

# Tax Morale: A Survey with a Special Focus on Switzerland

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*The unreasonable severity of the laws obstructs their execution*  
Montesquieu, 1748

## 1. Introduction

Taxation has been an important policy field throughout history and will stay a crucial aspect in future politics since it creates the basis for the state to work. However, despite the fact that a voluminous literature on taxation is available, some issues have rarely been studied. For example, research on the willingness to pay taxes is still rather underdeveloped. This paper is therefore designed to provide an overview of the tax morale research with a special focus on Switzerland. We define tax morale as the intrinsic motivation to pay taxes or in line with SCHMÖLDERS (1960) as the attitudes regarding tax (non-) compliance. Such a definition has the great advantage that it allows to *empirically* investigate the causes and consequences of tax morale. Thus, we measure tax morale at the attitudinal level. It reveals an intrinsic motivation, an attitude towards paying taxes and contributing a fair share to the financing of public goods. On the other

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hand, we define *tax compliance* as the degree to which citizens *pay* their lawful taxes and *tax evasion* the degree to which citizens *do not pay* their lawful taxes (e.g., activity of cheating).

Why is it important to analyse tax morale? This question is closely linked to a subsequent question: why do people pay taxes? The determinants of tax compliance have obtained increased attention in the public finance literature in the last few years. The starting point of this literature is the assumption that nobody likes paying taxes. Therefore, a seemingly obvious government strategy is to “enforce” people to pay their taxes following a deterrence policy. In line with the economic-of-crime approach based on the expected utility maximisation calculus, ALLINGHAM and SANDMO (1972) presented a formal model with the insight that the extent of tax evasion is negatively correlated with the probability of detection and the degree of punishment. However, this pathbreaking model has been criticized by many authors (see, e.g., GRAETZ and WILDE, 1985; ALM, MCCLELLAND and SCHULZE, 1992; FREY and FELD, 2002). An important point, which is connected to the empirical and experimental findings, is that these deterrence models predict too little tax evasion. In many countries the level of deterrence is too low to explain the high degree of tax compliance. Furthermore, there is a big gap between the amount of risk aversion that would grant such compliance and the effectively reported degree of risk aversion. For the United States, the estimated Arrow-Pratt measure of risk aversion is between one and two, but only a value of 30 would explain the observed compliance rate (see GRAETZ and WILDE, 1985; ALM, MCCLELLAND, and SCHULZE, 1992). Similarly, in Switzerland the relative risk aversion varies between 1 and 2, but a value of 30.75 would be necessary to reach the observed level of tax compliance of 76.52 percent (see FREY and FELD, 2002). Furthermore, tax compliance experiments mostly report a higher level of income declaration than the expected utility model would predict (for a survey see TORGLER, 2002). ALM (1996) stresses that the “puzzle of tax compliance” (at least for economists) is not so much “Why is there so *much* cheating?”. Instead, the real puzzle is “Why is there so *little* cheating?” (p. 103). To resolve this puzzle of tax compliance, the literature has argued that tax morale, seen as the intrinsic motivation to pay taxes, can help to explain the high degree of tax compliance (for an overview see TORGLER, 2006a). Thus, it is highly relevant to take a closer look at the level and determinants of tax morale.

People on average not only pay taxes, but also behave cooperative in other areas. According to The Economist (February 2006), the total charitable giving in the USA in 2004 was \$249 billion. This amount accounts for more than 2 percent of GDP. In Canada, people donate an amount of more than 1 percent

of GDP, whereas in Italy donations are about 0.11 percent of GDP. In Switzerland, charitable giving amounts for CHF 810 millions in 2004 (0.2 percent of GDP). On average, every Swiss household donates more than CHF 510 and nearly 70 percent of all households participate in charitable giving (GFS Spendenmonitor, 2004).

Even though taxation is enforced by law, there is a moral dimension in paying taxes for many people. Thus, conducting a universal enforcement strategy by the tax authority is connected with high costs, though, but it is not likely to achieve a high level of tax compliance unless there is a tax administrator under every bed. SLEMROD (1992), for example states: "From the tax collection standpoint, it is extraordinarily expensive to arrange an enforcement regime so that, from a strict cost-benefit calculus, noncompliance does not appear attractive to many citizens. It follows that methods that reinforce and encourage taxpayers' devotion to their responsibilities as citizens play an important role in the tax collection process (p. 7)".

Thus, the question arises whether there are alternative strategies that help to increase tax compliance. Can tax morale explain tax evasion in a meaningful way? Tax morale itself has in turn many facets, which are influenced by a variety of aspects. First, there is a cultural aspect. This implies that socio-demographic and socio-economic factors as well as national pride or religiosity play a role in determining tax morale in a society. Second, there is the institutional arrangement in which the government works. Here, the extent of democratic participation (possibilities) by taxpayers as well as the degree of decentralized taxation and the level of institutional trust are decisive. Tax morale is driven by the acceptance of government decisions. Third, there is a policy and administration aspect. For example, the behavior of the tax administration and the (perceived) tax burden, the tax structure in general as well as the tax enforcement strategy can affect individuals' willingness to pay taxes.

The remainder of the paper is as follows: In Section 2 we discuss the different concepts of tax morale, tax evasion and tax compliance and provide an overview how to measure these aspects. Section 3 presents an overview of the tax morale literature and discusses the magnitude, the impact and the determinants of tax morale followed by Section 4 pointing to future research needs that help to develop promising tax policy strategies. Finally, Section 5 provides some concluding remarks.

## 2. Tax Morale versus Tax Compliance or Tax Evasion

The introduction has provided a definition of tax morale, tax evasion and tax compliance. Tax morale is seen as factor that shapes tax compliance or tax evasion. But can we observe a weak or strong relationship between tax morale and tax compliance? WECK (1983) found in an empirical analysis that there is a negative correlation between tax morale and the size of the shadow economy. Compared to other variables tax morale was most significant in explaining the size of the shadow economy. TORGLER (2001, 2005a), ALM and TORGLER (2006) and ALM et al. (2005) also find a strong correlation between tax morale and the size of shadow economy. For example, ALM and TORGLER (2006) find that the variable tax morale can explain more than 20 percent of the total variance of the variable size of the shadow economy. Thus, the degree of tax morale has consequences for real behavior, and might be responsible for the size of the shadow economy: if tax morale is declining, then the shadow economy is likely to increase. However, not only the size of the shadow economy is affected by tax morale. In a multivariate analysis with data from the *Taxpayer Opinion Survey* TORGLER (2003a) found that tax morale significantly reduces tax evasion, too. Conducting laboratory experiments in Costa Rica and Switzerland, TORGLER (2004a) confirms the findings. The experiments replicated the structure of a voluntary income reporting and had a public good structure. Taxes paid in a round were multiplied by a factor that varied between 0 and 3, and the resulting amount was then redistributed in equal shares to the members of the group. Tax compliance was measured as the ratio of the reported income to the true income in a specific round. The experiments were accompanied with a post experiment questionnaire that allowed to measure tax morale. In sum, a limited amount of studies indicate that tax morale is an important determinant of tax compliance.

A major difficulty in analyzing illegal activities or the willingness to behave illegally is the fact that individuals have incentives to conceal their cheating. Thus, how can we measure aspects like tax evasion, tax compliance and tax morale? We will discuss several methods stressing that they are all subject to imprecision and controversy. However, in sum they give a good picture of the dimension of tax evasion, tax compliance and tax morale.

One method involves surveys. These surveys are typically designed to elicit taxpayers' attitudes about their reporting, but such surveys can also be used to estimate non-compliance. A main advantage is that they include many socio-economic, demographic and attitudinal variables. This helps to investigate and test a rich set of (new) theories. Furthermore, surveys help to compare different countries and to get insights into the development over time. In the last years,

economists have increasingly focused on surveys (see, for example, the happiness research done by FREY and STUTZER, 2002). One reason might be that survey research uses more sophisticated statistical techniques and designs compared to some years ago. Certainly, the accuracy of surveys is not fully clear. Individuals may not remember their reporting decisions, they may not respond truthfully or the respondents may not be representative as the sensitive nature of compliance information might create the incentive not to participate in such a survey.

Another direct method relies on information generated by the tax authority as part of its audit process. The US tax authority, called Internal Revenue Service (IRS) conducts line-by-line audits of individual tax returns for its Taxpayer Compliance Measurement Program (TCMP). TCMP provides information about noncompliance based on actual tax return data. These audits yield an estimate of the taxpayer's "true" income, allowing measures of individual and aggregate tax evasion to be calculated. Tax returns have been thoroughly examined by auditors. The TCMP covers a stratified random sample of federal individual income tax returns that records the taxpayer's report and the examiner's correction for most items on the return, providing therefore detailed information about non-compliance (see ANDREONI, ERARD, and FEINSTEIN, 1998). However, TCMP data have some serious deficiencies: The audits do not detect all underreported income, non-filers are often not caught, 'honest errors' are not identified, and final audit adjustments are not included.

Indirect methods attempt to infer the magnitude of unreported income from its traces in other, observable areas. One approach looks at discrepancies between income and expenditures in budget surveys and in national income accounts. Another approach looks at discrepancies between "official" labor force participation rates and estimates of "true" participation rates. A third approach looks for traces of unreported income in monetary aggregates. All of these methods are subject to serious criticism. They may simply compound measurement errors, they attribute all discrepancies to unreported income, and often they are only able to estimate the change in unreported income over some period, not its absolute level. However, especially the last method has gained much attention in the literature. Unfortunately, compliance and enforcement data are difficult to obtain, if they exist at all. For example, most reliable estimates by the IRS suggest a tax gap of the federal income tax of some US \$ 257–298 billion in 2001, which equals a non-compliance rate of about 15.5% to 16.6% for the federal income tax (IRS 2005). For Switzerland, FREY and FELD (2002) estimate an average tax gap of 23.5% of all income tax for the years 1970 to 1995, using the difference between national accounts measures of primary income and income

reported to the tax authorities in percent of the national accounts measure of primary income (p. 5).

Using (laboratory) experiments is a further and promising approach. They allow circumventing the problem of getting honest answers on illegal behavior. Researchers can use own data obtained from experiments that help to measure tax compliance or tax evasion as dependent variable. In most of the cases, tax compliance is measured as the ratio of the reported income to the distributed income in a specific round (see ALM, 1999). Tax compliance experiments intend to replicate the structure of a voluntary income reporting. Subjects receive income and pay taxes on the reported income. The tax administration is simulated by defining a probability of audit and tax penalty on tax evasion. Mostly, the process of paying taxes is repeated for a certain number of rounds. At the end of the experiment, each subject is paid an amount (accumulated earnings) depending on the performance during the experiment. The strength of this approach is the possibility to control for and manipulate the variables of interest and therefore allows the possibility to investigate numerous factors precisely. This reduces causality problems and thus gives good information not only about the relationship between two variables but also about the direction of the effect. It allows investigating the consequences of various policy changes, such as change in the audit probabilities or audit rules, in penalty rates, but also in public good provision.

Moreover, the experimental results strongly influenced economic theory and increased the incentive for researchers to analyze the relevance of social and institutional factors (for a detailed discussion see TORGLER, 2002). For example, ALM, SANCHEZ, and DE JUAN (1995) compare identical tax compliance experiments conducted in Spain and the United States, two countries with very different cultures and a different history but with broadly similar systems of taxes, especially income taxes. They find that participants in the United States consistently exhibit higher compliance than participants in identical experiments in Spain, and attribute these differences to higher tax morale in the United States. Thus, laboratory experiments also allow to investigate in cross-cultural setting the impact of social norms. In addition, CUMMINGS et al. (2005) combine experimental and survey data from the Botswana, and South Africa to investigate whether cross-cultural differences can explain tax compliance behavior across these countries. Their results indicate that the observed differences in tax compliance behavior and tax morale can be explained by differences in the fairness of tax administration, in the perceived equity of the fiscal exchange between government and taxpayer, and in the overall attitude towards the respective governments. These experimental results have been proved to be robust by replica-

tion via survey response measures. Also other studies have found methodological robustness focusing on other regions (e.g., ALM and TORGLER, 2006). Alternatively, specific treatments can be designed to evaluate the impact of social norms on compliance (see, BOSCON and MITTONE, 1997). In addition, a tax compliance experiment can be accompanied with a post experiment questionnaire that helps to measure tax morale. This allows to investigate the correlation between tax compliance and tax morale.

### 3. Tax Morale: Magnitude and Determinants

If tax morale is seen as an important factor to understand the puzzle of tax morale, then investigating the causes and the magnitude of tax compliance becomes important, too. Thus, this section focuses on the magnitude and determinants of tax morale. The focus will be on Switzerland, a country with strong institutional and cultural differences. Such a country is particularly suited as it allows investigating, for example, the influence of these factors on tax morale.

#### 3.1 Magnitude

Surveys offer the best possibility to investigate tax morale. The World Values Survey provides a valuable data source for getting internationally comparable information on tax morale. To assess the level of tax morale in the World Values Survey we use the following question:

“Please tell me for each of the following statements whether you think it can always be justified, never be justified, or something in between: ... Cheating on tax if you have the chance”.

The question leads to a ten scale index of tax morale with the two extreme points “never justified” and “always justified”.

The ten-point scale has been recoded into a four-point scale (0, 1, 2, 3), with the value 3 for “never justifiable”. 4–10 have been integrated in the value 0 due to a lack of variance. *Table 1* provides a comparison of tax morale levels of 20 OECD countries. This allows comparing the development in different countries with the same method. The descriptive analysis reveals the percentage of individuals in each OECD country stating that ‘tax evasion is never justifiable’ (i.e., those with the highest level of tax morale) and the mean level of tax morale among OECD countries. Given the significant cultural differences, as well as governmental differences between developed and developing countries, it would

Table 1: Tax Morale Levels among OECD Countries over Time

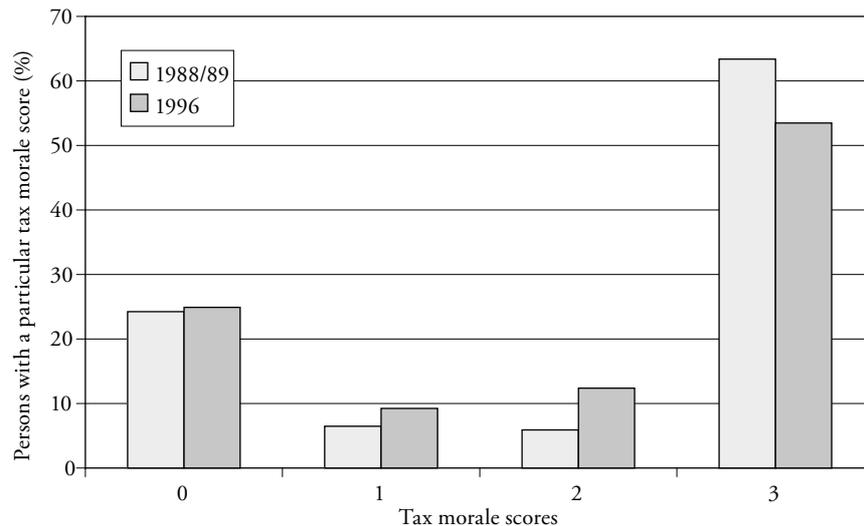
Country	Year	Percentage of respondents stating tax evasion is never justified	Mean score on tax morale question	N	Year	Percentage of respondents stating tax evasion is never justified	Mean score on tax morale question	N
Austria	1990	62.3	2.26	990				
Australia					1995	62.1	2.18	2,039
Belgium	1990	33.9	1.28	2,735				
Canada	1990	59.2	2.08	1,712				
Denmark	1990	57.3	2.03	1,020				
Finland	1990	40.3	1.64	575	1996	57.4	2.01	1,035
France	1990	46.5	1.69	990				
Germany	1990	53.8	2.00	3,380	1997	46.9	1.76	2,003
Great Britain	1990	53.9	1.94	1,473				
Iceland	1990	56.0	2.00	695				
Ireland	1990	48.8	1.80	992				
Italy	1990	69.7	1.97	2,001				
Northern Ireland	1990	55.2	2.25	302				
Japan	1990	81.9	2.64	979	1995	80.6	2.62	1,035
Netherlands	1990	42.9	1.66	1,009				
Norway	1990	43.1	1.64	1,225	1996	47.5	1.83	1,120
Portugal	1990	39.9	1.46	1,160				
Spain	1990	58.4	1.96	4,055	1995	69.5	2.33	1,180
Sweden	1990	56.4	2.01	1,037	1996	49.3	1.87	1,001
Switzerland	1988–1989	63.8	2.08	1,357	1996	53.5	1.95	1,190
USA	1990	66.7	2.31	1,818	1995	73.6	2.48	1,523
<b>Average</b>		<b>54.5</b>	<b>1.94</b>			<b>60.0</b>	<b>2.12</b>	

be unwise to compare tax morale values among regions with a different economic and institutional level. For example, it could be the case that tax evasion might be considered justifiable by the majority of citizens in some developing countries, while we know this is not the case for Switzerland. Further, there might even be a moral duty for citizens in some developing countries not to pay their taxes (TORGLER, 2001). Hence, for our purposes, it is appropriate to make comparisons with countries similar to Switzerland. We provide a comparison of Swiss's tax morale levels with those of other OECD countries.

*Table 1* presents the results. In general, the first wave of interviews provides the best cross-country comparison. Japan, USA, Austria and Switzerland are the countries with the highest tax morale. Belgium and Portugal the ones with the lowest tax morale values. The high level of tax morale in Switzerland for the year 1988/89 is supported in a multivariate analysis controlling for additional factors among 16 OECD countries (see Alm and Torgler 2006). Looking at Switzerland, *Table 1* shows that in 1988/89 the average number of respondents stating that tax evasion is never justified was 63.8%, which was far above the OECD average of 54.5%. This value decreased to not less than 53.5% (below the average of 60%). Further the average score obtained for the tax morale question for Switzerland in 1988/89 was 2.08 (OECD average 1.94) (out of 3) compared to 1.95 in 1996 (OECD average 2.12). However, a full comparison is limited due to a lower number of OECD countries that participated in the 1995–1997 surveys. Nevertheless, it is possible to limit the first wave average to the second wave countries. Such results indicate that tax morale has increased over time from 2.04 to 2.11 (or from 58.05 to 59.79% stating that tax evasion is never justifiable). In general, we observe an increase of tax morale over time in Finland, Norway, Spain and the USA, and on the other hand a decrease in Germany, Sweden and Switzerland. Japan shows stable tax morale values. Thus, we observe that tax morale has the tendency to vary over time.

To get a better idea of what is behind the change in the mean score on tax morale between 1989 and 1996, we present in *Figure 1* a histogram with the distribution of tax morale scores in each of the two different years. The results indicate large differences between the percentage of individuals with high tax morale (a score of 3). On the other hand the distributions for the lowest score values is quite stable. The deterioration of tax morale in Switzerland from 1988/89 to 1996 was strongly affected by a reduction in the share of those citizens who believe that tax evasion is never justifiable (the score of 3). Further evidence on the nature of these changes is presented, which tests whether the different samples have the same distribution using the Wilcoxon rank-sum (Mann-Whitney) test. The results indicate that there is a significant difference between 1988/89 and 1996

Figure 1: Tax Morale Distribution over Time in Switzerland



( $z$ -value = 3.685). Tax morale decreased in a statistically significant manner over time between 1988/89 and 1996. New studies are required to see whether such a trend remained consistent after 1996.

Another possibility to measure tax morale is via the International Social Survey Programme (ISSP). It is very useful to have different data sets as it allows checking the robustness. This is especially important taking into account that the tax morale variable is not free of biases. Subjective surveys may be prone to significant reporting errors. There are studies that found differences between actual evasion assessed and evasion reported in survey responses (see, e.g., ELFFERS, WEIGEL, and HESSING, 1987). A taxpayer who has engaged in some illegal behavior in the past may tend to excuse (even justify) this kind of behavior and therefore declare a higher level tax morale. Furthermore, it is also possible that people might overstate their willingness to pay taxes, due to the fact that there are no sanctions involved; similarly, individuals may be reluctant to respond honestly to a survey question given the delicate nature of tax compliance. Nonetheless, since the way we define tax morale is less sensitive than asking whether a person has evaded taxes, we expect the degree of honesty to be higher.

The *International Social Survey Programme (ISSP)* cross-national collaboration started in 1983 and has grown to more than 30 nations (mostly European countries) and brings together different kinds of social science projects. We will

analyze the data set RELIGION II (ISSP 1998). The following question was asked:

“Do you feel it is wrong or not wrong if a taxpayer does not report all of his or her income in order to pay less income taxes? (1= not wrong, 2= a bit wrong, 3= wrong, 4=seriously wrong)”.

The ISSP is interesting since it allows investigating the most recent available data set on tax morale for Switzerland (data 1999). *Figure 2* presents the mean values in the cantons, calculated as the simple average across all individuals in every canton. There are strong differences among cantons, with the highest tax morale. A high level of tax morale is observed in the cantons of NW, SH, UR and BS. On the other hand, the lowest values are found in VS, ZG, JU and NE. Certainly, due to the low number of observations at the cantonal level (total sample size covers only 1283 observations), the results should be treated with caution.

In a next step we compare the Swiss data for 1999 with other countries presenting in *Table 2* cross-tabulation of all tax morale scales among OECD countries. The results are similar to the ones obtained with the World Values Survey 1995-1997. Switzerland is below the average value classified in place 14 out of 18 countries (counting both German regions together). *Table 2* shows that a relatively low amount of respondents stated that tax evasion is seriously *wrong*. However, a relatively high amount of individuals stated that tax evasion is *wrong*. On the other hand, the percentage of individuals stating that tax evasion is *not wrong* is also in comparison to other countries quite high (fifth highest). Consistent in both surveys is the relatively high tax morale in Japan, the USA, Australia, Denmark and Spain. Furthermore, consistent is also the relatively low tax morale in France, Ireland, Germany and Netherlands. On the other hand, strong differences are observed for Austria.

In sum, the results for tax morale show that Switzerland ranks in the lower midfield, while there is a trend towards declining tax morale over time (for a discussion of possible reasons, see Kirchgässner 2005). This applies for Switzerland as a whole. Interestingly, there are strong differences for tax morale within Switzerland.

### 3.2 Determinants

After having discussed the magnitude of tax morale in OECD countries, the question of the determinants of tax morale arises. First important findings in the tax compliance literature date from the 60s and 70s by German scholars around

Figure 2: Tax Morale in Swiss Cantons (ISSP 1999)

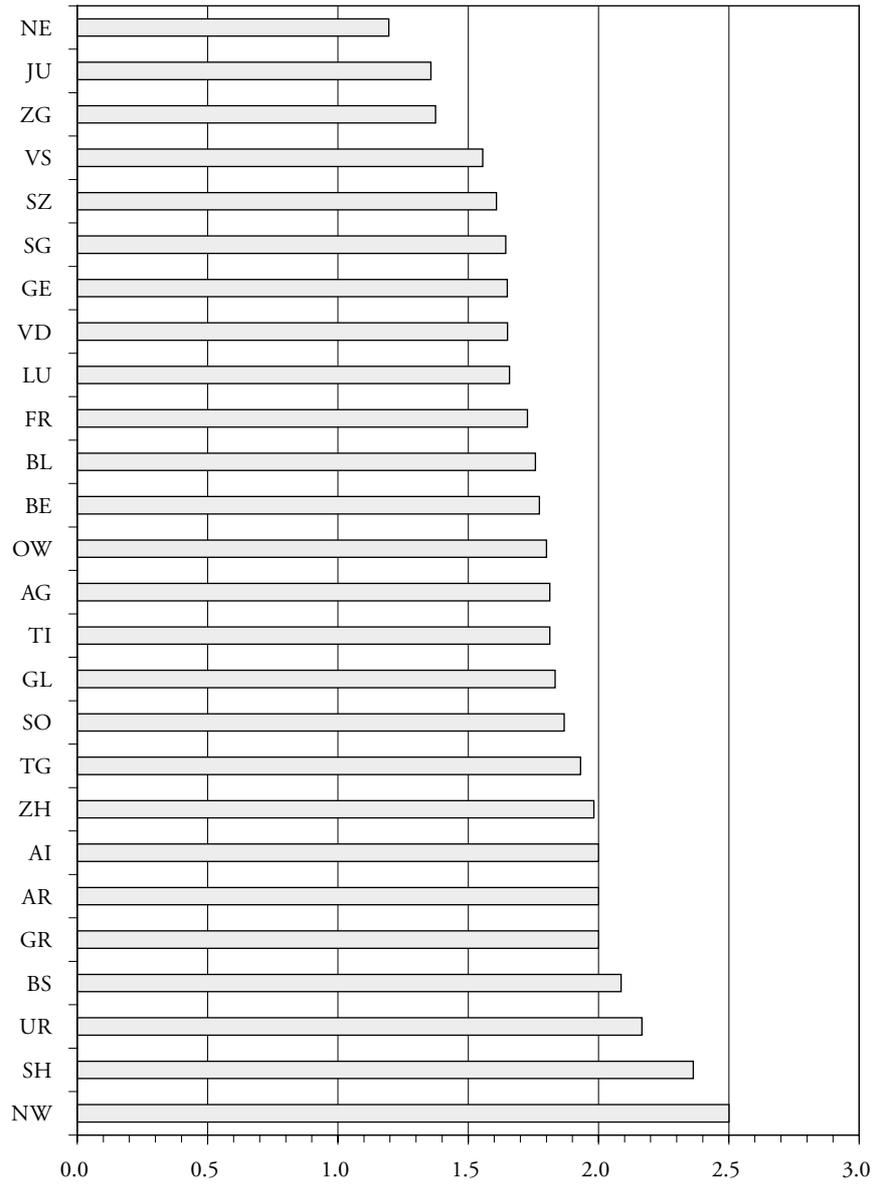


Table 2: ISSP Tax Morale Values, 1999

Country		Tax Morale				Mean	N
		1	2	3	4		
Australia	n	24	166	620	418	3.166	1,228
	%	2.0	13.5	50.5	34.0		
Germany-West	n	138	305	292	185	2.570	920
	%	15.0	33.2	31.7	20.1		
Germany-East	n	109	246	333	239	2.757	927
	%	11.8	26.5	35.9	25.8		
Great Britain	n	18	186	423	151	2.909	778
	%	2.3	23.9	54.4	19.4		
Northern Ireland	n	53	176	365	163	2.843	757
	%	7.0	23.2	48.2	21.5		
United States	n	57	127	624	384	3.120	1,192
	%	4.8	10.7	52.3	32.2		
Austria	n	176	316	292	170	2.478	954
	%	18.4	33.1	30.6	17.8		
Italy	n	117	185	270	412	2.993	984
	%	11.9	18.8	27.4	41.9		
Ireland	n	105	282	377	216	2.718	980
	%	10.7	28.8	38.5	22.0		
Netherlands	n	45	723	735	481	2.833	1,984
	%	2.3	36.4	37.0	24.2		
Norway	n	72	290	680	464	3.020	1,506
	%	4.8	19.3	45.2	30.8		
Sweden	n	35	177	496	457	3.180	1,165
	%	3.0	15.2	42.6	39.2		
Canada	n	37	163	439	311	3.078	950
	%	3.9	17.2	46.2	32.7		
Japan	n	27	170	343	699	3.383	1,239
	%	2.2	13.7	27.7	56.4		
Spain	n	145	318	559	1377	3.321	2,399
	%	6.0	13.3	23.3	57.4		
France	n	113	344	366	273	2.729	1,096
	%	10.3	31.4	33.4	24.9		
Portugal	n	76	168	564	379	3.050	1,187
	%	6.4	14.2	47.5	31.9		
Denmark	n	55	216	350	484	3.143	1,105
	%	5.0	19.5	31.7	43.8		
Switzerland	n	126	266	499	252	2.767	1,143
	%	11.0	23.3	43.7	22.0		
Average						2.950	

Günter SCHMÖLDERS (1951/1952, 1960, 1962, 1970) known as the ‘Cologne school of tax psychology’. They have emphasized that economic phenomena should not only be analyzed from the traditional point of view with a dominance of price- and incentive mechanisms. In their surveys they used the subjective tax burden as an indicator for the level of tax morale and found that self-employed people reveal lower tax morale than employees. STRÜMPEL (1969), for example, analyzed tax morale and the tax systems on the basis of a European-wide comparative survey. He points out that treating taxpayers with great caution helps cultivating tax morale and reducing tax compliance costs.

In the last 15 years, the main research interest was to discover the reasons why people pay taxes? At a first glance, this may sound as an unorthodox research question. However, taking in account that many people pay their taxes although fines and audit probability are low, the question is not only reasonable but also crucial for the design of an efficient tax system (see, e.g., ERARD and FEINSTEIN, 1994). In the following, we present an overview of determinants of tax morale (see in detail TORGLER, 2006a). The results can be seen as an attempt to extend the traditional neoclassic assumption, enriching theory with conceptions from other sciences as psychology without losing the economic foundation and testing them empirically. A neutral concept of taxpayers’ utility or preferences is considered, which includes different sorts of human motivation. Such a basis allows for a multi-faceted approach, which goes beyond traditional theories of enforcement strategies to understand why individuals pay taxes.

### 3.2.1 Socio-Demographic and Socio-Economic Variables

Socio-demographic factors appear to be important determinants of behavior, also when it comes to tax morale. *Table 3* indicates the tendencies of the coefficient signs and the statistical significance.

We first start with the variables *age, gender, and education*. Most theories regarding the effects of socio-demographic factors on compliance behavior have been developed by social psychologists. They argue that elderly people have acquired greater social stakes over the years like property or social status, and thus show a stronger dependency on the reactions from others, which positively affects tax morale (TITTLE, 1980). The results in *Table 3* underline the effect of the age variables. In most estimates age is significantly and positively correlated with tax morale or tax compliance.

Similarly, research in social psychology suggests that gender matters: females are more compliant and less self-reliant than males (e.g., TITTLE, 1980). Gender differences are also observable when focusing on tax morale. According to Tittle

the reason is based on the traditional role of women in society. However, if this is correct, today's female generation, which is much more independent than the former generations, should reveal lower willingness to comply than earlier generations. In contrast to this, TORGLER and VALEV (2006) show that gender differences don't disappear over time. Moreover, the results reported in *Table 3* report that female have significantly higher tax morale than males in developing as well as developed countries.

Education is related to taxpayer's knowledge about the tax law. Well educated taxpayers are supposed to know more about the tax law and the impact of fiscal impulses provided by the government. They are also aware of the benefits and services the state provides for the citizens from the imposed taxes and thus are in a better position to assess the degree of compliance (see LEWIS, 1982). On the other hand, highly educated taxpayers should also be more aware of possible government wastes and thus might be more critical about how the state uses tax revenues. Based on these opposing arguments, it is not surprising that the results show an ambivalent picture. In many estimates the effect of education on tax morale is not statistically significant. In the estimates where the coefficient exhibits a significant influence the signs are also mixed. These results might indicate that the current politico-economic situation (government spending, the input-output relation between paid taxes and obtained benefits) influences the education variable. However, currently, the literature has only used formal education as a proxy of such awareness. Future studies should take a look at informal education such as political interest, political affiliation or time spent for reading a newspaper to investigate whether awareness affects tax morale.

Second, we evaluate the effects of the *marital status, employment, economic situation and religiosity* on tax morale. The marital status might influence tax morale on the extent to which individuals are constrained by their social networks (see TITTLE, 1980). Such a constraint might have a positive impact on tax morale. It can be assumed that couples have more social stakes in their neighborhood and feel more committed to the social and political community where they live than singles. On the other hand, it should be noted that this variable is interacting with the tax system. The willingness to pay taxes might be affected by different tax treatments between married and non-married people (e.g. the so-called "marriage penalty"). However, evidence from Switzerland and the United States shows a tendency for married people to have stronger tax morale than singles, which supports the former argument.

Regarding the occupation status special attention has been paid to the question whether self-employed taxpayers have lower tax morale than full-time employees. *Table 3* presents the findings. In many equations the coefficient is not significant.

However, it is interesting to note that in the transition countries (see also East Germany) the coefficient is mostly significant with a negative sign. In these countries self-employed individuals might feel the financial restriction much more, as the compliance costs and taxes become more visible. The rapid collapse of institutional structures produced a vacuum in many countries, followed by large social costs, especially in terms of worsening income inequality and poverty rates and bad institutional conditions, based on uncertainty and high transaction costs.

The effects of income on tax morale are difficult to assess theoretically. Depending on risk preferences and the progression of the income tax schedules, income may increase or reduce the willingness to pay taxes. Moreover, lower income taxpayers might have lower societal “stakes” or restrictions but are less in the position to take these risks, because of a high marginal utility loss (wealth reduction) if they are caught and penalized (JACKSON and MILLIRON, 1986). Thus, it does not surprise that the empirical findings show a mixed picture. Looking at the statistically significant coefficient, there is the tendency that higher income leads to lower tax morale.

Finally, *Table 3* presents evidence regarding the variable religiosity, measured as church attendance and the perceived degree of religiosity. The results suggest a positive correlation between church attendance/religiosity and tax morale. According to KIRCHGÄSSNER (2003), the religious affiliation might also play a role. While in the catholic tradition disputes between the church and the state authorities occurred regularly during medieval times and also later, in mainly protestant countries the church and the state had much closer ties. Thus, the religious affiliation could also be a determinant in the extent to which citizens feel committed to the financing of the state. This in turn might be a reason why we observe higher tax morale in Nordic countries compared to Roman countries.

### 3.2.2 Trust, Treatment of Taxpayer and National Pride

Not only the socio-demographic and the socio-economic background affect tax morale. Trust in government decisions and credibility of government actions are also of importance. Trust is not an attitude that can be demanded by the government, taxpayers bestow trust on their government or they don't. It can be argued that positive actions by the state are intended to increase taxpayers' positive attitudes and commitment to the tax system and that this “reciprocity” can increase compliant behavior (SMITH and STALANS, 1991; SMITH, 1992): if the state acts in a trustworthy way, then taxpayers might be more willing to comply with the taxes. Conversely, treatment seen by individuals as unfair may lead to resentment. Moreover, trust in the state is also affected by the way taxes are

collected and spent. It is important whether taxpayers share the government's political agenda. A previous study has shown that this strongly affects fiscal performance in Switzerland (SCHALTEGGER and TORGLER, 2006). *Table 3* clearly indicates that general trust in government, the legal system and parliament has a strong impact on tax morale.

Governments can foster trust by establishing a good reputation. In this context the willingness to pay taxes is highly influenced by the treatment of taxpayers by tax authorities. In order to collect tax revenue efficiently, tax officials should be interested in keeping the costs of collecting taxes at a minimum. Respectful treatment of taxpayers tends to support tax morale, which in turn considerably lowers the cost of tax collection. In contrast, a disrespectful treatment of taxpayers undermines tax morale and consequently increases the costs of raising taxes since audits become a rule rather than being the exception. The crucial question in this context is: what is a respectful treatment of taxpayers? Empirical analyses show that two aspects are of importance (FREY, 2003): First, transparency of procedures applied by the tax authority. In the case of arbitrary procedures and decisions taxpayers get the feeling of an unfair treatment and that they are not taken seriously. In contrast, if procedures are clearly and openly communicated and if taxpayers can comprehend the decisions by the state and the tax officials easily, the motivation to comply with the tax law is much higher. Second, taxpayers systematically respond to the personal treatment by public officials, government members and especially tax officials. If the treatment takes the form of partners in a psychological contract, taxpayers behave more honestly while being treated like an inferior in a hierarchical relationship violates intrinsic motivation to comply. At the same time this does not imply that deterrence activities do not play any role. In particular, deterrence has to be used against dishonest citizens to prevent honest taxpayers from being exploited. In general, the optimal balance between respectful treatment and deterrence has been achieved, where the system in place is able to distinguish between minor mistakes by taxpayers that should not be treated as criminal offenses and cheaters trying to fraud systematically the tax authorities. In fact, an empirical study by FREY and FELD (2002) shows that the more respectfully tax administration treats taxpayers the higher tax compliance. In addition, they show that tax evasion is lowest in the case where minor mistakes in the tax declarations are not treated as a delinquency in contrast to intentional tax fraud being punished severely (see also obtained results in *Table 3*).

*Table 3* shows also the empirical evidence of a further variable: national pride. This aspect is a widespread phenomenon, whose effect on tax cheating and other aspects of compliance appears to have been little documented in the literature to

date: “The dynamics [that] govern the creation, destruction, and distribution of various forms of pride and shame in society are very little understood, yet nothing perhaps is more crucial to the understanding of the overall dynamics of a particular society than the marked differences which exist among societies in this regard” (BOULDING, 1992: 93). The sense of group identification produced by national pride encourages cooperative behavior and thereby influences citizen behavior in groups, organizations, and societies (TYLER, 2000). Taking into account that this variable has been completely neglected in the tax compliance literature, the empirical evidence indicates that more attention should be paid to the effects of pride on tax morale and tax compliance. In almost all estimates a national pride leads to significantly stronger tax morale. Thus, independent of the cultural setting, this variable has a strong effect on tax morale.

### 3.2.3 Political Institutions

Constitutional requirements that define the basis of the politico-economic process are also supposed to influence tax morale. Direct democracy and local autonomy are key factors. They set the rules between taxpayers and the state at the constitutional level. The results indicate that both, a more direct democracy and a stronger local autonomy lead to significantly higher tax morale in Switzerland and in the United States.

Direct political participation possibilities by taxpayers using popular referenda and voter initiative can strengthen the acceptance of government decisions and hence the willingness to contribute to the costs of public goods and services. Direct democracy gives government decisions a particularly high authorization and thus makes taxpayers feel responsible for the decisions. This holds to a certain extent even with respect to minorities, which could not succeed at the ballots. If the process of decision-making is perceived as being fair and transparent, taxpayers are ready to contribute to public goods and services even in cases, where other citizens, but not themselves, are benefiting from such decisions. Citizens derive procedural utility from political participation rights (BENZ, 2005). The extent to which taxpayers can participate in the political decision making process has even a positive impact on their perceived satisfaction with life (FREY and STUTZER, 2002). Compared to purely representative systems, direct democracy leads to a different type of communication among citizens and also between citizens and representatives. The possibility of deciding for themselves on basic political issues provides incentives for citizens to collect more information. This information is not only needed to make “correct” decisions at the ballots, but also in order to participate in the dialogue with other citizens. Thus, to be well informed about

political issues is not only a voluntary contribution to a public good, but has also at least some characteristics of a private good, in order to signal competence to others (see TORGLER and SCHALTEGGER, 2005 in the case of directly voting on a tax amnesty). Moreover, as citizens are generally better informed in direct than in purely representative democracies, politicians have less leeway to pursue their personal interests instead of those of the general public. Finally, citizens feel more responsible for their community.

In the course of the public debate, at least in parts of the citizenry, a learning process occurs. Since many citizens are confronted with arguments of both sides, those opposing and those favoring a certain policy outcome, they are induced to consider each proposal anew. This can lead to a revision of their personal opinion. Therefore, the possibility emerges that citizens examine the extent to which their preferences generalize.

In order to evaluate the impact of direct democracy on tax compliance POMMERHNE and WECK-HANNEMANN (1996) have conducted an empirical analysis among Swiss cantons. With a number of possible economic and institutional factors they try to explain the amount of non-declared income in the Swiss cantons. One of the institutional factors is the extent to which people can directly decide on budgetary issues via referenda and initiatives. Since among the Swiss cantons a huge variety of elements of direct democracy are in use, the cantons represent a natural laboratory to investigate the question. The results show that the extent of direct legislation has a positive and significant impact on tax compliance. In fact, the difference is important: cantons that make strong use of direct democracy face a rate of tax evasion that is about 30 percent lower than it is in cantons that rely more on the model of representative democracy. In order to evaluate the importance of this effect, it is interesting to note that one must triplicate the detection probability to achieve the same effect. Of course, the latter would also imply a lot of costly government efforts. Insofar, to strengthen direct legislation seems to be an effective way to fight tax evasion at low costs. Furthermore, the study shows that higher marginal tax rates lead to higher tax evasion. As can be seen in *Table 3* such results are also observable when focusing on tax morale rather than tax evasion (see TORGLER, 2003b, 2003e, 2005b). *Table 3* also shows that a higher pro democratic attitude leads to higher tax morale in Latin America and in transition countries as well. A move toward more democracy as we observe in transition countries (see, e.g., FREY, 2002) might help to enhance tax morale and civic virtue over time.

Moreover, decentralization of taxing power is important in addition to direct legislation. Voters trust more in local government decisions than in central government decisions. Possible reasons for that are: Firstly, voters have more control

over local decision-makers who they often know personally. Secondly, at the local level, decision-makers have more knowledge about taxpayers' preferences, which gives them the possibility to better tailor governmental services according to the specific needs of their constituencies. Unfortunately, up to now there is hardly any empirical evidence on the impact of decentralization on tax compliance (for an exception see TORGLER, 2003b; TORGLER and WERNER, 2005). This eventually represents a fruitful avenue for further research. Moreover, we need more data (also different sources) over time to investigate tax morale. Looking mainly only at the ISSP results in the previous section, one could ask the question why we don't observe in an international comparison a higher level of tax morale in Switzerland, taking into account that direct democracy and local autonomy are such positive factors. What can be concluded, due to the empirical studies at the cantonal level, is that tax morale would probably be lower on average if Switzerland didn't have such instruments. Moreover, it should be noted that the WVS survey data indicates that in the late 80s tax morale in Switzerland was relatively high, compared to other OECD countries. On the other hand, the WVS data also shows that tax morale has decreased over time, a trend that is consistent with the results obtained in the ISSP. Thus, the interesting question to investigate in future studies is whether this trend is robust, trying to increase in the empirical analysis the number of observations over time. If this were the case in a robust manner, the next question would be to provide answers why we observe such decay over time.

### 3.2.4 Deterrence and Perceptions, the Tax System and the Tax Administration

*Table 3* shows that tax policy should maintain a high level of social capital. If people believe that others are honest their willingness to pay taxes increases (see FREY and TORGLER, 2006). Reciprocity is a key factor: if individuals notice that many others evade taxes, their intrinsic motivation to comply with taxes decreases. Evasion is a signal that intrinsic motivation is not recognized. Thus, taxpayers get the feeling that they can as well be opportunistic and the moral costs of evading taxes decrease. On the other hand and similar to the argumentation on the determinant "trust", *Table 3* indicates that if the tax administration tries to be honest, fair, informative, and helpful, acting as a *service* institution and thus treating taxpayers as partners and not "inferiors in a hierarchical relationship, taxpayers have stronger incentives to pay taxes honestly" (FREY, 2003: 11).

Connected to these findings on the determinants of tax morale we observe that there has been a noticeable shift toward a more balanced set of strategies in

Table 3: Determinants of Tax Morale

<i>Dependent variable</i>			
Tax morale			
Regions	Europe <sup>a</sup>	North and Latin America <sup>b</sup>	Transition, Asian Countries, Australia <sup>c</sup>
<i>Independent variables</i>			
Age	+	+	+
Gender (female)	+	+	+
Education	(±)	(+)	+
Married	+	+	(+)
Self-employed	–	(+)	–
Income	–	–	–
Financial satisfaction	+	+	+
Church attendance	+	+	+ (Asia)
Religious	+	+	(–/+ ) (Asia)
Trust in government	+	+	+
Trust in legal system	+		+
Trust in court/legal system	+		
Trust in the president		+	
Trust public officials		+	+
Pride	+	+	
Direct democracy	+ (Switzerland)	+ (USA)	
Pro democratic attitudes	+	+	+
Local autonomy	+		
<i>Deterrence factors</i>			
	Switzerland		
Fine rate	(–)		
Audit probability	(±)		
Having been audited		–	

Regions	Europe <sup>a</sup>	North and Latin America <sup>b</sup>	Transition, Asian Countries, Australia <sup>c</sup>
<i>Tax system</i>			
Individ. Income tax rate	(-)		
Fairness of the tax system		+	
Complexity of the tax system		(-)	
<i>Tax administration</i>			
Positive attit. towards taxation		+	
<i>Taxpayers' perception</i>			
Tax evasion/avoidance		-	
Probability of audit		-	
Fear of getting caught		+	
Trust people obey the law		+	

Notes: Summary of survey studies in different regions. Tendencies: +: significant positive coefficient, (+), (-), positive, respectively negative coefficient sign without being (consistently) significant, (±) positive and negative sign of the coefficient without being (consistently) significant.

a Torgler (2003b, 2003c, 2003d, 2004a, 2005b, 2005c, 2006b), Frey and Torgler (2004), Alm and Torgler (2006), Martinez-Vazquez and Torgler (2006), Schneider and Torgler (2006).

b Torgler (2003d, 2003e, 2003f, 2003g, 2006b).

c Torgler (2003g, 2004b, Torgler and Murphy 2004, Torgler 2006b, 2006c, Torgler 2006d)

tax administrations. In many countries there is an increased emphasis on quality, customer service and reasonable and fair treatment of taxpayers. However, studies that investigate the impact of such a shift are still hardly available (for exceptions, see TORGLER, 2004b for Japan; TORGLER and MURPHY, 2004 for Australia).

Japan, for example, offers a good example for a consequent strategy with the aim to intensify an interaction between tax administration and taxpayers based on trust. After the reorganization in 1949, the Japan tax administration had a high rate of tax delinquency (around 40 percent). A too fast implementation of the self-assessment system and high tax burdens frustrated Japanese taxpayers. The following reforms aimed at reducing the tax burden, simplifying the tax returns and improving taxpayers' assistance helped to increase tax compliance.

Today, Japan is known for a high degree of tax morale, which might be influenced by the intensive interaction between the tax administration and the taxpayers based on trust.

Another example is Australia. The 1980s saw public administration being faced with growing state and public demands to become more market-focused, service oriented, open and efficient. In response to that, the Australian Taxation Office (ATO) adopted a new, efficiency-oriented and customer-focused organizational structure. Most interestingly, instead of focusing on compliance management, risk control, or structuring the application of enforcement discretion, the ATO focused more on service, customer needs, quality, transparency and process improvement. In fact, the ATO was amongst the first tax administrations in the world to implement a new client-based organizational structure (the client based model is where staff is assigned to units that focus on specific groups of customers; for example, salary and wage earners, small business income taxpayers, and large business income tax payers)<sup>1</sup>. One of the advantages of such a client-based structure is that it allows tax administrations to better match their enforcement and educational programs to the compliance patterns of different groups. This helps delivering higher quality service to taxpayers (see VERHORN and BRONDOLO, 1999). If taxpayers recognize that such an approach is likely to achieve better compliance, it may also influence their own tax morale. Thus, a client-focused approach is likely to increase trust among taxpayers, as taxpayers' needs are being considered more thoroughly in the regulatory process.

#### 4. Directions for Future Research

In the last section we provided an overview on some of the determinants of tax morale that have been isolated so far. However, there is a lot unexplained and empirical evidence is essential due to the lack of insights. In their overview, ANDREONI, ERARD and FEINSTEIN (1998) state: "Although many empirical studies of noncompliance have been conducted during the past decade, we believe that the empirical literature is still in its youth, with many of the most important behavioral hypotheses and policy questions yet to be adequately investigated" (pp. 835–836). In the following, we concentrate on two further topics we believe are important for future research. Certainly, several other topics can be

1 Prior to this, a function-based structure was used by the ATO (e.g., a separate division for processing tax returns, another for auditing taxpayers, and another for collecting arrears).

discussed. For example, the connection between tax morale and the provision of public goods or possible crowding effects between tax morale and the voluntary private provision of public goods are interesting topics that deserve more attention in the future.

#### *4.1. Complexity of the Tax System*

Can simplicity of the tax system induce higher tax compliance and higher tax morale? Is complexity correlated with the two aspects? In general, simplicity is a major issue in tax reform concerns. A well-designed tax system should be simple and easy to understand. Complexity on the contrary may result in unintentional non-compliance if taxpayers have problems in filling the tax form. This can reduce the moral costs of evading taxes, which undermines tax morale, too. Thus, a simpler tax code would reduce taxpayers' expenditure in time and money to comply with the tax law. Until now, only little empirical evidence is available regarding the effects of a simplification of the tax system on tax compliance and tax morale. The question could be elucidated by surveys and (field) experiments. Experiments and field experiments can help to get insights into the direct causality. Surveys on the other hand can give insights whether perceived complexity affects tax morale and tax compliance.

#### *4.2. Business Tax Evasion and Business Tax Morale*

In most of the studies on tax morale and tax compliance, research has focused on personal income tax. Business tax evasions in general and VAT compliance in particular have received very little attention. This is a surprise taking into account the economic importance of the business sector and the importance of business taxation for tax administrations. Work in this area is therefore highly relevant. Certainly, VAT has the advantage that it is more difficult to evade than income taxes. However, there are well-known possibilities to evade VAT, too. AGHA and HAUGHTON (1996) provide a detailed list including understatement of sales, inflation of claims for VAT paid inputs, claiming credit for tax paid on inputs used in producing goods which are exempt from VAT, non-registration for VAT, diversion of zero-rated exports to the domestic market or claiming that the transaction is not a taxable event. AGHA and HAUGHTON (1996) report from audits in France in 1984 that for two-thirds of those audited had understated the value of taxable sales, a quarter of them fraudulently. Two-fifths of those audited had overstated the value of taxable inputs. They also provide a summary for VAT tax evasion in different countries. For example, in the late 70s, 40% of the VAT

revenues went uncollected in Italy and in the Netherlands, a third of all firms had evaded some VAT.

In general, Agha and Haughton's results indicate that VAT compliance improves with a lower VAT rate, fewer rates, a smaller population, more learning time and greater spending in the tax administration. They also conclude that a single rate on a broad base is the ideal form of VAT. It not only increases the degree of compliance but also lowers the costs of administration. Interestingly, there is evidence for a political trade-off between raising a smaller amount of revenue with an efficient broad-based, single and low rated VAT and raising a higher amount of revenue with higher VAT rates but on a narrow base with multiple rates. However, the authors state that this result must be treated with caution, "because recommendations based on cross-country comparisons are apt to have a "one size fits all" quality, which overlooks the history, traditions and special features of any given country and which are so important to the policy analyst. Nor are distributional effects treated here" (p. 307). In addition, there is hardly any study that analyzes the moral dimension of business taxation. Does it make a difference between paying personal taxes and business taxes from a moral point of view? Do taxpayers behave different when they file their personal tax declaration in comparison to the tax declaration for their company?

All in all, knowledge on tax morale and tax evasion in the case of business taxes is very limited so far. For example, it would be important to have evidence on tax compliance and tax morale for different business areas covering topics such as deterrence, equity, competition, attitudes towards VAT and other business taxes, the tax system, the administration, the tax burden (e.g., corporate taxes), compliance efforts etc.

## 5. Conclusions

The economic literature has made major attempts to integrate efficiency and equity considerations into the theory of optimal taxation. Though this literature has yielded important insights on optimal tax policy issues, it is not free of criticism. Especially, the narrowness of the optimal taxation approach is subject to various critics. For example, BRENNAN and BUCHANAN (1980) criticize the optimal taxation literature due to its institutional vacuum. The same can be applied to tax compliance and tax morale. Tax compliance has been investigated in different social science disciplines. One branch of research analyzes tax compliance in terms of a pure cost-benefit calculus of an individual taxpayer. According to this view, the level of enforcement measures like controls and fines as well as the risk

aversion of a taxpayer determine the level of tax compliance. The other branch of research which has received increased attention in the last few years due to the puzzle of tax compliance is broader and incorporates many other determinants of taxpayer behavior into account like socio-economic factors, the politico-institutional background or the tax agency behavior and stresses the relevance of tax morale or social norms to understand the level of tax compliance. Thus, results and conclusions obtained in tax morale research are of considerable importance. First, it can provide insight in a more efficient way of raising revenues since the interaction between the taxpayer and the tax authority is taken into account. Second, this research points to a broader understanding of tax compliance where aspects of deterrence (audits and penalties), government regulation, opportunity costs (migration costs and employment status), the quality of publicly provided goods, the tax system (complexity, progressivity and incidence), treatment of taxpayers by the tax authority (transparency, partnership and generosity) and the homogeneity or heterogeneity of the society should be systematically evaluated.

In this paper, we have provided a survey of the research that has been conducted on the magnitude and the determinants of tax morale, focusing mainly on Switzerland. Additionally, we discussed directions for future research on two important areas, which may be useful to tackle in the future: the impact of the complexity of the tax structure on tax morale and business tax evasion. One of important policy conclusions is that the acceptance of government decisions is a key instrument to understand tax morale. The process of decision-making is important, too. In addition, the equivalence of paying taxes for getting public goods is an important guideline. If taxpayers can participate in the decision of the level of taxes and the distribution of the expenditures, tax morale will be higher since the decision process is characterized by a higher degree of political legitimation.

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#### SUMMARY

Tax morale has received a growing attention in academics as well as in public life. The relevance of tax morale cannot be neglected as tax morale can help to

explain the level of tax compliance or tax evasion. It deals with the question to what extent taxpayers feel a moral obligation to pay taxes. This paper gives an overview of tax morale with a special focus on Switzerland. We highlight the magnitude and the determinants of tax morale that have been isolated so far and discuss directions for future research in this area.

### ZUSAMMENFASSUNG

Die Steuermoralforschung erfreut sich einer zunehmenden Beliebtheit. Die Bedeutung der Steuermoral sollte nicht vernachlässigt werden, da sie einen Teil der Steuerhinterziehung zu erklären vermag. Steuermoral wird dabei als eine innere Bereitschaft der Steuerzahler begriffen, ihre Steuern dem Staat abzuliefern. Dieses Papier gibt eine Übersicht über die Steuermoralforschung mit einer Fokussierung auf die Schweiz. Wir befassen uns mit dem Ausmass der Steuermoral und den Erklärungsfaktoren der Steuermoral, die bis heute isoliert werden konnten. Im Weiteren diskutieren wir zwei Aspekte, die einer vertieften Forschungsanstrengung bedürften.

### RÉSUMÉ

Le domaine de la morale fiscale attire une attention croissante tant de la part du monde académique que de celle du public. En fait, la morale fiscale n'est pas à sous-estimer, car elle peut contribuer à expliquer la fraude fiscale au moins en partie. Elle est définie comme la disposition morale des contribuables à donner à l'Etat ce qui lui revient – les impôts. Notre étude donne une vue d'ensemble de la recherche actuelle, spécialement en Suisse. Nous relevons l'importance de la morale fiscale ainsi que les facteurs identifiés jusqu'à présent qui la déterminent. En outre, nous discutons deux aspects qui seront à soumettre à une étude approfondie.