

THE ETHICS OF TAX EVASION: A STUDY OF OPINION IN THE UNITED KINGDOM

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Abstract

This research's focus was 'The perception of the ethics of tax evasion in the United Kingdom'. Previous research had identified numerous factors that influence tax morale, including: Age; gender; education level; nationality; religion; trust in government; career/education; country's economic situation as well as view on law abiding. Age and religion were not focused on due to the population sampled. The study, conducted in the UK in 2019, had a population sample consisting mainly of University of Portsmouth students with 204 suitable responses. Participants completed a questionnaire based on Robert W. McGee's 18-statement survey to improve comparability with previous studies. Factors found to affect tax morale were gender, student status and view on law abiding. Student status and view on law abiding had overall significant differences with gender significant on statements regarding human rights issues. The study also compared findings to that of studies conducted in the UK and other countries. Differences in this

study and prior research conducted in the UK suggested economic crises could affect tax morale. When compared to other countries there was not a significant difference. However, the UK was slightly more accepting than the collated mean of the previous studies used. Government trust and degree subject did not affect tax morale. Recommendations for future research would be to conduct empirical research on tax morale as well as obtaining a larger population sample to improve findings generalisability. Further research should be conducted on the effects of economic crises on tax morale.

INTRODUCTION

“The hardest thing in the world to understand is income tax”- Albert Einstein.

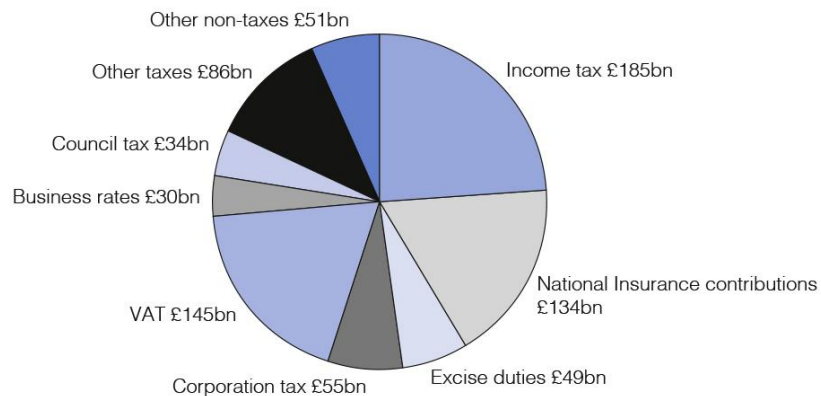
A quote ever present in a search for famous quotes on Tax, even residing on the IRS website, regardless of the lack of substantial evidence for its authenticity (Zelenak, 2014).

A more appropriate quote on the purpose of taxation is from US Supreme Court justice Oliver Wendell Holmes, Jr. He stated, “Taxes are what we pay for civilised society” (*Compania General de Tabacos de Filipinas v. Collector of Internal Revenue* 275 U.S. 87, 1927). Over 100 years later, the news is full of stories of Tax evasion from major celebrities, businesspersons and companies.

The objective of this paper will be to identify the main factors that affect individual’s perceptions of tax ethics. The paper will discuss the significance of tax evasion and its impact on society as well as consider previous literature in determining why individuals do or do not comply with tax laws.

Significance of Taxation

The significance of taxation is still as important for nations in the 21st century as it was during Oliver Wendell Holmes Jr's dissent in the Supreme Court. Tax is the main form of income for many countries and in the United Kingdom; the importance of taxation cannot be underestimated. The chart below shows the extent taxation funds the public services in the UK; it is the main source of financing for the public sector including the NHS.



Figures may not sum due to rounding.
Other taxes includes capital taxes, stamp duties, vehicle excise duties and other smaller tax receipts. Other non-taxes includes interest and dividends, gross operating surplus and other smaller non-tax receipts.

Source: Office for Budget Responsibility

(HM Treasury, 2017)

Tax revenue funds the UK's welfare state as well as to repay national debts and improve national infrastructure (HM Treasury, 2019). Subsequently, tax evasion results in less money for the national economy. This has a drastic negative impact resulting in public budget cuts as well as closures or delays in important projects.

In the lead up to the BREXIT referendum in 2016, the cost of the European Union membership to the country was a significant campaign point. The knock-on effect this was perceived

to have on the funding of the NHS secured a large number of votes. However, at an estimated cost of £33 billion in 2018; the annual cost of tax evasion stands at almost double the exaggerated reported £19 billion membership cost of the EU (Full Fact, 2018). These figures further emphasize the need for research into tax compliance and ways to reduce tax evasion.

Public Scandals

Tax evasion by companies and individuals has increasingly come to the forefront of media in the UK over the last decade. In a very public scandal, the ‘Panama Papers’, numerous celebrities including Martha Stewart, Madonna and Shakira were named amongst others capitalising from offshore tax havens (Pilkington, 2017). The media has also begun shaming international corporations including Amazon, Starbucks and Google for attempts to evade tax (Barford & Holt, 2013). An investigation by Swissleaks discovered over \$100 billion concealed from tax authorities worldwide from HSBCs clients alone (International Consortium of Investigative Journalists, 2015).

Publicity of the extent Tax Evasion can affect the global as well as individual nations’ economies has resulted in increased scrutiny of corporations and individuals of tax evaders in the new digital age where information and news is so easily available.

Ethical Dilemmas of Tax Evasion faced by the accounting profession

A further importance of the issue of tax evasion is the role played by accountants. Amidst current scandals regarding the quality of audits by big firms, the role played by accountants and accounting firms in terms of tax evasion is significant and their influence on compliance cannot be underestimated. Research has found that the tax services of the Big 4 are key players in preserving the tax havens many companies’ subsidiaries benefit from. Finding “strong positive correlation between using a Big 4 accountancy firm for auditing purposes and the extent to which MNEs build, manage and maintain tax haven networks” (Jones,

Temouria, & Cobham, 2018). A study on individual morality and group conformity suggests individual's views on tax compliance are influenced by the norms of society or the group (Sour, 2004). This places greater emphasis on the predominant views of the accounting profession with the perceived influence on the next generation as well as the ethical dilemmas of tax evasion faced by the accounting profession.

Research Focus and Objectives

The research focus for this paper is 'The Perception of Ethics of Tax Evasion in the United Kingdom'. The aim of this paper was to establish what factors affect tax compliance while gaining people's perceptions of the ethics of tax evasion. The research has also compared the tax ethics of UK students and citizens to tax ethics from findings from other countries as well as a previous study conducted in the UK. From the data collected, this research will also investigate if there are any difference in views based on gender, age and education status. This research has also established whether there is a link between individual's faiths in government in determining level of tax compliance.

This research has used Robert McGee's 18-statement survey to measure tax evasion and tax ethics (McGee R. W., 2005a; McGee R. W., 2012). The research into the ethics of tax evasion of the UK is limited as part of a six-country study and has yet to be fully released as a stand-alone study. This previous research is also dated and this research will conclude changes in views, if any, amid BREXIT.

Methodology Overview

This research used primary data collected from an online questionnaire on individuals' perceptions of the ethic of tax evasion, based on responses to statements on tax evasion used in prior research in the field. Two hundred and four participants completed the questionnaire, with the sample being largely university students.

Structure

This Introduction will be followed by the Literature Review; Methodology; Discussion of Findings and be summarised with a Conclusion.

LITERATURE REVIEW

This literature review will summarise research into factors affecting views on tax evasion as well as give a brief overview of what tax evasion is. It will address tax evasion, tax compliance as well as research on perceptions of tax ethics in different countries as well as the findings previous student focused studies.

Tax Evasion

Tax evasion can be defined as “the illegal concealment of a taxable activity” (Hashimzade, Myles, & Tran-Nam, 2012). Whilst tax evasion has differing definitions, it can be defined as a criminal offence with the accused unlawfully paying less tax than required by law (Slemrod, 2007).

Described as both an “economic and social phenomenon” research into tax evasion has suggested several factors expected to increase the likelihood of an individual committing tax evasion (Drogalas, Anagnostopoulou, Pazarskis, & Petkopoulos, 2018). Tax avoidance refers to the legal attempt to reduce your tax payments through exploitation of tax loopholes (Kirchler, Maciejovsky, & Schneider, 2003). Research has used marriage as an example to explain tax avoidance (Dohr, 1928). By artificially increasing a partner’s income, with their own, a married couple can seek to reduce the tax due from their household. The artificial nature that can arise in both avoidance and evasion has led to grey areas with difficulties in forming a distinction between the two. Arthur Seldon called this area ‘avoison’ in 1979 (James, Lamb, Lymer, & Freedman, 2004).

The nature of tax evasion means that it can have a large social impact; this impact is estimated annually in the US. This is known as the ‘Tax Gap’ and is the amount of tax that is not willingly paid when due (Slemrod, 2007). The UKs Tax Gap in

2018 at an estimated 5.7% of total tax liabilities was approximately £33billion. However, if the gap level were still at that of 2005/06, the UK would have lost £71 billion from their GDP (Stride, 2018). It is important to establish the causes for these perceived improvements in tax compliance.

Research into Tax Compliance

Tax compliance occurs when individuals pay their “legally due tax liabilities” (Alm J., 2019). The reasons behind it have always been of significance to lawmakers. Research in the field establishes the fundamental principles affecting compliance. A simple observation on why we feel obliged to abide by taxation laws is the same as that of any law, a legal obligation (Mercuri, 2012).

Allingham and Sandmo (1972) analysed individual taxpayers’ economic perspective and how risk of punishment would affect compliance. Their findings were not sufficient but suggested tax rates, penalty rates and the expenditure on investigation would affect level of tax compliance. However, they concluded that their research and therefore findings were limited due to its theoretical nature lacking sufficient real-world evidence. This reduced its application for lawmakers and emphasized the need for further research (Allingham & Sandmo, 1972). Yitzhaki (1974) furthered the model by attaching ‘a fine/punishment’ element to the risk. Yitzhaki found that evasion increased when either the risk of being fined or caught fell (Yitzhaki, 1974). This research highlighted the importance of stringent tax laws and appropriate subsequent fines/punishment for failing to comply.

A field experiment conducted on Norwegian taxpayers gathered empirical evidence to support this theory (Allingham & Sandmo, 1972) by linking the effect of detection rate and levels of tax evasion. The experiment found that including an initial letter that conveyed a high probability of detection was an effective method in improving compliance. Furthermore, they discovered that a detection letter, as opposed to the initial letter, had large long-term effects on tax compliance. The experiment concluded

that moral and detection motives were crucial in gauging tax morale behaviour (Bott, Cappelen, Sørensen, & Tungodden, 2017).

Yitzhaki's findings also suggested a link between level of income and tax evasion. He suggested that the likelihood of evasion increased when income did (Yitzhaki, 1974). (Clotfelter, 1983; Pommerehne & Frey, 1992) supported Yitzhaki's findings as well as Joulfaian & Rider (1996) who found similar results whilst also suggesting faith in the government and investment in public services improved compliance (Orviska & Hudson, 2003). Meta-analysis of studies, completed on an international scale, on the ethics of tax evasion found an increase in views of tax evasion being ethical when income increased in 25 countries (McGee R. W., 2012d). Contrastingly, Christian (1994) found evasion relatively decreased as income increased. According to the study earners of above \$500,000 on average reported 97.1% of their actual income to the IRS. Comparatively, those with incomes between \$5,000 and \$10,000 reported just 78.7% (Slemrod, 2007). Due to the population sample being mainly students, the present study did not research level of income as a factor affecting compliance.

Research has suggested religion affects tax compliance (Benk, McGee, & Yüzbaşı, 2015). Findings from World Values Surveys collated in 57 countries, suggested religion was an influencing factor on attitude towards tax compliance. The study has generalisability due to having high cultural validity. However, he noted that it was hard to verify the correlation between religion and tax compliance. The study's internal validity is limited due to extraneous variables in individuals such as age, education level and gender. This research has not focused on the effect of religion on tax compliance due to the belief there would not be a significant variation in faith in the population sample to provide adequate support or findings.

McGee completed a study on the effect of gender, age and education level on tax evasion in six countries as well as completing meta-analysis on previous studies from numerous

countries worldwide. The findings of this meta-analysis and his study is as follows:

Gender (*Figure 1*)

Age (*Figure 2*)

Education Level (*Figure 3*).

The meta-analysis shows conclusions from countries differ when using age and gender as the independent variable, concluding these are likely due to cultural, political and historical differences. Furthermore, the study establishes “more research is needed to determine why the various relationships are what they are” (McGee & Ross, 2014). Additional research has been conducted on gender differences in the ethics of tax evasion with many concluding that women are generally more compliant to tax laws than men (Alm, Jackson, & McKee, 2011; Baldry, 1987; Swamy, Knack, Lee, & Azfar, 2001). The findings of an empirical study of 82 Countries by (McGee R. W., 2012c) supported this. Findings were grouped into three categories. Studies that found that:

1. Women are significantly more opposed to tax evasion than men
2. There is no significant difference between male and female views on the ethics of tax evasion
3. Men were significantly more opposed to tax evasion

The study finding that the two most frequent results were 1 and 2. Men were almost never found to be significantly more opposed to tax evasion. (McGee & Cohn, 2007) suggested tax compliance in women may be higher in communities where women are taught to defer authority from a young age.

Two explanations of theories on gender differences are the explanations of self-control and opportunity (Zager, 1994). The theory of self-control suggests this is due to fundamental gender differences at cognitive, emotional, and behavioural levels (Torgler & Valev, 2010). The theory of opportunity suggests opposing views are due to the historically higher level of authoritative roles held by males in comparison to the low level of opportunities previously available to women. A further study (Torgler & Valev, 2010) also found that women are significantly less likely to agree

that tax evasion can be justified. A study on philosophy professors also found that women surveyed were significantly more opposed to tax evasion than their male counterparts (McGee R. W., 2014). Research into gender differences towards tax evasion has led to the belief that this research will find that females are less likely to agree that tax evasion is ethical compared to males.

Studies have largely shown age and education to affect compliance (Chan, Troutman, & O'Bryan, 2000). A study comparing compliance in Hong Kong and the US found that taxpayer's views on compliance in the US were largely subject to their age and education. Hong Kong respondents showed a negative link between education, moral development, attitude and compliance. Further meta-analysis of studies completed on an international scale on the ethics of tax evasion found that overall, the most opposed to tax evasion was those 50+ (McGee R. W., 2012a). The youngest group (15–29) was least opposed to tax evasion. The explanation provided for these findings was that the belief that older people respect law and authority more than younger people. This is due to findings in some former Soviet republics where older generations had been found to have less respect for government due to having endured living under a totalitarian communist regime. This emphasized the importance of the authority's role in influencing an individual's perception of the ethics of tax evasion as well as the significance of government trust in compliance.

A conclusion from this research into age and its effect on attitudes towards tax evasion suggests this research will find a difference in attitude due to age.

The Main Ethical Views of Tax Evasion

There are three main views on the ethics of Tax Evasion. That Tax evasion is never justified; that it is sometimes justified and that it is always justified. The first view, that tax can never be considered ethical, is regarded as the weakest of the three (McGee R. W., 2006b). It suggested Jews would have had “a moral obligation to pay taxes to Hitler” while they were discriminated

against and sent to concentration camps. (Crowe, 1944) conducted a theoretical study from an ethical perspective with his “The Moral Obligation to Paying Just Taxes” suggesting an individuals’ faith in the fairness of the tax system and ‘the ability to pay principle’ being key factors affecting compliance.

McGee (2012e) suggested a fourth view on tax evasion, developing on previous research and theories (Posner, 1998; Bastiat, 1968). McGee (2012e) suggested that ,when considering the premise that efficiency is ethical, and that the private sector is more efficient than the public sector, benefit to society is maximized through tax evasion, as more assets remain in the more efficient, private sector. Posner (1998) had developed a utilitarian based efficiency theory arguing that increasing efficiency is ethical. The theory was also based upon the definition of a just society by Bastiat (1968), who defined a just society where justice is “achieved only when injustice is absent.” This was developed from the Natural Rights theory which suggests there is no ‘natural justice’ and that individuals have the right to disobey in circumstances they believe to be against their rights (Zuckert, 2011).

Understanding the extent to which ethical dilemmas and situations affect an individual’s perception of the ethics of tax evasion is key to all research in this field as it can explain cultural differences in findings of studies conducted worldwide. Research on the World Values Survey found an individual’s level of government trust affected views on tax evasion (Alm & Torgler, 2011).

Further research has also suggested trust in not just the government but the justice system improved individuals compliance with tax laws (Cummings, Martinez-Vazquez, McKee, & Torgler, 2009; Torgler, Schneider, & Schaltegger, 2010; Hug & Spörri, 2011; Frey & Torgler, 2007) . A conclusion from these findings is that individuals trust in government is a significant aspect in compliance. A study in Latvia supported these views whilst also indicating national pride affected tax ethics (Mickiewicz, Rebmann, & Sauka, 2017).

Research into perceptions of tax evasion in different countries

Torgler suggested that perceptions of tax evasion would be affected by the country in which the study took place (Torgler B., 2003). This led to further research on perceptions of tax evasion worldwide to allow comparisons between countries.

A study was conducted on Malaysian university students using a case-based questionnaire with a Likert scale. It measured changes in student's perspective from before and after studying taxation. It found that respondents were more opposed to tax evasion after completing the taxation course. However, there were limitations to this study, as it used a small sample size. Due to this, the findings of tax education improving compliance has a low generalisability. The study concluded that more studies on accounting students conducted worldwide would enable comparisons of how different countries may differ (Kasipillai, Aripin, & Afza, 2003).

McGee developed a standardized methodology for research into perception of tax evasion to ease intercountry comparison (McGee R. W., 2005a). The produced survey consisted of eighteen statements that incorporated the three main views on the ethics of tax evasion, using a 7-point Likert scale. The first fifteen statements were based on points made in previous studies, with three added to address human rights issues that had previously not been considered in research. This instrument has increased the reliability of research into citizens of different countries perception of tax evasion, as it has allowed high comparability between findings of the different studies with the same methodology. A benefit of using a Likert scale is that the data produced is quantitative and is therefore easier to measure. However, due to the limited qualitative data produced from the methodology it requires conclusions of social phenomena from observations of the social environments surveyed. This requires further research and understanding separate to the data collection. For example, understanding Political, Economic, Social, Legal and Environmental factors of the environment at time of collection that

impact individual's perceptions. A consideration made of the environment surveyed in this research was that of the UK during BREXIT, which has caused great political uncertainty.

A study at a university in Argentina found that tax evasion is perceived as ethical, sometimes ethical or as almost never ethical depending on the case (McGee & Rossi, 2006). Only ten statements fell into the 'sometimes' view. The view that tax could be considered as never ethical in Argentina came as a surprise as they were in the midst economic crisis at the time of data collection.

This contradicted previous research findings suggesting tax morale would be low in times of economic crises or low government confidence. Previous research has found that in an economic crisis tax morale was lower (Heinemann, 2011). A study on Mexican workers found when confidence in the government was low; the duty to family was greater than duty to state (Morales, 1998). Concluding comments suggested replicated research in more countries would enable cross-country comparisons to identify if results would differ country to country as suggested by previous findings (Torgler B., 2003). As well as this, comparing the opinions of businesspeople or citizens to that of students would show differing views amongst the general population.

A study of accounting students at a university in Thailand found that students viewed tax evasion as more ethical when the government is corrupt or the tax system is unfair (McGee R. W., 2006a). A study of International Business Academics used the survey, finding academics rarely considered it justifiable to class tax evasion as ethical. However, these interpretations were not as strong when the statement included examples of government oppression (McGee R. W., 2005b). The assessment that Tax evasion was more justifiable with a corrupt or oppressive government was shared in findings from accounting and business & economics students at a university in Hong Kong (McGee & Butt, 2006).

As theorized by Torgler (2003) research has found differences in perceptions of ethics of Tax Evasion. The country found to be most condemning of tax evasion was Colombia with 6.03 on a scale of 1 to 7. The research suggested the result was unexpected due to past corruptions in Colombian governments it was thought that Colombians would be more accepting of tax evasion as suggested by previous findings (Morales, 1998). However, the mean was significantly higher than the mean of the collated means of 4.86 (McGee R. W., 2012b). The research of the study could not determine the cause of this mean (McGee & Ross, 2014).

Research on the United Kingdom was part of a six-country study using the study in 2008. It found a mean of 4.15 on a scale of 1 to 7, the lowest collected mean in the study (*Figure 4*) - suggesting the least resistance to tax evasion. (McGee, Nickerson, & Pleshko, 2009). 2008 was at the start of the economic downturn of the recession that would have affected people's individual circumstances. Research found that in an economic crisis tax morale was lower (Heinemann, 2011). This research suggests the present study will find a mean higher than the previous study due to the UK no longer going through a recession. However, other research contradicts this conclusion suggesting views may not be affected by the presence of an economic crisis (McGee & Rossi, 2006). A conclusion is that this study's findings will differ from the previous UK research. This is due to the study being conducted post-BREXIT referendum, where people's faith in the government has seemingly diminished.

Research into the effect of student status on perception of tax ethics

There have been numerous previous studies where students' perspective of the ethics of tax evasion have been the focus. An Argentinean study found no significant difference in views of students and faculty (McGee & Rossi, 2006). A study in Australia found that faculty were the most opposed group to tax evasion with students being least opposed (McGee & Bose, 2009).

Supporting research comes from a study in Estonia where students were significantly less opposed to tax evasion. Significant differences were also present, despite generally expressing similar opinions, in views on some statements between graduates and students (McGee, Alver, & Alver, 2008). A Mexican study recognized non-students to be more opposed to tax evasion than students, with faculty also found to be more opposed (McGee, Petrides, & Ross, 2012). A study in India found faculty to be significantly more opposed to evasion than graduates (McGee & Jain, 2012). A study in New Zealand found that students were also more accepting of tax evasion when compared to graduates (Gupta & McGee, 2010). A general conclusion from these previous findings is that opposition to tax evasion increases with age and students are more accepting of tax evasion.

Studies have also found differences in student's views of the ethics of tax evasion due to their majors. McGee's study of an Argentinian university found that business and economics students were more opposed to tax evasion compared to law students on 16 of the 18 statements (McGee & Rossi, 2006). These findings were supported by a Guatemalan study where business majors were more opposed to tax evasion than law students (McGee & Lingle, 2008). Similarly, an Armenian study found business students to be more strongly opposed to tax evasion than theology students (McGee & Maranjyan, 2008). These conclusions were contrasted by those of an Australian study that found business and economics students were most accepting of tax evasion (McGee & Bose, 2009). Data from a study in Mexico also conveyed that business and economic majors were most accepting of tax evasion (McGee, Petrides, & Ross, 2012). It was also found in China that business and economics students were more accepting of tax evasion (McGee & Guo, 2007). A study in Slovakia showed Philosophy students to be more opposed than business students in 17/18 cases (McGee & Tusan, 2008). There has been limited findings of significant differences in views between accounting and business majors. Studies in Estonia, Kazakhstan and New Zealand suggested no significant difference in how Accounting and

business/ economics students viewed tax evasion (McGee, Alver, & Alver, 2008; Gupta & McGee, 2010; McGee & Preobragenskaya, 2008).

However, a study in Australia found business and economic students to be significantly more accepting of tax evasion than accounting majors (McGee & Bose, 2009). Contrastingly, research from the USA and Latin America found business students to be significantly more opposed to tax evasion than accounting students (McGee & López Paláu, 2008). These studies conclude that the effect of a student's subject on perceptions of tax ethics is that findings are mixed. However, there is a general observation that views of accounting and business students differ from other students.

The main findings from the previous research are that gender, faith in government, religion and student status are factors that affect individuals tax ethics. Research has suggested women are often more opposed to tax evasion than men. Research has also suggested that an individual's faith in government impacts their views on tax evasion, with those of higher faith being more opposed to tax evasion. As a factor affecting perceptions of tax ethics, research on why religions affect views are limited. The factor of religion can vary amongst those of the same faith. Therefore, this research has not focused on religion as a factor affecting tax compliance. The research for this research is mainly on university students. This is because students as a sample population are easily collectible. However, the research collected non-student's data to allow comparison. Accounting students' views are compared to other students as seen in previous studies. Research on student status have produced mixed findings with some finding significant differences in views. This research establishes any differences in views between students and non-students.

METHODOLOGY

Hypotheses

The hypotheses for this research are:

- 1.The research will find females to be more opposed to tax evasion than to males.
- 2.There will be a difference in acceptance of tax evasion based on faith in government.
- 3.Accounting and Business students will be more opposed to tax evasion than other students will.
- 4.Students will be more accepting of tax evasion than non-students.
- 5.There will be a difference in acceptance of tax evasion based on views of whether breaking the law is ever justifiable.
- 6.There will be a difference in perceptions of tax ethics between this study and the previous conducted study in the UK.
- 7.There will be a difference in perceptions of tax ethics between the UK and other countries.

Method

Robert W. McGee's 18-statement surveys was the basis for the research produced. This was to improve the comparability and reliability of the research. This methodology has surveyed views on ethics of tax evasion in over 30 countries. The survey consists of demographic questions and 20 statements on the ethics of Tax Evasion. Results to the statements will be scored on a Likert scale of strongly disagree to strongly agree, where 7 represents strongly disagree and 1 represents strongly agree. This means low scores represent an acceptance of tax evasion, while high scores suggest views against tax evasion. The population sample largely consisted of students from the University of Portsmouth as well as non-students from the United Kingdom. University students were the main population sample as they were the most easily accessible sample for the research. The sample size aim was between 150 and 250 participants. Previous research using the same survey had used around 200 participants in a student sample (McGee R. W.,

2012b). The number of completed suitable responses for this study were 204.

A pilot study of ten people found that participants, who completed the pilot in the presence of the researcher, required the inclusion of a simple definition of tax evasion. A definition was added to prevent confusion or misunderstanding of the phrase in questions.

This research used a survey through an online questionnaire. There are many benefits associated with using a survey. Surveys gather data to allow comparisons either across time or across existing conditions (Cohen, Manion, & Morrison, 2011). In the case of this study, it was used both to compare against previous UK research while also enabling comparison to studies undertaken in other socio-economic and cultural settings. Surveys are useful in their production of quantitative data enabling statistical interpretation and generalisations to be made on opinion-based matters through observation of trends (Morrison, 1993). Although research suggests email-based surveys have an increased response rate, a web-based survey was chosen for numerous reasons. Online surveys have a simplistic nature including being easy to produce as well as easy to navigate for participants. Use of an online questionnaire also makes it easier to download and analyse text data from the survey database (Denscombe, 2007). They provide an option to make participants complete all questions to move on and finish the survey. This approach limits incomplete response being included as part of the sample. Furthermore, it can increase the number of responses by providing a greater reach of participants (Cohen, Manion, & Morrison, 2011). Previous research had often handed out surveys for participants to fill in. Using an online questionnaire meant participants had to complete every question for their answers to be submitted as a complete response.

Furthermore, as tax evasion is a crime, there is sensitivity associated with condoning the act. The format chosen allows anonymity for participants to be more honest with their views without fear of being condemned. The produced survey followed

advice from research in the field to include ‘branching instructions’ to allow questions to be included exclusively to relevant participants(i.e. Only questions relating to university information such as course were only asked to those who had answered “yes” to ever attending university) (Redline, Dillman, Carley-Baxter, & Creecy, 2002). The survey used a “7-point ordinal scale used to rate the degree to which they agree or disagree with the statement”. Psychologist Rensis Likert developed this in 1932 (Sullivan & Artino, 2013). The use of the Likert scale as a ranking scale in this research enabled opinions to be collected in a numerical format. However, there are limitations with the methodology used. Difficulties arise in participant differences in interpreting the scale, with participants of the same view potentially answering different responses due to their interpretation (Cohen, Manion, & Morrison, 2011). Results are affected by questionnaires filled out incorrectly due to participants misunderstanding the wording of questions. This is due to no opportunity for clarity on questions meanings. The method also only uses closed questions. This limits the range of views collected preventing the production of qualitative data.

An issue due to the anonymous nature of filling out questionnaires is completion rate. The survey had a low completion rate with over 300 people starting the survey but not completing it. The anonymous nature of the survey also reduces the likelihood of a successful follow up of the study’s participants to further understand their beliefs. A final limitation is that this study lacks empirical evidence. It is therefore limited in the conclusions it can make and the benefit it can have to real world lawmakers.

The demographic information the survey collected was age; gender; education status and nationality in order to compare with previous research and to test the hypotheses.

Due to most of the sample being students, that data was concentrated in the 18-24 category.

Nationality would have allowed the research to establish whether there were significant differences between British views

and other nationalities. However, the data collected did not provide enough surveys completed by non-British participants.

Faith in government came from statement 20, participants who agreed to some extent that they had faith in their government were considered to have “high faith”. Everyone else was considered to have “low faith”. Furthermore, participants belief in whether breaking the law could ever be justifiable comes from statement 19. Those who agreed that breaking the law could be justified in some circumstances were compared to those who did not agree with this statement.

Tables of Demographics

Population Sample (204)	Sample Size
Male	97
Female	107
Students	105
Non-Students	99
Accounting and Business Students	31
Other Students	74
Those who have faith in their government	53
Those who do not have faith in their government	151
Those who believe breaking the law can never be justified	94
Those who believe breaking the law can sometimes be justified	110

Age	Sample Size
18-24	140
25-36	18

37-50	21
50+	25

The 20 statements used in this research cover previous research into the ethics of tax evasion with the first 18 statements retaining the wording used in previous research to increase comparability. The first 15 statements address arguments over the three main views of tax evasion, summarised by Martin Crowe (1944), to establish people's views on whether tax evasion is ever ethical. The following three statements produced by McGee consider the effect of Human rights issues on people's views of the ethics of tax evasion. These three statements cover topics of racial discrimination and persecution as well as imprisonment for political views. In some countries, these statements were removed to prevent controversy or due to restrictions put in place, however, their inclusion in this study is due to the belief they would be appropriate for the sample environment of the United Kingdom. The two statements added for this research split the sample based on previous research into factors affecting tax compliance. These two factors are:

- An individual's faith in government
- An individual belief of whether breaking the law is ever justifiable

Faith in government, as it is a commonly attributed factor affecting tax compliance and people's perceptions of whether breaking the law is ever justifiable, to establish the belief that people comply with tax laws because they are the same as any other law.

Table of Statements used

1	Tax evasion is ethical if the tax system is unfair
2	Tax evasion is ethical if tax rates are too high
3	Tax evasion is ethical if a large portion of the money collected is wasted
4	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	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 amount of the money goes to corrupt politicians or their friends and family
12	Tax evasion is ethical if you're unlikely to get caught
13	Tax evasion is ethical if it helps to fund a war I consider immoral
14	Tax evasion is ethical if I can't afford to pay it
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 Jew living in Nazi Germany
17	Tax evasion is ethical if the government discriminates against me
18	Tax evasion is ethical if the government imprisons people for their political opinions
19	I have faith in my government and believe it to be fair and free of corruption
20	Breaking the law is unjustifiable under any circumstances

After collecting the data, it was analysed through hypothesis testing. Changing the independent variables to dummy variables allowed significance testing on Stata, a statistics programme. These findings are analysed in the discussion section

DISCUSSION OF ANALYSIS AND FINDINGS

This section will discuss and analyse the findings of this research. The discussion establishes comparisons between the data collected and data collected in previous studies.

General Findings

The mean scores are on a scale of 1 to 7. With 1 indicating “Strongly Agrees” and 7 indicating “Strongly Disagrees”.

Table of mean scores for the 18 statements- Split by Demographic

Stmnt	Total	Male	Female	Student	Non-Student	High faith in Government	Low faith in Government	Breaking the law is never justifiable	Breaking the law can be justifiable
1	4.26	4.19	4.34	4.11	4.42	4.49	4.19	4.81	3.8
2	4.99	4.96	5.02	4.9	5.08	5.08	4.96	5.28	4.75
3	4.54	4.54	4.55	4.37	4.73	4.74	4.48	4.97	4.18
4	5.29	5.44	5.16	5.39	5.19	5.34	5.28	5.21	5.36
5	5.66	5.67	5.65	5.8	5.51	5.45	5.74	5.60	5.72
6	5.05	5	5.1	4.9	5.19	5.17	5.01	5.20	4.93
7	5.71	5.78	5.64	5.8	5.61	5.66	5.72	5.65	5.75
8	5.56	5.63	5.5	5.70	5.41	5.68	5.52	5.54	5.58
9	5.66	5.67	5.65	5.79	5.53	5.43	5.74	5.66	5.66
10	5.31	5.39	5.23	5.21	5.41	5.4	5.28	5.4	5.2
11	4.36	4.07	4.62	4.01	4.73	4.28	4.38	4.56	4.18
12	5.67	5.67	5.67	5.62	5.73	5.83	5.62	5.77	5.59
13	4.84	4.85	4.84	4.34	5.37	5.11	4.75	5.17	4.56
14	4.7	4.78	4.62	5.09	4.32	4.96	4.60	5.10	4.35

15	5.74	5.72	5.75	5.87	5.60	5.72	5.74	5.87	5.62
16	4.13	3.58	4.64	3.64	4.66	3.68	4.29	4.69	3.65
17	4.33	3.98	4.65	3.95	4.74	4.21	4.38	4.68	4.04
18	4.34	3.94	4.70	3.87	4.84	3.85	4.51	4.67	4.05
Mean	5.00	4.94	5.01	4.86	5.16	5.01	5.00	4.69	3.65

Table of Statements used

1	Tax evasion is ethical if the tax system is unfair
2	Tax evasion is ethical if tax rates are too high
3	Tax evasion is ethical if a large portion of the money collected is wasted
4	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	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 amount of the money goes to corrupt politicians or their friends and family
12	Tax evasion is ethical if you're unlikely to get caught
13	Tax evasion is ethical if it helps to fund a war I consider immoral
14	Tax evasion is ethical if I can't afford to pay it
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 Jew living in Nazi Germany
17	Tax evasion is ethical if the government discriminates against me
18	Tax evasion is ethical if the government imprisons people for their political opinions
19	I have faith in my government and believe it to be fair and free of corruption
20	Breaking the law is unjustifiable under any circumstances

The survey received two hundred and four suitable responses for this research. Participants based on collected demographics and statements 19 and 20, were allocated into groups. Students and graduates were compared to non- students. A lack of responses from accounting students meant that when comparing students, accounting students were included as part of the business school.

The two statements that drew most opposition were statement 15 and 7. Statement 15 -Tax evasion is ethical even if it means that if I pay less, others will have to pay more-with a mean score of 5.74. Statement 7 -Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects- had a mean score of 5.71.

The two statements participants' tax evasion more ethically acceptable were statement 16 and statement 1. Statement 1 "Tax evasion is ethical if the tax system is unfair" had a mean score of 4.26. Statement 16 "Tax evasion would be ethical if I were a Jew living in Nazi Germany" had a mean score of 4.13. All three human rights statements had low mean scores suggesting the sample saw tax evasion as ethically justifiable under circumstances of oppression or discrimination.

The two statements included in this research that had not been included in previous research were a measure of government faith as well as a measure of people's views on breaking the law.

These statements were included to test these as factors affecting compliance.

Statement 19 “I have faith my government and believe it to be fair and free of corruption” had a mean score of 4.75. Out of the 204 people surveyed only 53 people agreed to some extent that they had faith in their government. With 151 not agreeing with the statement to some extent.

Statement 20 “Breaking the law is unjustifiable under any circumstances” had a mean score of 4.94 participants agreed that breaking the law is not justifiable under any circumstance with 110 not agreeing to some extent.

Hypothesis 1

The hypothesis developed from previous research into gender differences was that women would be more opposed to tax evasion than men (Torgler & Valev, 2010). Men had a lower mean score than Females with 4.94 compared to 5.07 respectively. The difference was not significant at a P value of 0.20. Women were found to be more opposed but not significantly in several previous studies mentioned in the literature review (McGee & Maranjyan, 2008; McGee & Bose, 2009; McGee & López Paláu, 2008; Benk, McGee, & Yüzbaşı, 2015; McGee, Nickerson, & Fees, 2005; McGee & Lingle, 2008; McGee & Cohn, 2007; Gupta & McGee, 2010). Research suggests the gender differences found are due to cognitive, emotional, and behavioural level differences between males and females (Torgler & Valev, 2010).

The difference was slightly more significant at a P value of 0.15 when comparing gender amongst students. Prior research has found that this is due to female students being “more aware of the legal implications of tax evasion and tax avoidance, compared to male counterparts” (Kasipillai, Aripin, & Afza, 2003).

Group	Sample Size	Mean	P value for directional hypothesis $m < f$
Male	97	4.94	0.2
Female	107	5.07	
Student male	52	4.76	0.15
Student female	53	4.97	

Although there was no significant difference between genders in the mean data, this study is limited due to its sample population. Some individual statements showed significant gender differences. Statements 11, 16, 17 and 18 showed significant gender differences as seen in the table below. Statements 16, 17 and 18 were the Human Rights statements, suggesting men find tax evasion more ethically acceptable under circumstances of oppression and discrimination compared to women. The statement that resulted in the most significant gender difference was statement 16 with a P value of 0.0001.

	Q11	Q16	Q17	Q18
Male	4.07	3.58	3.98	3.94
Female	4.62	4.64	4.65	4.7
P value	0.0325	0.0001	0.0058	0.002

Hypothesis 2

There was no difference in views between those who had faith in government compared to those who did not. Therefore, faith in government was not found as a determining factor in tax compliance contradicting literature (Alm & Torgler, 2011; Mickiewicz, Rebmann, & Sauka, 2017; Frey & Torgler, 2007; Hug & Spörri, 2011; Torgler, Schneider, & Schaltegger, 2010). Due to BREXIT, people who responded to this survey as

having low faith in their current government might have general faith in their government but not in their dealing of this current situation. At the time of surveying, over two thirds of Britons from focus groups had stated a lack of faith in the government due to feeling unrepresented in BREXIT (Stubley, 2019). Therefore, this conclusion is limited due to the political uncertainty in the surveyed environment.

Group	Sample Size	Mean	P LF<HF
Low Faith in Government	151	5.01	0.51
High Faith in Government	53	5	

Hypothesis 3

This study found no difference in views when comparing accounting and business students to students of other subjects. However, this conclusion is limited due to its sample population. The sample has only a small sample of accounting and business students' views. Therefore, conclusions are limited, and it cannot be generalised that the views of students do not differ based on subject. Previous studies of accounting and business students had larger samples of these populations to produce conclusions that are more generalizable (McGee R. W., 2012b).

Group	Sample Size	Mean	P OS<ABS
Other Students	74	4.87	0.507
Accounting/Business Students	31	4.87	

Hypothesis 4

The directional hypothesis derived from previous research on student status was that students would be more accepting of tax evasion than non-students would. The research supported the

hypothesis, finding a significant difference between students and non-students at a P value of 0.0357. This supports previous literature comparing student views to non-students (Gupta & McGee, 2010; McGee & Bose, 2009; McGee & Jain, 2012; McGee, Petrides, & Ross, 2012). Previous research is unclear on the reasoning on this. Age is a contributing factor. Findings show Individuals get ethically wiser (Ruegger & King, 1992). Findings of other research also suggests people get more opposed to tax evasion as they get older (McGee & Tyler, 2006).

Group	Sample Size	Mean	P s<ns
Non-Students	99	5.16	0.0357
Students	105	4.87	

Hypothesis 5

There was a significant difference found based on views of whether it was ever justifiable to break the law. Those who believed breaking the law is never justifiable were more opposed to tax evasion than those who believed it could be justified in some circumstances. Finding the difference to be significant at a P value of 0.0087. This supports literature that suggests tax compliance is due to the same factors as general law compliance (Mercuri, 2012).

These findings emphasise the need for lawmakers to develop stringent and well-publicised tax laws to reduce tax evasion. This would ensure citizens are fully aware of what tax evasion is as highlighting the consequences of failure to comply with the law.

Group	Sample Size	Mean	P BLJ<BLU
Breaking the law is justifiable in some circumstances	110	4.83	0.0087
Breaking the law is never justifiable	94	5.21	

This difference was greater on the Human rights statements- Q16, 17 and 18. This suggests that people who believe breaking the law is unjustifiable under any circumstance would still resist breaking laws and evading taxes in times of human rights issues. The perception that individuals of this belief would still abide by laws in situations of oppression and discrimination offer interesting insights into how oppressive governments and dictatorships maintain power through abhorrent atrocities whilst maintaining support.

	Q16	Q17	Q18
Breaking law is Justifiable	3.65	4.04	4.05
Breaking law is Unjustifiable	4.69	4.68	4.67
P value	0.0001	0.0081	0.0104

Hypothesis 6

The results found a difference in mean of this study compared to the previous study. The overall mean of this study was 5.00 with a standard deviation of 1.15. Previous research in the United Kingdom found an overall mean of 4.15 (McGee & Sevic, 2008). The mean produced by the present study suggests a general disapproval of tax evasion in the sample. Research suggests the substantial change is due to the difference in economic environment in the UK at time of surveying (Heinemann, 2011; Morales, 1998). However, changes in media and educational focus are potential factors in changes in views. The only statement, which views had not changed over the last 10 years, was statement 16.

The previous study had 144 participants but was limited due to numerous incomplete responses included due to researchers distributing questionnaires in person as opposed to online.

Statement	This Study	(McGee & Sevic, 2008) UK
1	4.26	3.81
2	4.99	4.59
3	4.54	3.27
4	5.29	3.65
5	5.66	4.74
6	5.05	3.99
7	5.71	4.58
8	5.56	4.88
9	5.66	4.68
10	5.31	4.72
11	4.36	3.39
12	5.67	4.81
13	4.84	3.81
14	4.7	3.42
15	5.74	4.84
16	4.13	4.10
17	4.33	3.62
18	4.34	3.80
Mean	5.00	4.15

Hypothesis 7

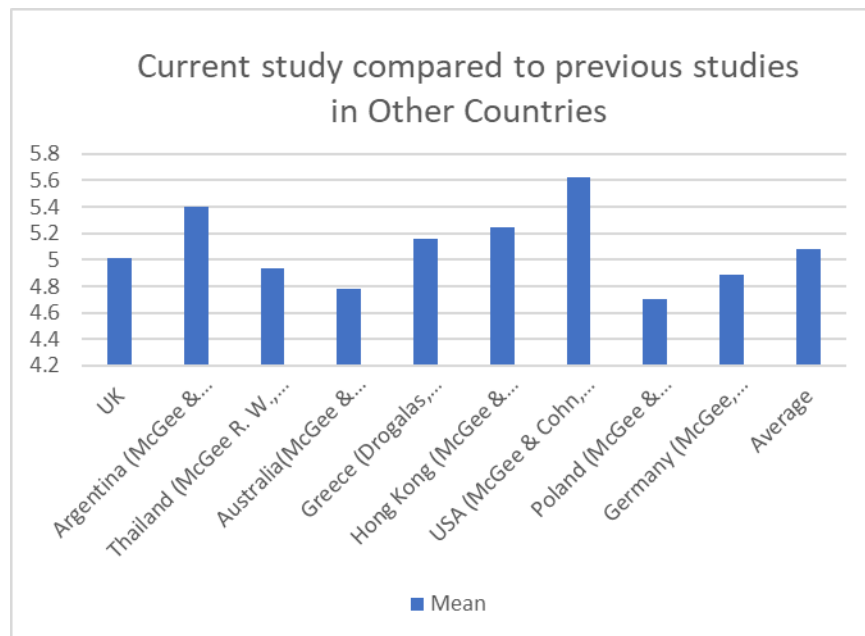
In the table and graph below, the UK is compared to eight countries from previous studies. Comparatively, participants in this UK have slightly more acceptance of tax evasion. This supports the belief of Torgler who said there would be differences in views between countries (Torgler B., 2003). The mean of this study was 5.00, while the average of all the countries is 5.08. The country most ethically accepting of tax evasion is Poland with an average

of 4.70 (McGee & Bernal, 2006). The country most opposed to tax evasion was the USA with a score of 5.62 (McGee & Cohn, 2007). However, excluding this study due to its sample bias, the study only had Jewish participants, the study with the view most opposed to tax evasion is Argentina with a mean of 5.40 (McGee & Rossi, 2006). The study undertaken in Hong Kong excluded the three human rights statements.

This emphasizes the importance of the UK Government in improving public relations and trust levels to improve tax compliance and reduce tax evasion. It is very important for the state to have a legal framework that holds politicians accountable for their decisions and actions regarding the management of public finance. Rebuilding the trust between the government and the citizens is perhaps the only solution to tackle tax evasion and this is where the current political system should focus its efforts on.

Stmnt	UK	Argentina	Thailand	Australia	Greece	Hong Kong	USA	Poland	Germany	Average
1	4.26	4.8	4.95	4.3	4.06	5.3	5.69	4.7	6.38	4.94
2	4.99	6.5	5.78	5.14	5.78	6	5.92	5.5	6.31	5.77
3	4.54	4.4	3.75	4.53	4.17	4.5	5.19	4.2	6.21	4.61
4	5.29	4.7	3.81	4.53	3.87	4.2	5.15	3.7	6.04	4.59
5	5.66	6.6	6.06	4.91	6.14	4.4	6	5.8	6	5.73
6	5.05	5.5	5.06	4.82	5.64	4.7	5.68	3.7	4.97	5.01
7	5.71	6.1	6.28	4.81	6	6.4	5.97	5.7	5.72	5.85
8	5.56	6.4	5.97	4.84	5.95	6.2	5.98	5.2	5.13	5.69
9	5.66	6.5	5.91	4.9	6.03	6.5	5.97	5.7	5.07	5.80
10	5.31	6.2	5.53	4.83	5.61	6	6.17	5.4	4.76	5.53
11	4.36	4.2	3.13	4.61	3.7	3.7	5.51	3.4	4.48	4.12
12	5.67	6.5	5.91	4.98	6.08	6	6.08	5.6	4.25	5.67
13	4.84	4.8	4.75	4.79	4.3	4	5.59	4.6	4.24	4.66
14	4.7	4.1	3.81	4.87	3.74	4.8	5.43	4.1	4.03	4.40

15	5.74	6.3	5.9	4.96	5.94	6	5.96	5.6	3.69	5.57
16	4.13	4.1	3.93	4.93	5.65	-	4.99	3.9	3.65	4.41
17	4.33	4.6	3.96	4.58	5.27	-	4.91	3.4	3.59	4.33
18	4.34	4.9	4.39	4.71	5.01	-	4.95	4.4	3.41	4.51
Mean	5.01	5.40	4.94	4.78	5.16	5.25	5.62	4.70	4.89	5.08



CONCLUSION

To conclude, this research established factors affecting tax evasion and compliance.

The findings of this study supported the following hypotheses:

- The research will find females to be more opposed to tax evasion than males.

- Students will be more accepting of tax evasion compared to non-students.
- There will be a difference in acceptance of tax evasion based on views of whether breaking the law is ever justifiable.
- There will be a difference in perceptions of tax ethics between this study and the previous conducted study in the UK.
- There will be a difference in perceptions of tax ethics between the UK and other countries.

These hypotheses were therefore accepted.

The findings were non-supportive of the following hypotheses:

- There will be a difference in acceptance of tax based on faith in government.
- Accounting and Business students will be more opposed to tax evasion than other students will.

This study found student status, gender and whether an individual believes breaking the law can ever be justified as three factors affecting an individual's tax compliance. Student status and "believing whether breaking the law can ever be justified" were the only two factors with an overall significant difference with gender affecting perceptions of tax evasion but not to a significant level. Gender difference was only significant for certain statements. Government faith had little effect on perceptions of tax ethics, contradicting previous research. Further research conducted should establish views differ between students and non-students. The research also supported Torgler's views that perceptions of tax ethics would vary between countries (Torgler B., 2003).

The change in views between this study and the previous UK study also supported views of previous research into economic crises (Heinemann, 2011). It suggests tax ethics and morale are lower in times of economic crisis. A limitation of this conclusion is that there are other influences, which would have affected the UK's tax morale. This includes increased news coverage of high-profile tax evasion scandals such as the Panama papers. Although gender

difference was not significant, a limitation of the sample was sample size. The research conducted was also limited due to having a sample bias of mainly university students. Therefore, due to a present difference, gender affected perceptions of tax ethics.

A limitation, in the findings of government trust being contrary to that of prior research, is the current political crisis in the UK. Due to BREXIT, people who responded to this survey as having low faith in their current government might have general faith in their government but not in their dealing of this current situation. Further research in the UK, should be conducted in a time of less political uncertainty than the climate of the current study.

Based on the research conducted, there are strengths and limitations of the study allowing recommendations for future researchers should survey a greater number of the general population in order to increase comparability between students and non- students. The use of an online survey resulted in only fully complete questionnaires recorded. This is an improvement on past research, which had numerous incomplete responses. The use of an online survey also allows for an increased level of anonymity. This is important as the research is of a sensitive nature due to tax evasion being illegal. This ensures responses are more honest. Future researchers should survey a greater number of accounting and business students to allow greater comparability to samples used in previous studies.

The research from this study has not produced any qualitative data. Other research would be necessary to gain opinions to produce qualitative data on why individuals believe they comply with tax laws. Empirical research should be conducted in the field of the ethics of tax evasion to find supporting evidence with real world applicability to help lawmakers. Research into the effect of news coverage on tax ethics could also provide valuable insight in to how to improve tax compliance. The results emphasize the importance for governments in ensuring human rights issues are reduced in order to improve compliance. There were no significant differences in

how UK citizens perceived tax ethics compared to the means collated from a sample of previous studies. From the current literature, it is clear there is limited to no research on whether political views affect views on individual's perceptions of tax ethics. This potential influencing factor seems under researched in regard to ethical perceptions of tax evasion and could provide insights into unexplained differences of views found in this paper and previous studies on identifying factors affecting individuals tax ethics.

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APPENDIX

Figure 1

Gender
Women were more opposed to tax evasion in Australia, China, Colombia, Estonia, Guatemala, Latin America, New Zealand, Puerto Rico, Taiwan, Thailand, and the USA (2 studies). Women were definitely and consistently more strongly opposed to tax evasion in the USA. In Russia, women were found to be more strongly opposed but findings were not significant. Female Orthodox Jewish students are also more strongly opposed to tax evasion. Men were more opposed to tax evasion in Romania, Slovakia and Turkey. Men and women were equally opposed to tax evasion in Argentina, China, France, Hong Kong, Kazakhstan, Macau, India and China. (McGee & Ross, Education Level and Ethical Attitude Toward Tax Evasion: A Six-Country Study, 2014)

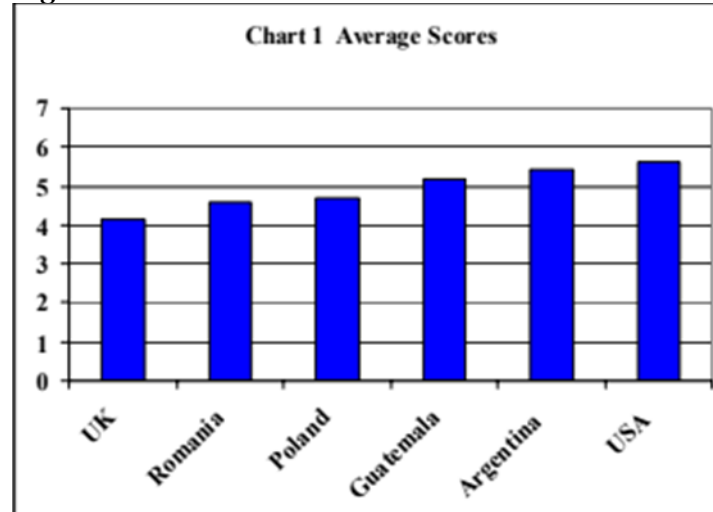
Figure 2

Age
Older people were more opposed to tax evasion than younger people in Estonia, New Zealand, Slovakia and Turkey.
(McGee & Ross, Education Level and Ethical Attitude Toward Tax Evasion: A Six-Country Study, 2014)

Figure 3

Education Level
The group most opposed to tax evasion was one of the groups with little or no formal education in Brazil, Russia and China. The strongest opposition in India and the USA came from the most educated group. In Germany, the two groups tying for strongest opposition were incomplete elementary education and university degree, which were at opposite ends of the education spectrum.
(McGee & Ross, Education Level and Ethical Attitude Toward Tax Evasion: A Six-Country Study, 2014)

Figure 4



(McGee, Nickerson, & Pleshko, 2009)