

Correlation between Bioethical Evaluation of Tax Evasion and the Intention to Evade Taxes: An Empirical Behavioral Study of Puerto Rico

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Abstract

This study explores the relationship between ethical judgment and the intention to evade taxes by integrating Rest's ethical decision-making model based on the theory of planned behavior and Beauchamp and Childress' bioethical principles. Using McGee's tax evasion framework, participants' ethical evaluations of tax evasion were assessed alongside the impact of government sustainability efforts. Key findings indicate that bioethical principles were predominantly used to justify rather than condemn tax evasion, with non-maleficence and justice principles being central rationales. Government corruption strongly influenced participants' intention to evade taxes, despite their general reluctance to do so. Significant differences in ethical judgment were observed across demographic groups, though the intention to refrain from tax evasion showed little variation. While the non-random sample limits generalizability, the study offers valuable insights and a foundation for future research on ethical perspectives and tax compliance.

Keywords: Tax Evasion, Bioethical Principles, Behavioral Models, Sustainability, Corruption

Introduction

The importance of developing a strong foundation in ethical skills is widely acknowledged by professionals and society. At the macro level, organizations like the American Institute of Certified Public Accountants (AICPA), the Institute of Management Accountants (IMA), and the Institute of Internal Auditors (IIA), along with local institutions such as the College of Certified Public Accountants of Puerto Rico, have established codes of ethics to guide accountants in making sound ethical decisions. Despite these resources and increased ethics training, tax evasion remains a significant issue, particularly among powerful entities (AICPA, 2023). To address this, the AICPA recently reaffirmed the importance of ethics in accounting by introducing a new CPA licensing model, incorporating four pillars—education, experience, examination, and ethics (AICPA, 2023a). These updates prompt academic institutions to revise curricula and prepare professionals equipped with robust ethical decision-making frameworks. However, the question remains: Is tax evasion ethical?

The ethicality of tax evasion has long been debated, with no clear consensus (Crowe, 1944; Machan, 2012; McGee & Shopovski, 2023; Morris, 2012; van Brederode, 2020, 2022). Tax evasion, a topic of enduring public, academic, and professional interest, requires multidisciplinary exploration. While accountants and tax lawyers primarily address tax evasion from legal and technical perspectives, incorporating philosophical and ethical dimensions is essential. Notable research by McGee (1994, 1997, 1998, 2006, 2022, 2024) spans various countries, cultures, and philosophical contexts. Most studies indicate that some circumstances justify tax evasion, but support for the "always ethical" stance is minimal.

Comparative studies using the Inglehart et al. (2004) database reveal that attitudes toward tax evasion vary by country, gender, age, education, and marital status but are not directly linked to ethical judgments. Other research has focused on individual or cultural variables, often with theoretical rather than empirical approaches (Trevino, 1986; Torgler, 2003; Alm et al., 2023). However, few studies address tax evasion as a decision-making process. McGee's instrument evaluates ethical attitudes but does not correlate them with intentions to evade taxes. Furthermore, the impact of government sustainability efforts on tax compliance remains underexplored. While arguments rooted in justice and fairness are prevalent, no comprehensive philosophical framework has been applied.

This study proposes an innovative approach, integrating Rest's (1980) ethical decision-making model based on Ajzen's (1980) theory of planned behavior, and the four bioethical principles of Beauchamp and Childress (2019) to examine tax evasion systematically.

Objectives

The general objective of this study is to examine the relationship between individuals' bioethical evaluation of tax evasion and their intention to evade taxes. The study compares the results by different groups. The specific objectives are to:

1. Determine the bioethical arguments, which include the sustainability concept, participants use to justify or not, tax evasion.
2. Determine participants' probability to evade taxes under certain circumstances.
3. Calculate an index for each of the four bioethical principles to assess whether tax evasion is ethical or unethical in the view of the participant.
4. Examine the relationship between the bioethical judgement and the intention to evade.
5. Compare results by sex, age, purchasing power and the obligation to pay taxes.

Importance of the Study

The study goes a step beyond what the robust literature accumulated by McGee's and his collaborators' research presents, integrating two mature theories Rest (1980) and Beauchamp and Childress (2019), in a novel approach to the phenomenon of the ethics of tax evasion. It contributes to the research of tax evasion and ethics in several innovative ways. This is the first study that integrates bioethics as a theoretical framework to examine the relationship between ethical judgment and the intention to evade taxes. The ethical decision-making model proposed contributes a much-needed behavioral model (Page, 2012).

The study provides significant methodological advances for the study of the subject in the future. Bioethical arguments to evaluate tax evasion, enhanced McGee's original questionnaire. The authors also transformed the Likert scale of the questionnaire into a continuous bipolar scale to better capture the intensity of responses, increase reliability and make it more suitable for multivariate analysis (Rutkowski, 2025). The instrument was tested in two Spanish-speaking countries, with results that confirm its usefulness to explain the respondents' ethical judgment and intention to evade taxes. In this way, the study contributes to tax evasion research, providing other researchers with an enhanced and reliable measuring instrument to conduct cross-cultural research. The study includes sustainability as a novel element to explore tax evasion.

Literature Review

Tax Evasion

From the ethical standpoint, McGee (1994), using Crowe (1944) as a starting point, developed a survey instrument that listed 18 statements/arguments that had been used consistently to justify tax evasion throughout history (McGee, 2012; 2022). The resulting three basic positions on the ethics of tax evasion stemming from a myriad of studies are: (1) it is never ethical, (2) sometimes ethical or, (3) always ethical (McGee, 2004, 2022; Preobragenskaya, and McGee, 2016; Pardisi, & McGee, 2023; McGee, et al. 2023; Al-Afour, & McGee, 2024). The support for the *always ethical* position was the weakest argument. These three positions are discussed in depth by McGee (2006), among others. McGee (2008a) tentatively concluded, assuming a positive correlation between level of education and income level, that as people become wealthier, they have a stronger tendency to evade taxes. However, the same conclusion does not apply to the wealthier classes in Latin American countries, since education level had no significant effect on tax evasion attitude in those countries (McGee and Gelman, 2008). Most studies found that women tend to be more opposed to evading taxes than men, while others found no significant difference by gender. A study of gender differences in ten Latin American countries found that men and women tend to think the same way, but they sometimes act differently (López-Paláu 2006, 2007). If that is the case, perhaps their response to a question that examines the intention to act, instead of their ethical evaluation, may identify differences by gender.

Other studies have used the Inglehart et al. (2004) database to compare attitudes toward tax evasion. The Inglehart study asked whether the respondent would cheat on taxes if there was an opportunity to do so (Torgler, 2003; McGee and Bose, 2007; McGee, 2008b, 2008c). Results vary by country, gender, age, educational level, and marital status. However, the results were not correlated with the ethical judgment of tax evasion. Another research avenue considers several variables to explain tax evasion, including demographic, legal and economic variables, systemic variables (corruption, complexity and ineffective tax administration) behavioral characteristics and cultural dimensions (Gabor, 2012; Richardson, 2006; Richardson, 2008; Tsakumis et al., 2007; Riahi-Belkaoui, 2004; Picur and Riahi-Belkaoui, 2006; Alm and Torgler, 2006; Andreoni, 1991).

Rest Ethical Decision-Making Model

Many researchers have devoted considerable efforts to propose models of ethical decision-making (Rest, 1986; Trevino, 1986; Brommer et al. 1987; Ferrell and Gresham, 1985; Ferrell et al. 1989; Hunt and Vitell, 1986; Dubinsky and Loken, 1989; Jones, 1991; López Paláu, 2000, 2001,

2006, 2008), establishing various structures and variables. Rest (1982) is the simplest model, which consists of four steps. First, the individual recognizes that he or she is faced with an ethical dilemma. Second, the individual uses a range of ethical perspectives to determine the ethical and unethical alternatives. In the third step, the individual forms its intent, following the theory of reasoned behaviour developed by Ajzen and Fishbein (1975; 1980 and 1991). This theory states that the intention to act, which is key in Rest's model, is a predictor of the actual behaviour of the decision maker. Intention and behavior were found to be highly correlated, making Rest's model a testable proposition. In Rest's fourth step, the selected alternative is executed. The Rest model (1986), a foundation of accounting ethics research, is simple, though relevant and amenable at integrating new elements.

Proposed ethical decision-making process models have identified several influential factors. Culture has been one of the environmental factors most quoted and discussed in the literature (Becker and Fritzsche 1987; Honeycutt et al. 1995; López Paláu, 2006, 2007, 2008; Smith and Hume 2001, 2005; McGee and López Paláu, 2008, McGee, 2002). Together, these studies reveal that culture affects the way in which individuals identify, understand, and face ethical conflicts. This makes it necessary to consider the cultural context in studies on tax evasion, as culture explores social norms that may impact tax behaviour. Paying taxes or evading them is a conscious decision made by the individual.

Bioethics

In his 1971, book *Bioethics: Bridge to the Future*, Potter uses the term to describe a new philosophy that intended to integrate human values, ecology, medicine and biology. Since its conception, many scholars have brought new concepts, methods and justifications to the bioethics discipline (Santos and Vargas, 2006). In 1979, bioethicists T.L. Beauchamp and J.F. Childress, published *The Principles of Bioethical Ethics* in which they define the four principles of bioethics – autonomy, non-maleficence, beneficence, and justice –which, in turn, were developed in later editions in 2001 and 2019. Beauchamp (2007) argues that autonomy is when the person has a proper understanding that allows him/her to govern him/herself free from external constraints or personal limitations that prevent it, allowing him/her to act according to their personal chosen plan. Beneficence is acting for the benefit of others, promoting their legitimate interests and eliminating damages. This principle requires the maximization of the benefits and minimization of potential damages. The do-no-harm principle refers to refraining from actions that might harm a person. The analysis of this principle is closely related to beneficence, which must prevail over injury. The principle of Justice states that each person must be treated in a way that

avoids inequality (ideological, social, cultural, economic, and so on). It can be divided into two: a formal principle -treat those in the same situation equally and those in uneven situations unequally- and a material principle -to determine the relevant characteristics for the redistribution of resources and responsibilities. Beauchamp's four-principles framework provides a general guide to make decisions over ethical conflicts and act on them in a variety of contexts, including tax compliance.

Some authors have made the theoretical exercise to demonstrate the usefulness of bioethical principles in the analysis of business situations (Wicks, 1995; Okada et al. 2008; Fisher 2001), while others have found that bioethical reasoning is a useful tool to develop orientation toward corporate social responsibility in business school students in Latin America (López Paláu and Rivera-Cruz, 2010, 2011). The United Nations in its Making Peace with Nature (2020) recently recognized environmental ethics and bioethics as pertaining to applied theories like business ethics.

Sustainability

Since the 1990s, sustainability has been one of the main objectives of public policy in the world. As a result, there is a growing claim about the need for change in development, production, and consumption policies to achieve sustainability in terms of environmental, social, economic, cultural and ethical aspects. It certainly requires the appropriate use of the funds and resources by governments and citizens. Tax evasion may considerably affect public revenues because of the lack of tax compliance, thus creating a gap that impacts its performance, although it is an aspect beyond the scope of this paper (Picur and Riahi-Belkaoui, 2006). Riahi-Belkaoui (2004) points that a tax system is a social contract in which the government commits to finance the services required by citizens of a state, in exchange for paying taxes. The government's commitment to increase the welfare in a country through social, environmental sustainability and quality of infrastructure may encourage taxpayers to comply with tax legislation, which implies a low tax evasion level and vice versa. Khlif et al. (2016) examine the impact of the country's sustainability level on tax evasion. The results of this study of 65 developed and developing countries, reveal that the level of tax evasion is negatively associated with the level of sustainability. The level of sustainability includes the protection of the environment, reduction of poverty, improvement of the quality of life, and quality of infrastructure, among other elements.

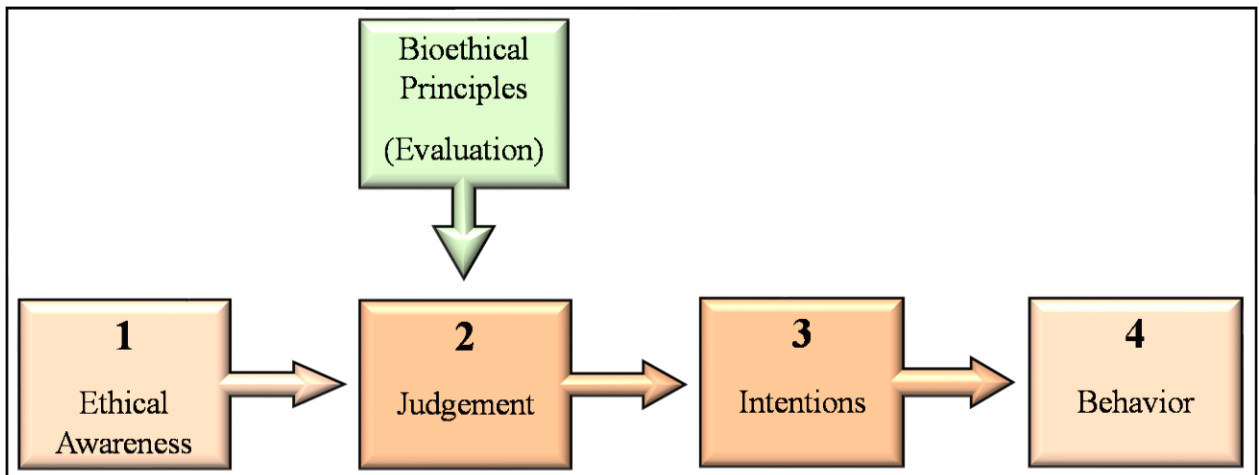
In summary, the literature shows that despite all the research efforts made to date, examining tax evasion requires a multiplicity of approaches. Bioethics provides a great theoretical framework to evaluate the rationales underlying the individual's ethical judgment about tax evasion, which get

enhanced by integrating the ethical decision-making model proposed by Rest (1980) and the sustainability lens.

Theoretical Framework

Figure 1 illustrates the proposed decision-making model that integrates Rest's model (1982) and Beauchamp and Childress' (1979) bioethical principles. The model examines two of the four steps of Rest's model (1982), with ethical awareness as a first step, ethical judgement follows using the bioethical principles as evaluative behavioral criteria. Bioethics four-principles framework provides a general guide to make decisions regarding ethical conflicts and act on them in a variety of situations, including tax compliance. It integrates a philosophical framework to make the ethical judgement that includes autonomy, justice, beneficence and non-maleficence principles.

Figure 1: Proposed Model



Prepared by the authors

In general, the model establishes that when individuals are faced with the possibility of tax evasion, they recognize an ethical dilemma. Then, they may use the bioethical principles to evaluate the alternatives and achieve a verdict classifying possible actions as ethical or unethical. It is expected that the intention to act in a particular way is consistent with the judgment made: *do it if it is ethical or don't do it if it is unethical*. Therefore, if people judge tax evasion as unethical, they will be more willing to evade taxes and vice versa.

Methodology

Measurement Instrument

Bioethical arguments to evaluate tax evasion, enhanced McGee's (2023) original questionnaire. The questionnaire includes three sections in which participants assess premises (listed in tables 1, 2 and 3 respectively), on their level of agreement/disagreement with 12 statements commensurate with tax evasion as ethical, 12 statements with tax evasion as unethical and a section where participants express the probability, they will evade taxes under diverse circumstances (13 statements). The premises were crafted following 1) McGee (2023), 2) the Beauchamp and Childress bioethical principles framework amenable to evaluate the rationales underlying the individual's ethical judgment about tax evasion, 3) Rest's ethical decision-making model and 4) perspectives on sustainability levels. The study rests on a highly tested theoretical foundation provided by McGee's, Beauchamp and Childress bioethical framework, Rest's ethical decision making model and theoretical sustainability levels.

The authors also transformed the Likert scale of the questionnaire into a continuous bipolar scale that goes from 0% total disagreement to 100% total agreement for each statement. It better captures the intensity of responses, increases reliability and makes it more suitable for multivariate analysis (Rutkowski, 2025). The participants can be more precise about their attitudes and perceptions, thus improving the statistical power of the analysis (Schmitt, Rick, & Weinberger, 2019; García-Pérez, 2024).

Data collection

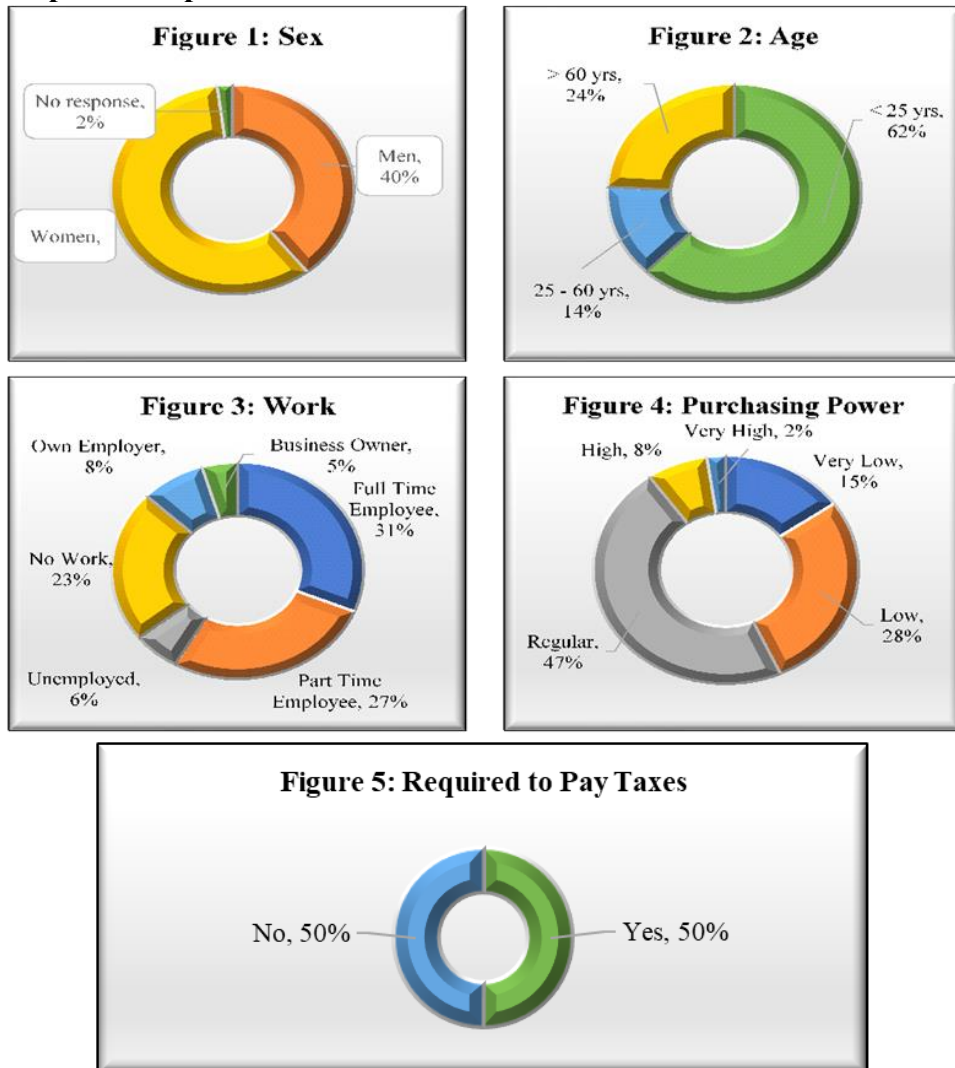
Data was gathered with the assistance of college students, using an electronic platform. Students were provided with a research activity designed for them to learn about the data collection process. Students filled in their own questionnaire and sought the participation of their parents and employers, which provided access to citizens who were required to pay taxes. As an exploratory study with limited resources non-random sample was justified. To mitigate possible bias, the authors proposed a sample size of at least 500 participants targeted for their accessibility and convenience. Tax laws apply to every person in the country, so anyone with no criteria was suitable to be included in the sample.

Statistical Analysis

Averages were calculated for the participants' responses to the premises to justify or not justify tax evasion and the probability of evading taxes under various circumstances. Indexes were calculated for each of the four bioethical principles to assess whether tax evasion is ethical or unethical, and Cronbach's Alpha coefficients were calculated to examine

their reliability. Pearson correlational analysis of the calculated indexes was executed to test the relationship between the model components. In addition, Whitney U tests were conducted to identify significant differences in responses due to sex, age, purchasing power and obligation to pay taxes.

Sample Description



The sample consisted of 613 participants selected for their accessibility. A detailed description is presented in Figures 1 to 5. About 60% of the sample are college students. Most participants are women, primarily under 25 years of age, but with a spectrum that spans to 60 years and older. The majority participate in the labor market, with only 23% who declare that they do not work. Around half of the sample states that they are

not required to pay taxes. Most participants considered they had medium to low purchasing power. It is very likely that a portion of the sample is below the poverty line.

Descriptive Analysis

Ethical Judgement: Tax Evasion is Ethical

Participants were asked to indicate the extent of their agreement or disagreement with 12 bioethical premises to justify tax evasion using the bipolar scale provided. Table 1 shows the results obtained in each of the premises included in this section of the questionnaire, and the bipolar scale used. In general, the participants showed weaker than strong agreement with all the arguments except the premise that there should be no legal obligation to pay taxes (Autonomy) with which they showed a slight disagreement. The three strongest arguments to determine that tax evasion is ethical were that it is correct to avoid the waste of public funds (Non-Maleficence) and that one should not contribute to a corrupt (Non-Maleficence) or oppressive (Justice) government.

These results are similar to those of McGee & López Paláu (2007; 2009) who found, in a sample of 233 accounting and law students in Puerto Rico, that the three strongest arguments to justify tax evasion were related to corruption, wasted funds and the unfairness of the system. These results are also consistent with McGee & Goldman (2010), McGee and Lingle (2008), McGee (2006), Nasadyuk & McGee (2008) and McGee, et al. (2007), among others. It appears that the participants agree to pay taxes in exchange for the government using the funds without causing harm or injustice.

Table 1: Bioethical Arguments to Justify Tax Evasion

Premises	Average	Standard Deviation
Tax evasion is ethical because it is right:		
To avoid wasting funds	85	30
Do not contribute to a corrupt government	80	33
Do not contribute to an oppressive government	77	33
Let everyone decide what to do with their money or resources	76	33
Not contributing to a government that is not moving towards sustainability	73	35
Not cooperating with projects contrary to the common good	69	39
Resisting an unfair tax system	68	37
Cooperate in collective projects only on a voluntary basis	66	33
Let everyone be responsible for their own livelihood	64	33
Do not abide by unjust laws	60	39
That each one seeks their individual well-being	60	34
That there is no legal obligation to pay taxes	46	36
0%	100%	
Totally Disagreement	Totally Agreement	

Ethical Judgment: Tax Evasion is Unethical

Participants were asked to indicate the extent of their agreement or disagreement with 12 bioethical premises that do not justify tax evasion. Table 2 shows the results obtained for each of the premises included in this section of the questionnaire. In general, the participants showed weak to moderate agreement with four premises and with the others, there was equally moderate to weak disagreement. The three strongest arguments to determine that tax evasion is unethical were that it is correct for each citizen to contribute their due, for each one to seek the collective well-being (Autonomy), and to contribute to the government to achieve sustainability (beneficence or justice). That is, the participants understand that taxes are a necessary requirement of society and part of the government's social contract. The three premises with the highest disagreement with justifying that tax evasion is unethical were the same ones that obtained the highest agreement to justify that tax evasion is ethical. This result confirms that the participants agree to pay taxes in exchange for the government using the funds without causing harm or injustice. Again, these findings are consistent with similar premises examined in McGee & López Paláu (2007; 2009) in a Puerto Rican sample.

Table 2: Bioethical Arguments that Don't Justify Tax Evasion

Premises	Average	Standard Deviation
Tax evasion is unethical because it is right:		
That each citizen contributes according to their means	78	28
That each one seeks collective well-being	68	33
Contribute to the government to achieve sustainability	66	35
That there is a legal obligation to pay taxes	57	33
Comply with the law, even if the tax system is unfair	47	36
You must obey the laws, even if they are unfair	44	37
May everyone have an obligation to support the government	41	36
Cooperate in collective projects on a mandatory basis	37	33
Paying taxes, even if it involves cooperating with harmful projects	26	30
Contribute to the government, even if it is oppressive	25	31
Pay taxes, even if part of the funds is wasted	24	31
Contribute to the government, even if it is corrupt	22	30

Intention to Evade Taxes

Participants were asked to state, in percentage terms from 0 to 100, the probability they would evade taxes under 15 different circumstances. Table 3 shows the results obtained for each premise in this section of the questionnaire. In general, the participants show no intention to evade taxes. However, they seem tentative in 12 out of the 13 circumstances presented. The strongest doubts in their intention to evade taxes are 'many people and

businesses do so' or 'the government is corrupt'. It is important to notice the high dispersion in the responses, reflecting a polarized trend resulting in a neutral average. It appears then that the intensity of the intention of participants that will evade taxes equals the intensity of the intentions of the participants that will not do it. The other ten circumstances obtained significantly low intention to not evade taxes, with a important dispersion also. This may reflect that those participants are not willing to evade taxes, but many circumstances are pushing them to the limit. The low probability of being discovered is the circumstance in which they would be least inclined to evade taxes, reflecting that there must be a justification for more weight than the mere legal consequence of doing so.

These findings are consistent with the results of Inglehart (2004) for a Puerto Rican sample of 706 respondents discussed in McGee & López Paláu (2007; 2009) showing that more than three out of four (77.8%) participants said that tax evasion is never justifiable when giving their opinion about the statement *Cheating on taxes if you have a chance*. Only 4.7% of participants responded that it is always justifiable. In the first study discussed in McGee & López Paláu (2007; 2009) it was concluded that the results showed a relatively high opposition to tax evasion based on the 5.62 average score for the whole 18 arguments, on a scale from 1 to seven, which is consistent with the findings of this study.

Table 3: Tax Evasion Intentions under Diverse Circumstances

Premises	Average	Standard Deviation
The probability that you will evade taxes, if given the opportunity, under the following conditions is:		
Many people and businesses evade taxes	50	42
Corrupt government	50	43
Unfair tax system	48	40
Having high income	47	41
Oppressive government	47	41
Some of the funds are wasted	47	42
Mandatory tax payment, subject to penalties	45	40
Taxes are used to procure the collective welfare	43	40
Having low income	42	39
Taxes are used on harmful projects	41	38
Taxes are used to move towards sustainability	40	38
Taxes are used in projects that benefit me	40	39
There is little chance of being discovered	32	35

Bioethical Indexes

Table 4 presents the results of the indexes calculated for each bioethical principle used to justify or not tax evasion, the general index of the probability of evading taxes and the reliability coefficients. Eight of the

eleven indexes calculated resulted in reliability values above .70 and the other three reached very close levels. This reflects a very good reliability, exceeding the generally accepted limit defended by Nunally and Bernstein (1994) as the minimum desirable in exploratory studies.

Table 4: Averages and Reliability Coefficients of the Calculated Indexes

Indexes	Average	Standard Deviation	Coefficients Cronbach's Alpha
Indexes - Evasion is Ethical:			
Autonomy	62	27	.70
Justice	68	29	.73
Non-Maleficence	77	28	.84
Beneficence	63	29	.67
General Bioethical	69	22	.87
Indexes - Evasion is not Ethical:			
Autonomy	59	25	.68
Justice	39	30	.81
Non-Maleficence	24	26	.82
Beneficence	57	24	.53
General Bioethical	44	20	.85
Indexes - Probability to Evade:	44	24	.84

The most widely used bioethical index to justify tax evasion is non-maleficence and justice, while the one most used to not justify it is autonomy and beneficence. It is important to highlight that the study was designed by questioning the agreement or disagreement with the justification or not of tax evasion, and the results reflect a great consistency in the bioethical reasoning of the participants. For example, non-maleficence is the strongest principle to justify tax evasion and at the same time, it is the weakest principle not to justify it, while autonomy is the weakest to justify tax evasion and at the same time, it is the strongest not to justify it. In general, participants use bioethical principles more to justify tax evasion than not to justify it, and are inclined not to evade taxes, but it appears that they might be close to starting to consider it.

Correlational Analysis

The correlation results in Table 5 show that the strongest correlations between the bioethical indexes of each principle and the general bioethical index to justify or not tax evasion are non-maleficence and justice. That is, the more unfair or harmful the use of taxes, or the government is seen, the more ethical the participants find tax evasion and vice versa.

Table 5: Correlations between the Calculated Indexes

Indexes	1	2	3	4	5	6	7	8	9	10
Indexes - Evasion is Ethical:										
1. Autonomy										
2. Justice	.32									
3. Non-Maleficence	.35	.74								
4. Beneficence	.59	.36	.42							
5. Bioethics General	.69	.82	.87	.69						
Indexes - Evasion is not Ethical:										
6. Autonomy	-.46	-.17	-.17	-.27	-.33					
7. Justice	-.24	-.39	-.34	-.13	-.38	.36				
8. Non-Maleficence	-.31	-.42	-.38	-.21	-.44	.38	.70			
9. Beneficence	-.32	-.19	-.16	-.25	-.28	.48	.31	.38		
10. Bioethics General	-.43	-.39	-.35	-.28	-.47	.72	.81	.82	.69	
Index Intention to Evade Taxes										
11. Probability to Evade	.28	.18	.20	.21	.27	-.13	-.12	-.14	-.10	-.16
All correlations are significant at .01 of bilateral significance, except 11-9 which is significant at .05.										

All the relationships between each of the principles and the general index are highly statistically significant and of high intensity, reflecting a high content validity of the calculated general indexes. On the other hand, the probability of deciding to evade, following Rest's model, is positively related to the bioethical indexes that justify evasion and negatively with the indexes that do not justify evasion. That is, the more ethical they evaluate tax evasion, the more likely they are to evade taxes and vice versa. All the relationships are highly statistically significant, but of low intensity. This result provides support for Rest's (1980) ethical decision-making model that positively correlates ethical judgement with ethical intentions.

Table 6 presents the correlation of the general indexes and four demographic variables. The correlations among the general indexes reinforce the statement that the more ethical participants judge tax evasion, the more likely they are to evade taxes and vice versa.

Table 6: Correlations between the General Indexes and the Demographic Variables

Indexes	1	2	3	4	5	6
1. General Bioethics - Ethical						
2. General Bioethics - Unethical	-.47					
3. General Intention to Evade Taxes	.27	-.16				
Demographic Variables						
4. Sex	.08	-.11				
5. Age	-.18	.22				
6. Obligation to Pay Taxes		-.11			-.55	
7. Purchasing power		.10	.08		.27	-.21
All correlations are significant at .01 of bilateral significance, except 4-1 and 7-3 which are significant at .05.						

Women, more than men, justify tax evasion, although with a statistically and quantitatively weak correlation, and men, more than women, do not justify tax evasion (with a slightly higher correlation). Although they think differently, no evaluation by gender is related to the probability of evading taxes, which contradicts the Rest (1980) model and most of the literature that alleges that women are more ethical than men. However, it is important to consider whether tax evasion is ethical, since there is a broad literature that has found that it can be ethical under specific circumstances.

The older the individual, the less justifiable tax evasion is and vice versa. Those required to pay taxes justify tax evasion more than those not required to do so. The higher the purchasing power, the less they justify evasion. However, the higher the purchasing power, the greater the probability of evading them, which contradicts Rest's (1980) model.

Differences by Demographic Variables

Sex

Table 7 shows significant mean differences by participants' sex in all the premises examined and the calculated indexes. The results reveal significant differences in a total of 11 premises or indexes out of 37: two out of twelve premises to justify tax evasion, in five of twelve to don't justify it, and in four out of the ten bioethical indexes calculated. No difference was found in the 13 premises related to the probability of evading taxes under different circumstances, nor in the general index calculated.

Table 7: Significant Differences by Participant's Sex

Premises	(A) Men	(B) Women	(A -B) Difference
Tax evasion is ethical because it is right:			
Don't contribute to a no sustainability-oriented government	69	77	-8
That there is no legal obligation to pay taxes	41	50	-9
Tax evasion is unethical because it is right:			
That each citizen contributes what corresponds to him	81	76	5
That there is a legal obligation to pay taxes	60	53	7
That everyone has an obligation to support the government	49	36	13
Contribute to the government, even if it is oppressive	28	23	5
Pay taxes, even if part of the funds is wasted	28	20	8
Indexes			
General Bioethics – Ethical	66	70	-4
Autonomy – Ethical	63	55	8
General Bioethics – Unethical	47	42	5
Non-Maleficence - Unethical	27	22	5

All differences are significant at .05 level or better. Higher means reflect higher agreements.

The results show that women justify tax evasion, more than men, only in one circumstance related to the non-maleficence bioethical rationale. Women are neutral about the authority of government to impose taxes, while

men are more in line to agree with the mandatory taxes system, which is an autonomy bioethical rationale. Men, more than women, judged tax evasion as unethical (>50) in two premises related to the autonomy bioethical rationale that questions the obligation to pay taxes. In the other three premises (<50), both men and women, but men more than women, don't judge tax evasion as unethical using autonomy, justice and no maleficence rationales suggesting women, more than men, are opposed to contribute to unjust or ineffective governments or to have the obligation to do it at all. The differences in the bioethical indexes suggest that men, more than women, justify tax evasion using the autonomy bioethical rationale, while women, more than men, use a general bioethical reasoning to do so. In contrast, men, more than women, use a general bioethical reasoning to not judge tax evasion as unethical, while women, more than men, use the non-maleficence bioethical rationale to do so. In general, these results suggest that women, more than men, question the government's authority to impose taxes and the way they are disbursed, mainly based on autonomy and non-maleficence arguments.

The results are not consistent with (Ross and McGee, 2012, McGee, 2008a), which concluded that women were significantly more opposed to tax evasion and men are less opposed to evading taxes than women are. Although the results in this study in general are consistent with similar premises examined in McGee & López Paláu (2007; 2009), a lower level of opposition to evade taxes can be observed among women.

Age

Table 8 shows the results of the premises and the indexes by age. The results are presented by two groups: participants less than 25 years old or greater than 25 years old. Results show significant differences only. The results reveal significant differences in a total of 24 premises or indexes out of 37: in eight out of twelve premises to justify tax evasion or not to justify it, and in eight out of the ten bioethical indexes calculated. No difference was found in the 13 premises related to the probability of evading taxes under different circumstances.

Table 8: Significant Differences by Participant's Age

Premises	(A) < 25yrs	(B) >25yrs	(A – B) Difference
Tax evasion is ethical because it is right:			
Do not contribute to a corrupt government	85	73	12
Do not contribute to an oppressive government	83	69	14
Let everyone decide what to do with their money or resources	80	70	10
Not contributing to a no sustainability-oriented government	80	66	14
Not cooperating with projects contrary to the common good	72	64	8

Cooperate in collective projects only on a voluntary basis	69	61	8
Do not abide by unjust laws	65	54	11
That there is no legal obligation to pay taxes	50	43	7
Tax evasion is unethical because it is right:			
That each citizen contributes what corresponds to him	75	81	-6
That there is a legal obligation to pay taxes	51	63	-12
Comply with the law, even if the tax system is unfair	42	52	-10
You have to obey the laws, even if they are unfair	38	52	-14
That everyone has an obligation to support the government	37	44	-7
Contribute to the government, even if it is oppressive	21	30	-9
Pay taxes, even if part of the funds are wasted	20	27	-7
Contribute to the government, even if it is corrupt	18	26	-8
Indexes			
Non-Maleficence -Ethical	81	72	9
Justice – Ethical	72	63	9
General Bioethics – Ethical	72	64	8
Autonomy – Ethical	65	59	6
Autonomy – Unethical	55	63	-8
General Bioethics – Unethical	41	48	-7
Justice – Unethical	34	45	-11
Non-Maleficence – Unethical	21	27	-6

All differences are significant at .05 level or better. Higher means reflect higher agreements.

The results show that both groups justified tax evasion using the non-maleficence and justice bioethical rationales; however, those younger justified it more than older participants. Elders, more than those younger, didn't justify tax evasion due to the autonomy bioethical arguments related to citizen contribution and legal obligation to pay taxes. Those older did not justify tax evasion with the justice arguments of complying and law abiding, even if they are unfair, but those younger slightly did not agree with those arguments. It seemed that both groups are questioning the legality and fairness of the tax legal system. Both groups did not agree with the statement that tax evasion is unethical when the government is corrupt or oppressive, or funds are wasted; however, the younger group justified it more than the older participants. Again, the strongest arguments to justify tax evasion (corrupt or oppressive government) are the weakest to not justify it. Consistent with the results discussed so far, differences in bioethical indexes suggest that younger participants, more than older ones, use non-maleficence, justice, and general bioethical rationales more to justify tax evasion than to not justify it. Autonomy rationales are the weakest rationales to justify, or not, tax evasion.

In general, the results suggest that the older the individual, the less he or she justifies tax evasion and vice versa. The results are consistent with (Ross and McGee, 2012; McGee, 2008a), in which the authors concluded that older people had the strongest opposition to tax evasion.

Purchasing Power

Table 9 presents the results considering purchasing power. The sample's purchasing power was ranked from very low to very high. The results reveal significant differences in a total of 19 premises or indexes out of 37: in five out of twelve premises tax evasion is justified, in five out of twelve premises it is not justified, in five out of thirteen premises related to the probability to evade taxes under different circumstances, and in four out of the ten bioethical indexes calculated.

Table 9: Significant Differences by Participant's Purchasing Power

Premises	(A) From very low to regular	(B) High or very high	(A-B) Difference
Tax evasion is ethical because it is right:			
Avoid wasting funds	84	87	-3
Do not contribute to a corrupt government	81	83	-2
Do not contribute to an oppressive government	80	79	1
Not cooperating with projects contrary to the common good	74	70	4
That there is no legal obligation to pay taxes	53	55	-2
Tax evasion is unethical because it is right:			
Contribute to the government, even if it is oppressive	50	49	1
You must obey the laws, even if they are unfair	39	40	-1
Cooperate in collective projects on a mandatory basis	37	34	3
Contribute to the government, even if it is oppressive	23	20	3
Pay taxes, even if part of the funds is wasted	22	22	0
Probability to Evade Taxes			
Corrupt government	51	35	16
Oppressive government	49	37	12
Unfair tax system	47	49	-2
There is little chance of being discovered	33	29	4
Mandatory tax payment, subject to penalties	32	45	-13
Indexes			
Non-Maleficence- Ethical	79	79	0
General Bioethics- Ethical	70	68	2
General Bioethics- Unethical	42	43	-1
Non-Maleficence- Unethical	23	21	2

All differences are significant at .05 level or better. Higher means reflect higher agreements.

The results show that, in general, both groups justify tax evasion using primarily non-maleficence and justice arguments. Lower purchasing power (LPP) participants agree more than the higher purchasing power participants (HPP) with the arguments related to the common good, oppression and obedience to unfair laws, while HPP agree more, than the LPP group with statements related to corruption, wasting funds or the obligation to pay taxes or to collaborate with collective projects.

Neither group is inclined to evade taxes, but there are some circumstances that make them doubt it. The LPP group is less willing than the HPP group to evade taxes if there is an unfair tax system or mandatory tax payments subject to penalties, while the HPP group, more than LPP group, is less willing to evade taxes if there is an oppressive government or little chance of being discovered. However, the LPP group is prone to evade taxes if there is a corrupt government, while the HPP group is very weak in their intention not to evade for the same reason. Those arguments are related to justice and non-maleficence bioethical rationales. Differences in the four bioethical indexes are so small that it is appropriate to say that both groups use the same bioethical rationales to mainly justify tax evasion.

Obligation to Pay Taxes

Table 10 presents the results considering participant's obligation to pay taxes. The results reveal significant differences in a total of nine premises or indexes out of 37: one out of twelve premises to justify tax evasion, in four out of twelve premises to not justify it, in one out of thirteen premises related with the probability to evade taxes under different circumstances, and in three out of the ten bioethical indexes calculated.

Table 10: Significant Differences by Participant's Obligation to Pay Taxes

Premises	(A) Obligated	(B) Not Obligated	(A -B) Difference
Tax evasion is ethical because it is right:			
That there is no legal obligation to pay taxes	59	54	5
Tax evasion is unethical because it is right:			
That each citizen contributes what corresponds to him	80	76	4
That each one seeks the collective well-being	70	65	5
Comply with the law, even if the tax system is unfair	50	43	7
You must obey the laws, even if they are unfair	49	40	9
Probability to Evade Taxes			
There is little chance of being discovered	30	35	-5
Indexes			
Autonomy - Ethical	61	56	5
General Bioethics - Unethical	47	42	5
Justice - Unethical	43	35	8

All differences are significant at .05 level or better. Higher means reflect higher agreements.

The results reflect that the group that has an obligation to pay (O) justify tax evasion slightly more than the group that has no obligation to pay taxes (NO) using an autonomy rationale, questioning the legality of paying taxes. However, the same O group position of not justifying tax evasion is stronger than the NO group, agreeing with the argument that citizens should

contribute their share to live in society and seek the collective well-being. With a weak agreement, the O group doesn't justify tax evasion due to justice arguments of unfairness of the laws or system, while the NO group appears to slightly justify it. Neither group is inclined to evade taxes under any circumstances, but NO group could consider if the chance discovered to be small. The O group uses autonomy bioethical rationales, more than the NO group, to justify tax evasion. It suggests that at some level, participants question the obligation itself to pay taxes as, maybe, an intrusion on their sovereignty.

Discussion

Participants in this study view taxes as essential for societal well-being, acknowledging the obligation to fund collective projects while expecting governments to use public funds responsibly. Consistent with earlier research, most participants reject tax evasion, though conviction appears to have weakened compared to prior samples.

Bioethics proved a useful framework for analyzing tax evasion. Non-maleficence and justice rationales were used to justify tax evasion, reflecting intolerance for corruption, waste, and oppression. In contrast, autonomy and beneficence rationales were employed to oppose tax evasion, emphasizing legal and moral obligations for societal sustainability. While most participants were unwilling to evade taxes, low-income individuals showed a slightly higher likelihood (51%) in cases of government corruption, highlighting frustration with unethical governance.

Group comparisons revealed age and purchasing power as significant factors in ethical judgments, with older participants more strongly opposing tax evasion. Regardless of rationale, participants overall preferred compliance with taxes to support the common good.

The study supports the integration of planned behaviour theory and bioethics in examining tax evasion decisions. It underscores the importance of fair governance and transparent use of tax revenue to maintain public trust. Academic programs should incorporate bioethical principles and sustainability issues into accounting curricula to prepare professionals for ethical decision-making. Policymakers should strive for tax systems that are equitable, perceived as beneficial, and minimally punitive to enhance compliance.

Conclusion

This study successfully achieved its five objectives. First, participants were found to use bioethical principles more often to justify tax evasion than to oppose it. Perceived government efforts toward sustainability emerged as a strong argument against tax evasion, while the absence of such

efforts encouraged justification. Second, while participants generally had no intention of evading taxes, government corruption strongly influenced their willingness to consider it. Third, bioethical principles were analysed using calculated indices. Non-maleficence and justice were used to justify tax evasion, whereas autonomy and beneficence were invoked to oppose it. Fourth, a significant correlation was found between participants' bioethical judgments and their intention to evade taxes, consistent with the proposed model. Finally, comparisons by sex, age, purchasing power, and tax obligations revealed significant differences in ethical judgment but no substantial variation in participants' intent to comply with tax laws, except in cases of perceived corruption.

This research addresses a gap in the literature by analyzing the relationship between bioethical principles and tax evasion, offering insights to stakeholders seeking to understand taxpayer behaviour. While this study focused on individual taxpayers, future research could examine businesses. Longitudinal studies are also necessary to assess changes in ethical judgments and intentions across diverse groups over time.

Additionally, exploring the interplay between tax evasion, sustainability, and corruption in greater depth is recommended and has implications for policy making. Sustainability represents a new criterion for citizens to evaluate the government's performance. Citizens' evaluations could lead to compliance when sustainability efforts are identified, and tax evasion when there are no efforts towards sustainability.

The four bioethical principles offer an accessible and easy-to-understand theoretical framework amenable to evaluating the tax evasion phenomenon. It adds a philosophical perspective to the ethicality of tax evasion that McGee (2023d) asserts as scarce in the literature. It also places a spotlight on the fact that taxes are imposed by laws for which there is no explicit consent, an issue that highlights the need for more reflection as to the ethical nature of imposing taxes.

Due to the non-random sample, these results cannot be, and were not, generalized to the broader population. However, the descriptive nature of this study provides valuable insights into tax evasion behaviour and serves as a reference for future research.

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