 18 arguments were ranked in terms of strength, from strongest to weakest. Comparisons were also made according to gender and religion to determine if the viewpoints for these demographics were significantly different

INTRODUCTION

Most articles written on tax evasion are published in tax practitioner journals and take a practitioner or legal perspective. 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. Martin Crowe (1944) examined the literature on these approaches, which are the three main approaches that have been taken in the literature over the past five centuries.

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 Tyler (2007) used the Inglehart data to examine the views on tax evasion of 33 countries.

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. 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. Smatrakalev (1998) discusses the Bulgarian case. Vaguine (1998) discusses Russia, as do Preobragenskaya and McGee (2004) to a lesser extent. 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. 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. Schansberg (1998) looks at the Biblical literature for 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. 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. McGee (1998b, 1999a) comments on their article and also discusses the ethics of tax evasion under Islam citing Islamic business ethics literature (McGee, 1997). DeMerville (1998) discusses the Baha'i perspective and cites the relevant literature to buttress his arguments. McGee (1999a) commented on the DeMerville article. McGee (2004) discusses these articles in a book from a philosophical perspective.

Some studies have found that people tend to become more ethical with age. One possible reason for this change in viewpoint might be because older people have more respect for the rule of law or for authority. For example, Ruegger and King (1992) found that people become more ethical as they get older. Their study divided respondents into the following four groups: 21 or less, 22-30, 31-40 and 40 plus. But Sims et al. (1996) found that older students had fewer qualms about pirating software than did younger students.

Babakus et al. (2004) also found that age made a difference, but what difference age makes sometimes depends on culture. Younger people from the UK, USA and France tend to be less ethical consumers than do 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 people tended to be less tolerant of these kinds of activities than did their elder Hong Kong consumers. 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 have looked at ethical attitudes toward tax evasion for different age groups. McGee and Tyler (2007) examined tax evasion opinion in 33 countries and found that people become more opposed to tax evasion as they get older. Alm and Torgler (2004) reached the same conclusion. But another study of tax evasion viewpoints involving a Mormon population found that age was not a significant factor (McGee & Smith, 2007).

If one begins with the assumption that undergraduate students are younger than graduate students and that graduate students are younger than faculty members, then status as an undergraduate or graduate student or faculty member could be used as a surrogate for age. If that is done, then one could conclude that the results of the present study confirm the results of those age studies that found age to be positively correlated with ethical behavior.

However, such a conclusion is weak because the underlying premise is that tax evasion is unethical, which may or may not be the case. One result of the present study is the finding that there is widespread support for the view that tax evasion is not always unethical.

A few empirical studies have been conducted that solicit views on the ethics of tax evasion. McGee and Cohn (2006) surveyed the views of Orthodox Jews. The views of international business academics (McGee, 2005a) and various groups in Romania (McGee, 2005b), Thailand (McGee, 2006), Poland (McGee & Bernal, 2006), Hong Kong (McGee & Ho, 2006) and China (McGee & Noronha, 2007) have used survey instruments similar to the one used in this study. The present study replicates these studies.

SURVEY RESULTS

Methodology

A survey instrument was developed to solicit the views of Indian students on the ethics of tax evasion. The survey consisted of 18 statements that include the major arguments Crowe (1944) discussed plus three more modern arguments. Each statement generally began with the phrase "Tax evasion is ethical if..." Respondents were instructed to insert a number from 1 to 7 in the space provided to reflect the extent of their agreement or disagreement with each of the 18 statements. A score of one (1) represented strong agreement with the statement, while a score of seven (7) represented strong disagreement.

The survey was distributed to 149 graduate students at a business school in Kerala, India. Table 1 summarizes the demographic makeup of the sample. The sample size for the gender and religion subpopulations was sufficiently large to do comparisons for these demographics.

Table 1
Demographic Data

Category of Student	Sample Size
Graduate	149
Major	
Business	123
Other	26
Gender	
Female	83
Male	66
Religion	
Christian	74
Hindu	65
Muslim	7
Other	3

Findings

Table 2 summarizes the findings for the total sample population. The data show that there is a fair degree of support for tax evasion, although some arguments are stronger than others.

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.	4.337
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.	5.473
3	Tax evasion is ethical if the tax system is unfair.	3.114
4	Tax evasion is ethical if a large portion of the money collected is wasted.	3.128
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.819
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.578
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.878
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.631
9	Tax evasion is ethical even if a large portion	5.836

of the money collected is spent on
projects that do benefit me.

10	Tax evasion is ethical if everyone is doing it.	5.797
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.	3.345
12	Tax evasion is ethical if the probability of getting caught is low.	5.615
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.483
14	Tax evasion is ethical if I can't afford to pay.	3.624
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.514
16	Tax evasion would be ethical if I were a victim of an oppressive regime like Nazi Germany or Stalinist Russia	3.959
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	3.466
18	Tax evasion is ethical if the government imprisons people for their political opinions.	3.811

Average Score 4.634

Table 3 ranks the arguments from strongest to weakest. The range is 3.114 to 5.878, which indicates that there is widespread support for the position that tax evasion is at least somewhat ethical for all 18 of the arguments.

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 the tax system is unfair.	3.114
2	Tax evasion is ethical if a large portion of the money collected is wasted.	3.128
3	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.	3.345
4	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	3.466
5	Tax evasion is ethical if I can't afford to pay.	3.624
6	Tax evasion is ethical if the government imprisons people for their political opinions.	3.811
7	Tax evasion would be ethical if I were a victim of an oppressive regime like Nazi Germany or Stalinist Russia	3.959

8	Tax evasion is ethical if tax rates are too high.	4.337
9	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.483
10	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.578
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.	5.473
12	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.514
13	Tax evasion is ethical if the probability of getting caught is low.	5.615
14	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.631
15	Tax evasion is ethical if everyone is doing it.	5.797
16	Tax evasion is ethical even if most of the money collected is spent wisely.	5.819
17	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.836

18	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.878
	Average Score	4.634

Seven of the 18 arguments had scores of less than 4.000. The strongest arguments to justify tax evasion were in cases where the system was perceived as unfair, where a significant portion of tax funds are wasted, where there is corruption, where the government engages in human rights abuses or where there is inability to pay.

The weakest arguments are in cases where the funds are spent wisely, if the taxpayer receives benefits or if everyone is engaging in tax evasion.

Chart 1 shows the range of scores from strongest to weakest.

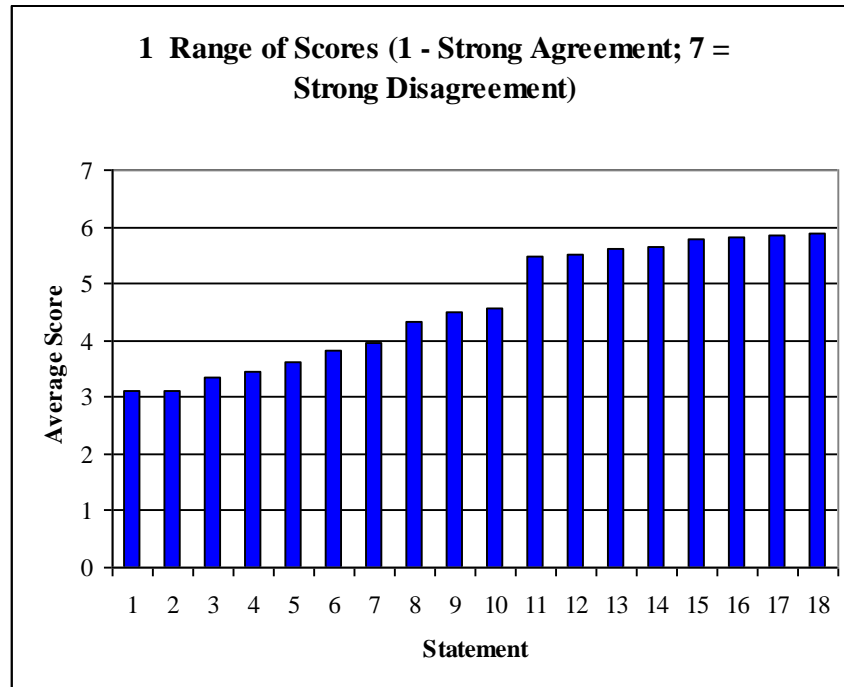


Table 4 shows the scores for each statement broken down by gender. The average male score was 4.689, compared to 4.591 for females, indicating that females were, on average, slightly less opposed to tax evasion. Female scores were lower than male scores for 12 of the 18 statements. Wilcoxon tests found that only one of the differences were statistically significant, and only at the 10 percent level.

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

Stmt. #	Statement	Score Larger by			
		Male	Female	Male	Female
1	Tax evasion is ethical if tax rates are too high.	4.258	4.402		0.144
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.	5.227	5.671		0.444
3	Tax evasion is ethical if the tax system is unfair.	3.348	2.928	0.420	
4	Tax evasion is ethical if a large portion of the money	3.333	2.964	0.369	

	collected is wasted.				
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.848	5.795	0.053	
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.609	4.554	0.055	
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.879	5.878	0.001	
8	Tax evasion is ethical if a large portion of the money collected is	5.621	5.639		0.018

	spent on projects that do not benefit me.				
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.828	5.841	0.013	
10	Tax evasion is ethical if everyone is doing it.	5.879	5.732	0.147	
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.	3.538	3.193	0.345	
12	Tax evasion is ethical if	5.800	5.470	0.330	*

	the probability of getting caught is low.				
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.438	4.519		0.081
14	Tax evasion is ethical if I can't afford to pay.	3.545	3.687		0.142
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.600	5.446	0.154	
16	Tax evasion would be ethical if I were a victim of an oppressive regime like	4.015	3.915	0.100	

	Nazi Germany or Stalinist Russia			
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	3.615	3.349	0.266
18	Tax evasion is ethical if the government imprisons people for their political opinions.	4.015	3.651	0.364
	Average Score	4.689	4.591	0.098

* Significant at the 10% level

Table 5 compares scores on the basis of religion. Christians and Hindus were the only two religions that had a sufficiently large sample size for comparison purposes, so those are the only two religions that are compared.

The average for Christians was 4.541, compared to 4.673, meaning that Hindus were generally more opposed to tax evasion than were Christians. Hindus were also more opposed in 15 of 18 cases. But they were significantly more opposed (at the 5% level) in only one case.

Table 5
Comparison of Christian and Hindu Scores
(1 = strongly agree; 7 = strongly disagree)

Stmt. #	Statement	Score Larger by			
		Chr.	Hindu	Chr.	Hindu
1	Tax evasion is ethical if tax rates are too high.	4.370	4.231	0.139	
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.	5.784	5.063	0.721	
3	Tax evasion is ethical if the tax system is unfair.	2.919	3.215		0.296
4	Tax evasion is	2.878	3.323		0.445

	ethical if a large portion of the money collected is wasted.			
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.730	5.831	0.101
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	4.527	4.603	0.076
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.822	5.938	0.113
8	Tax evasion is ethical if a large portion of the money collected is	5.608	5.631	0.023

	spent on projects that do not benefit me.				
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.767	5.857	0.090	
10	Tax evasion is ethical if everyone is doing it.	5.644	5.892	0.248	
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.	3.122	3.422	0.300	
12	Tax evasion is ethical if the probability of getting caught is low.	5.419	5.781	0.362	*

13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	4.444	4.593	0.149
14	Tax evasion is ethical if I can't afford to pay.	3.595	3.554	0.041
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.405	5.563	0.158
16	Tax evasion would be ethical if I were a victim of an oppressive regime like Nazi Germany or Stalinist Russia	3.822	3.984	0.162
17	Tax evasion is ethical if the government discriminates against me because of my	3.243	3.609	0.366

religion, race or
ethnic
background.

18	Tax evasion is ethical if the government imprisons people for their political opinions.	3.635	4.016	0.381
	Average Score	4.541	4.673	0.132

* Significant at the 5% level

CONCLUDING COMMENTS

The findings show that there is significant support for justifying tax evasion on ethical grounds, but that the extent of justification depends on which argument is being considered. Some arguments justifying tax evasion are stronger than others. Men and women seem equally opposed (supportive) of tax evasion. Hindus seem to be slightly more opposed to tax evasion, although the differences are not significant when compared to the Christian scores, with one exception, in cases where the probability of getting caught is low.

APPENDIX

THE SURVEY INSTRUMENT

THE ETHICS OF TAX EVASION

Most people agree that there is some duty to pay taxes, but the theological and philosophical literature over the last few hundred years cannot agree on the extent of the obligation. The purpose of this study is to determine your views on tax evasion.

Tax evasion is defined as the illegal nonpayment of a tax. Tax avoidance, on the other hand, occurs when someone finds a way to legally minimize or reduce taxes.

Instructions:

The seven points in the answer scale in this survey are to be interpreted as (1) Strongly agree, (2) Agree, (3) Somewhat Agree, (4) Neutral, (5) Somewhat disagree, (6) Disagree, (7) Strongly disagree.

As a participant you are individually anonymous. Do not put your name on the questionnaire. Completing the study should take less than ten minutes. We thank you for thoughtful consideration of your answers to these questions. We appreciate your participation in our study.

Please insert the appropriate number in the space provided for the following statements.

1	2	3	4	5	6	7
Strongly Agree	Agree	Somewhat Agree	Neutral	Somewhat Disagree	Disagree	Strongly Disagree

1. _____ Tax evasion is ethical if tax rates are too high.

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.
3. ____ Tax evasion is ethical if the tax system is unfair.
4. ____ Tax evasion is ethical if a large portion of the money collected is wasted.
5. ____ Tax evasion is ethical even if most of the money collected is spent wisely.
6. ____ Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.
7. ____ Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.
8. ____ Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.
9. ____ Tax evasion is 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.
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.
12. ____ Tax evasion is ethical if the probability of getting caught is low.
13. ____ Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.
14. ____ Tax evasion is ethical if I can't afford to pay.

15. _____ Tax evasion is 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 victim of an oppressive regime like Nazi Germany or Stalinist Russia.

17. _____ Tax evasion is ethical if the government 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.

Demographics

1. I am a(n):

- _____ graduate student
- _____ undergraduate student
- _____ faculty member
- _____ other(specify)_____

2. My main area of study is

- _____ business/economics
- _____ theology/religious studies
- _____ philosophy
- _____ law
- _____ engineering
- _____ other
- (specify)_____

3. I am _____ male
_____ female

4. My religious affiliation is:

- _____ Hindu
- _____ Muslim
- _____ Christian
- _____ Other
- (specify)_____

Optional Comments

What are your views on the ethics of tax evasion? What determines whether tax evasion is ethical or unethical?

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