

## Tax Evasion and Ethics: A Comparative Study of the USA and Four Latin American Countries

Robert W. McGee and Silvia López Paláu\*

### Introduction

The authors distributed a survey instrument to university students in Colombia, Ecuador, Puerto Rico, the Dominican Republic and the United States to determine their views on the ethics of tax evasion. Participants were asked to indicate the extent of their agreement or disagreement with each statement that has been used to justify tax evasion, using a 7-point Likert scale. Arguments were then ranked from strongest to weakest. Several comparisons were made to determine if the attitude toward tax evasion differed by country, culture or gender.

Although tax evasion has been discussed extensively in the economics and public finance literature, not much has been said about it from the perspective of ethics. There are some exceptions. Martin Crowe (1944), a Catholic priest, conducted an extensive review of 500 years worth of religious and philosophical literature on the ethics of tax evasion, some of which was in the Latin language. More recently, McGee (1998a) published an edited book on the subject. Torgler (2003) published a doctoral dissertation on tax morale, a portion of which investigated ethical aspects of tax evasion.

Several studies have been done from various religious perspectives, including Christianity (Gronbacher 1998; Pennock 1998), Judaism (Cohn 1998; McGee and Cohn 2006; Tamari 1998), Islam (McGee 1998b; Murtuza and Ghazanfar 1998), Baha'i (DeMerville 1998) and Mormon (McGee and Smith 2006; Smith Kimball 1998). If one were to summarize these studies in

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a single sentence, it would be that Jews, Baha'is and Mormons are strongly opposed to tax evasion, whereas Christians and Muslims are more flexible on the topic.

Some theoretical country studies have also been done. Ballas and Tsoukas (1998) discuss tax evasion and government corruption in Greece. Morales (1998) reports on the ethics of tax evasion from a Mexican perspective and concludes that the duty to one's family at times supersedes one's duty to the state. Preobragenskaya and McGee (2004) and Vaguine (1998) examine tax evasion in Russia. Smatrakalev (1998) discusses tax evasion in Bulgaria.

Some empirical studies and surveys have been conducted to determine the views on tax evasion in several countries. McGee (1999) conducted a survey to determine why tax evasion is so prevalent in Armenia. A more recent study looked at tax evasion in Armenia in more depth (McGee and Maranjyan 2006a). Country studies have also been conducted for Argentina (McGee and Rossi 2006), Bosnia (McGee et al. 2006), China (McGee and An 2006; McGee and Guo 2006), Germany (McGee et al. 2006), Guatemala (McGee and Lingle 2005), Hong Kong (McGee and Ho 2006), Macau (McGee et al. 2006), Poland (McGee and Bernal 2006), Romania (McGee 2006a) and Slovakia (McGee and Tusan 2006). If one were to summarize these studies in a single sentence, it would be that most people find tax evasion to be ethical in some situations, although some arguments to justify tax evasion are stronger than others. These studies generally found that there are three basic positions on the ethics of tax evasion—it is never ethical, sometimes ethical or always ethical, although support for the always ethical position was the weakest of the three. These three positions are discussed in depth by McGee (2006b).

The present study surveyed the opinions of university students in Colombia, Ecuador, Puerto Rico, the Dominican Republic and the United States to determine their views on the ethics of tax evasion. The survey instrument consisted of 18 statements that included the 15 main arguments that have been used to justify tax evasion in the past 500 years (Crowe 1944) plus three more recent arguments. Participants were asked to indicate the extent of their agreement or disagreement with each statement by placing a number from 1 to 7 in the space provided. The results were then tallied and the arguments were ranked from strongest to weakest. Country and gender comparisons were also made to determine whether responses varied by country or gender. The responses of accounting and business students were also compared to determine if there were any differences by major. The findings indicate that people in the Dominican Republic are less opposed to tax evasion than are the populations of the other four countries and that

females are sometimes more opposed to tax evasion than are males. Surprisingly, accounting students are less opposed to tax evasion than are business students.

## Findings

The total sample size was 1195, which consisted of 436 males, 710 females and 49 unknown. The two largest groups surveyed were accounting students and business/economics students. The U.S. sample included some ethnic diversity. Table 1 shows the demographic information. Table 2 shows the mean scores for each of the 18 statements for all five countries. Table 3 ranks the arguments supporting tax evasion, from strongest to weakest. The rankings are based on a five-country average. The strongest argument to support tax evasion is in cases where a large portion of the money collected is wasted. In second place is the case where a significant portion of the money winds up in the pockets of corrupt politicians or their families and friends. The third strongest argument is in cases where the system is perceived as being unfair. The ability to pay argument came in fourth. This viewpoint has a long and strong history in the Catholic theological and philosophical literature. Various human rights arguments came in fifth and sixth place. The unjust war argument, which has been the basis for war tax resisters, was tied for sixth place.

The weakest arguments were the ones that took the position that evasion is justified even if the money is spent wisely or on projects that benefit the taxpayer. There is also a strong aversion to tax evasion where the people who pay taxes will have to pay more because the evaders pay less. Chart 1 shows the range of scores. As can be seen, although some arguments are stronger, none of the arguments produced scores that were in the bottom range.

Table 4 shows the mean differences by country for each of the 18 statements. Mann-Whitney U tests were done to determine the significance of the differences. Positive numbers mean that the country in the column heading has a greater mean than the country in the row heading. The minus sign means the opposite. P values are enclosed in parenthesis. Asterisks refer to the significance level as follows: \* Significant at the 1% level, \*\* Significant at the 5% level, \*\*\* Significant at the 10% level. Table 5 summarizes the findings for each of the 18 statements for all five countries.



**Table 2:** Summary of Responses (1 = strongly agree; 7 = strongly disagree)

S#	Statement	Co	Ec	PR	DR	USA	Avg
1	Tax evasion is ethical if tax rates are too high.	6.04	5.75	5.64	3.68	5.92	5.41
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	6.48	6.39	6.46	4.74	6.06	6.03
3	Tax evasion is ethical if the tax system is unfair.	5.71	4.96	4.84	3.75	5.33	4.92
4	Tax evasion is ethical if a large portion of the money collected is wasted.	5.47	4.57	4.62	3.63	5.38	4.73
5	Tax evasion is ethical even if most of the money collected is spent wisely.	6.36	6.30	6.46	4.61	6.19	5.98
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	6.00	5.56	5.66	4.90	5.85	5.59
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	6.31	6.08	6.19	4.79	6.13	5.90
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	6.39	5.99	6.04	4.97	6.14	5.91
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	6.43	6.14	6.38	4.62	6.08	5.93
10	Tax evasion is ethical if everyone is doing it.	6.61	6.31	6.19	4.54	6.15	5.96

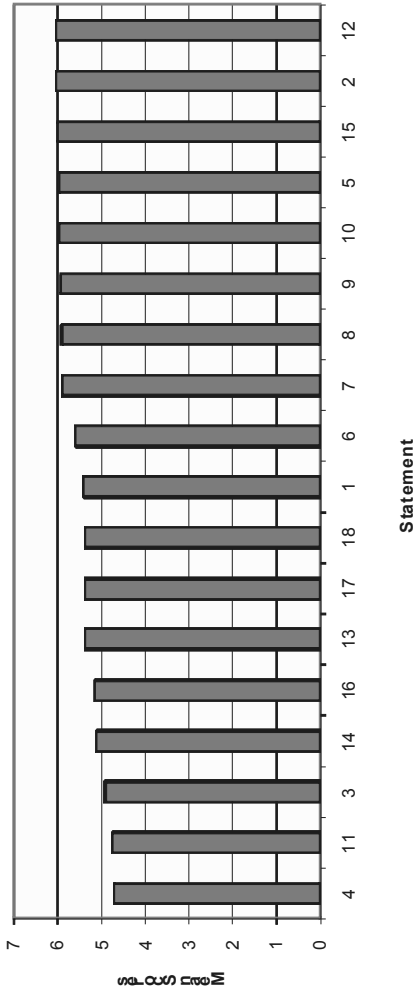
Table 2: Summary of Responses (continued)

S#	Statement	Co	Ec	PR	DR	USA	Avg
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	5.32	4.41	4.29	4.28	5.43	4.75
12	Tax evasion is ethical if the probability of getting caught is low.	6.60	6.37	6.16	4.96	6.15	6.05
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	5.99	5.11	5.19	4.76	5.92	5.39
14	Tax evasion is ethical if I can't afford to pay.	5.74	5.35	5.20	3.69	5.59	5.11
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	6.43	6.11	6.17	5.21	6.14	6.01
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1935.	5.51	5.24	4.90	4.90	5.21	5.15
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	5.38	5.77	5.66	4.92	5.20	5.39
18	Tax evasion is ethical if the government imprisons people for their political opinions.	5.76	5.72	5.09	5.26	5.12	5.39
	Average score	6.03	5.67	5.62	4.57	5.78	5.53

**Table 3:** Ranking of Arguments Favoring Tax Evasion—Strongest to Weakest (1 = strongly agree; 7 = strongly disagree)

Rank	S#	Statement	Avg
1	4	Tax evasion is ethical if a large portion of the money collected is wasted.	4.73
2	11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	4.75
3	3	Tax evasion is ethical if the tax system is unfair.	4.92
4	14	Tax evasion is ethical if I can't afford to pay.	5.11
5	16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1935.	5.15
6	13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	5.39
6	17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	5.39
6	18	Tax evasion is ethical if the government imprisons people for their political opinions.	5.39
9	1	Tax evasion is ethical if tax rates are too high.	5.41
10	6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	5.59
11	7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.90
12	8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.91
13	9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.93
14	10	Tax evasion is ethical if everyone is doing it.	5.96
15	5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.98
16	15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	6.01
17	2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	6.03
18	12	Tax evasion is ethical if the probability of getting caught is low.	6.05
		Average score	<b>5.53</b>

**Chart 1: Statements Ranked from Strongest to Weakest Arguments Supporting Tax Evasion**





**Table 4:** Mean Differences by Country

Panel 1—Statement 1					Charts country means				
Countries	Colombia	Ecuador	Puerto Rico	Dominican Republic	COL	EC	PR	DR	USA
Ecuador	0.30 (0.112)				6.04	5.75	5.64	3.68	5.92
Puerto Rico	0.40 ** (0.050)	.11 (0.842)							
Dominican Republic	2.36 * (0.000)	2.06 * (.000)	1.96 * (.000)						
United States	0.13 (0.559)	-0.17 (0.211)	-0.27 *** (.090)	-2.23 * (.000)					
Panel 2—Statement 2									
Ecuador	.09 (0.343)				6.48	6.39	6.46	4.74	6.06
Puerto Rico	.01 (0.493)	-.07 (0.701)							
Dominican Republic	1.73 * (.000)	1.64 * (.000)	1.72 * (.000)						
United States	0.42 * (.000)	0.33 ** (.012)	0.40 * (.000)	-1.31 * (.000)					

**Table 4:** Mean Differences by Country (continued)

Panel 3—Statement 3				
Countries	Colombia	Ecuador	Puerto Rico	Dominican Republic
Ecuador	0.075* (.001)			
Puerto Rico	0.87* (.000)	0.12 (.672)		
Dominican Republic	1.96* (.000)	1.21* (.000)	1.09* (.000)	
United States	0.38** (.026)	-0.37** (.050)	-0.49* (.004)	-1.58* (.000)

Panel 4—Statement 4				
Countries	Colombia	Ecuador	Puerto Rico	Dominican Republic
Ecuador	0.90* (.000)			
Puerto Rico	0.85* (.000)	-0.05 (.850)		
Dominican Republic	1.84* (.000)	0.94* (.000)	0.99* (.000)	
United States	.09 (.704)	-0.81* (.000)	-0.76* (.090)	-1.75* (.000)

Country	Mean Difference
COL	5.71
EC	4.96
PR	4.84
DR	3.75
USA	5.33

Country	Mean Difference
COL	5.47
EC	4.57
PR	4.62
DR	3.63
USA	5.38

**Table 4:** Mean Differences by Country (continued)

Panel 5—Statement 5	
Ecuador	.06 (.293)
Puerto Rico	-0.16 (.209)
Dominican Republic	1.75* (.000)
United States	0.17** (.044)
	0.27** (.017)
	-1.58* (.000)

Panel 6—Statement 6	
Ecuador	.044** (.015)
Puerto Rico	0.34** (.041)
Dominican Republic	1.10* (.000)
United States	.015 (.136)
	-0.29 (.132)
	.76* (.000)
	-0.19 (.335)
	-0.95* (.000)

Figure 1: Bar chart for Statement 5. Y-axis: 0.00 to 7.00. X-axis: COL, EC, PR, DR, USA. Values: COL (6.36), EC (6.30), PR (6.46), DR (4.61), USA (6.49).

Figure 2: Bar chart for Statement 6. Y-axis: 0.00 to 7.00. X-axis: COL, EC, PR, DR, USA. Values: COL (6.00), EC (5.56), PR (5.66), DR (4.90), USA (5.85).

**Table 4:** Mean Differences by Country (continued)

Panel 7—Statement 7				
Countries	Colombia	Ecuador	Puerto Rico	Dominican Republic
Ecuador	0.23 (.161)			
Puerto Rico	0.12 (.713)	-0.11 (.295)		
Dominican Republic	1.52* (.000)	1.29* (.000)	1.40* (.000)	
United States	0.18 (.399)	-0.05 (.422)	-0.06 (.650)	-1.34* (.000)

Panel 8—Statement 8				
Countries	Colombia	Ecuador	Puerto Rico	Dominican Republic
Ecuador	0.40* (.005)			
Puerto Rico	0.35* (.006)	-0.05 (.756)		
Dominican Republic	1.42* (.000)	1.02* (.000)	1.07* (.000)	
United States	0.25* (.007)	-0.15 (.435)	-0.10 (.574)	-1.17* (.000)

Panel 7—Statement 7

Country	Mean Difference
COL	6.31
EC	6.08
PR	6.19
DR	4.79
USA	6.13

Panel 8—Statement 8

Country	Mean Difference
COL	6.39
EC	5.99
PR	6.04
DR	4.97
USA	6.14

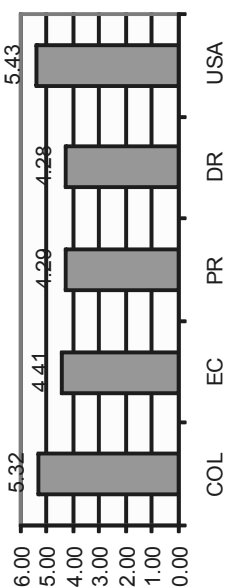
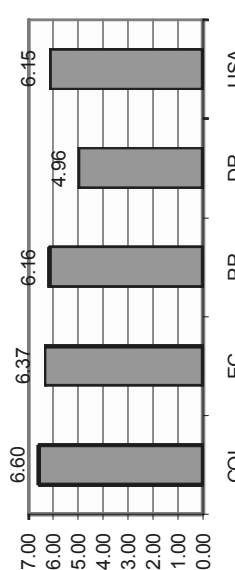
**Table 4:** Mean Differences by Country (continued)

Panel 9—Statement 9		Panel 10—Statement 10	
Ecuador	0.29** (.050)	Ecuador	0.30*** (.053)
Puerto Rico	.05 (.710)	Puerto Rico	0.42* (.000)
Dominican Republic	1.81* (.000)	Dominican Republic	2.07* (.000)
United States	.035* (.001)	United States	0.46* (.000)
	.06 (.496)		0.16** (.028)
	0.30* (.003)		0.04 (.361)
	-1.46* (.000)		-1.61* (.000)

Panel 9—Statement 9		Panel 10—Statement 10	
COL	6.43	COL	6.61
EC	6.14	EC	6.31
PR	6.38	PR	6.19
DR	4.62	DR	4.54
USA	6.08	USA	6.15

**Table 4: Mean Differences by Country (continued)**

Panel 11—Statement 11		Charts country means			
Countries	Colombia	Ecuador	Puerto Rico	Dominican Republic	
Ecuador	0.91* (.000)				
Puerto Rico	1.03* (.000)	0.12 (.601)			
Dominican Republic	1.04* (.000)	0.13 (.837)	.01 (.793)		
United States	-0.11 (.960)	-1.02* (.000)	-1.14* (.000)	-1.15* (.000)	
Panel 12—Statement 12		Charts country means			
Countries	Colombia	Ecuador	Puerto Rico	Dominican Republic	
Ecuador	0.23 (.160)				
Puerto Rico	0.44* (.002)	0.21 (.192)			
Dominican Republic	1.64* (.000)	1.41* (.000)	1.20* (.000)		
United States	.045* (.000)	0.22** (.022)	.01 (.332)	-1.19* (.000)	

**Table 4:** Mean Differences by Country (continued)

Panel 13—Statement 13	
Ecuador	0.88* (.000)
Puerto Rico	0.80* (.000)
Dominican Republic	1.23* (.000)
United States	0.07 (.291)
	-0.81* (.000)
	0.73* (.000)
	-1.16* (.000)

Panel 14—Statement 14	
Ecuador	0.39*** (.099)
Puerto Rico	0.54* (.008)
Dominican Republic	2.05* (.000)
United States	0.15 (.536)
	-0.24 (.194)
	1.66* (.000)
	1.51* (.000)
	-1.90* (.000)

Panel 13—Statement 13

Country	Mean Difference
COL	5.99
EC	5.11
PR	5.19
DR	4.76
USA	5.92

Panel 14—Statement 14

Country	Mean Difference
COL	5.74
EC	5.35
PR	5.20
DR	3.69
USA	5.59

**Table 4:** Mean Differences by Country (continued)

Panel 15—Statement 15				
	Ecuador	Puerto Rico	Dominican Republic	United States
	0.32** (.045)	-0.06 (.576)	0.90* (.000)	0.29* (.005)
			0.96* (.000)	.03 (.302)
				-0.93* (.000)

Panel 16—Statement 16				
Countries	Colombia	Ecuador	Puerto Rico	Dominican Republic
Ecuador	0.27 (.165)			
Puerto Rico	0.61* (.002)	0.34 (.131)		
Dominican Republic	0.61* (.003)	0.34 (.143)	.00 (.994)	
United States	0.30** (.033)	.03 (.760)	-0.31 (.112)	-0.31 (.135)

Panel 15 Chart Data:

Country	Mean Difference
Ecuador	6.43
Puerto Rico	6.11
Dominican Republic	6.17
United States	6.14

Panel 16 Chart Data:

Country	Mean Difference
Ecuador	5.51
Puerto Rico	5.24
Dominican Republic	4.90
United States	4.90



**Table 4: Mean Differences by Country (continued)**

Panel 17—Statement 17	
Ecuador	-0.39*** (.049)
Puerto Rico	0.11 (.709)
Dominican Republic	0.46 (.194)
United States	0.18 (.385)

Panel 18—Statement 18	
Ecuador	.04 (.776)
Puerto Rico	0.67* (.001)
Dominican Republic	0.50 (.159)
United States	0.64* (.001)

Panel 17—Statement 17	
COL	5.38
EC	5.77
PR	5.66
DR	4.92
USA	5.20

Panel 18—Statement 18	
COL	5.76
EC	5.72
PR	5.09
DR	5.26
USA	5.12

Panel 17—Statement 17	
Ecuador	-0.39*** (.049)
Puerto Rico	0.11 (.709)
Dominican Republic	0.85* (.002)
United States	0.57* (.004)
	46* (.003)
	-0.28 (.382)

Panel 18—Statement 18	
Ecuador	.04 (.776)
Puerto Rico	0.63* (.006)
Dominican Republic	0.46 (.268)
United States	0.60* (.009)
	-0.17 (.154)
	-0.03 (.714)
	0.14 (.254)

**Table 5:** Summary of Findings

S#	Statement	Findings
1	Tax evasion is ethical if tax rates are too high.	The Dominican Republic responses were significantly different from the responses of the other countries. Colombia (6.04) had the highest mean and the Dominican Republic (3.68) the lowest. Generally, there was not a significant difference among the other four countries. The population can be separated into two groups—the Dominican Republic and the other four countries.
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	The Dominican Republic (4.74) and USA (6.06) responses are significantly different from the responses of the other countries. Colombia (6.48) has the highest mean and the Dominican Republic the lowest. There are no significant differences among Colombia, Ecuador and Puerto Rico but they differ from the US and the Dominican Republic. The population can be separated into three groups—(1) Dominican Republic, (2) USA, and (3) Colombia, Ecuador and Puerto Rico.
3	Tax evasion is ethical if the tax system is unfair.	The Dominican Republic (3.75) and USA (5.33) scores are significantly different from the scores of the other three countries. Colombia (5.71) has the highest mean and the Dominican Republic the lowest. The population can be separated into four groups—(1) Dominican Republic, (2) Ecuador and Puerto Rico, (3) the USA and (4) Colombia.
4	Tax evasion is ethical if a large portion of the money collected is wasted.	The Dominican Republic (3.63) score is significantly different from the other scores. Colombia (5.47) has the highest mean and the Dominican Republic the lowest. The population can be separated into three groups—(1) Dominican Republic, (2) Ecuador and Puerto Rico, and (3) Colombia and the USA.

**Table 5:** Summary of Findings (continued)

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5	Tax evasion is ethical even if most of the money collected is spent wisely.	The Dominican Republic (4.61) responses are significantly different from the other four country responses. Puerto Rico (6.46) has the highest mean and the Dominican Republic the lowest. The population can be divided into two groups—(1) Dominican Republic and (2) Colombia, Ecuador, Puerto Rico and the USA.
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	The Dominican Republic (4.90) responses are significantly different from responses of the other four countries. Colombia (6.00) had the highest mean and the Dominican Republic the lowest. The population can be divided into two groups—(1) Dominican Republic and (2) Colombia, Ecuador, Puerto Rico and the USA.
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	The Dominican Republic (4.79) responses are significantly different from responses of the other four countries. Colombia (6.31) had the highest mean and the Dominican Republic the lowest. The population can be divided into two groups—(1) Dominican Republic and (2) Colombia, Ecuador, Puerto Rico and the USA.
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	The Dominican Republic (4.97) and Colombia (6.39) responses are significantly different from the responses of the other three countries. Colombia had the highest mean and the Dominican Republic the lowest. The population can be divided into three groups—(1) Dominican Republic, (2) Ecuador, Puerto Rico and the USA, and (3) Colombia.
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	The Dominican Republic (4.62) and Colombia (6.43) scores are significantly different from the scores of the other three countries. Colombia had the highest mean and the Dominican Republic the lowest. The population can be divided into three groups—(1) Dominican Republic, (2) USA and Ecuador, and (3) Colombia and Puerto Rico.

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**Table 5:** Summary of Findings (continued)

10	Tax evasion is ethical if everyone is doing it.	The Dominican Republic (4.54) and Colombia (6.61) scores are significantly different from the scores of the other three countries. Colombia had the highest mean and the Dominican Republic the lowest. There is not a significant difference between Ecuador and Puerto Rico. The population can be divided into four groups—(1) Dominican Republic, (2) USA, (3) Ecuador and Puerto Rico, and (4) Colombia.
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	The USA (5.43) has the highest mean and the Dominican Republic (4.28) the lowest, with nearly identical scores for the Dominican Republic and Puerto Rico (4.29). The population can be divided into two groups—(1) the Dominican Republic, Ecuador and Puerto Rico, and (2) Colombia and the USA.
12	Tax evasion is ethical if the probability of getting caught is low.	The Dominican Republic responses were significantly different from the responses of the other four countries. Colombia (6.60) had the highest mean and the Dominican Republic (4.96) the lowest. There were not significant differences between Ecuador and Puerto Rico or between Ecuador and Colombia but there were significant differences between Puerto Rico and Colombia. The population can be divided into three groups—(1) Dominican Republic, (2) Puerto Rico and the USA, and (3) Ecuador and Colombia.
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	Colombia (5.99) had the highest mean, slightly higher than the USA (5.92). The Dominican Republic (4.76) had the lowest mean. There was not a significant difference between Ecuador, the Dominican Republic and Puerto Rico. The population can be divided into two groups—(1) the Dominican Republic, Ecuador and Puerto Rico, and (2) Colombia and the USA.

**Table 5:** Summary of Findings (continued)

14	Tax evasion is ethical if I can't afford to pay.	The Dominican Republic (3.69) responses were significantly different from the responses of the other four countries. Colombia (5.74) had the highest mean. Generally, there were not significant differences among the USA, Ecuador, Puerto Rico and Colombia. Colombia differs slightly from Puerto Rico and slightly from Ecuador. The population can be divided into two groups—(1) Dominican Republic, and (2) Colombia, Ecuador, Puerto Rico and the USA.
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	The Dominican Republic responses were significantly different from the responses of the other four countries. Colombia had the highest mean (6.43) and the Dominican Republic the lowest (5.21). There were no significant differences among Ecuador, Puerto Rico and the USA. The population can be divided into three groups—(1) Dominican Republic, (2) Ecuador, Puerto Rico and the USA, and (3) Colombia.
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1935.	The lowest mean score was shared by the Dominican Republic and Puerto Rico (4.90). Colombia (5.51) had the highest mean score, which was significantly different from the other scores. The population can be divided into two groups—(1) Colombia, and (2) Ecuador, Puerto Rico, the Dominican Republic and the USA.
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	The Dominican Republic responses were significantly different from the responses of the other four countries. Ecuador (5.77) had the highest mean and the Dominican Republic (4.92) the lowest. Generally, there were not significant differences between Ecuador and Puerto Rico and among Colombia, the Dominican Republic and the USA. The population can be divided into two groups—(1) Puerto Rico and Ecuador, and (2) Dominican Republic, USA and Colombia.

**Table 5:** Summary of Findings (continued)

18	Tax evasion is ethical if the government imprisons people for their political opinions.	The Dominican Republic responses are significantly different from the responses of the other four countries. Colombia (5.76) had the highest mean, followed closely by Ecuador (5.72) and Puerto Rico (5.09) had the lowest score, followed closely by the USA (5.12). There were not significant differences among the USA, the Dominican Republic and Puerto Rico or between Colombia and Ecuador. The population can be divided into two groups—(1) Puerto Rico, the Dominican Republic and the United States, and (2) Colombia and Ecuador.
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## Gender

Many studies have been conducted over the years that compare ethical attitudes of men and women. Some studies found that women are more ethical than men (Akaah 1989; Boyd 1981; Hoffman 1998) while other studies found that there is not a significant difference between male and female ethical attitudes (Browning and Zabriskie 1983; Harris 1990; Nyaw and Ng 1994). Some studies found that men are more ethical than women (Barnett and Karson 1987; Weeks et al. 1999).

Several studies of tax evasion have also compared male and female views. Men were found to be more opposed to tax evasion in studies of Romania (McGee 2006a), Slovakia (McGee and Tusan 2006) and Sweden (Vogel 1974). Women were more opposed to tax evasion in studies of China (McGee and Guo 2006), Guatemala (McGee and Lingle 2005), Mormons (McGee and Smith 2006) and Orthodox Jews (McGee and Cohn 2006). A third group of studies found no significant difference between male and female views. These studies were of Argentina (McGee and Rossi 2006), China (McGee and Noronha 2006), Hong Kong (McGee and Ho 2006), Poland (McGee and Bernal 2006) and Thailand (McGee 2006c).

The present study tests for gender differences as well. The results are presented below in Table 6. Females were more firmly opposed to tax evasion for 17 of 18 statements. Even in the one case where the male scores were higher, they were higher by only 0.01. But the differences were significant for only 5 of the 18 statements. The differences were significant for all three of the human rights arguments—Jews in Germany, discrimination and imprisonment for political ideas – and also for the argument that evasion is justified if the money is spent on projects that do not benefit the taxpayer and in cases where everyone is doing it. The most significant difference between

male and female scores was for the argument that evasion was justifiable in cases where people are imprisoned for their political ideas.

One possible explanation for the stronger opposition to tax evasion is because females are taught from an early age to obey authority. That was the reason given to explain why women had higher scores than men in a study of Orthodox Jews (McGee and Cohn 2006). Perhaps it is a reason that is true generally. But if so, it does not explain why some other studies found no significant differences between male and female scores.

A study of gender differences in ten Latin American countries found that men and women tend to think the same but they sometimes act differently (López-Paláu 2006). If that is the case, perhaps their response to a question that begins “Would you evade taxes if....?” might yield different results. Thus, there is room for further research on the issue of male-female differences in the area of the ethics of tax evasion.

Some scores were significantly different by country as well.

- Colombia S12, 13, 15, 16, 17 and 18 (6 statements)
- Ecuador none (0 statements)
- Puerto Rico S1, 2 and 7 (3 statements)
- Dominican Republic S14 (1 statement)
- USA S1, 6, 8, 11, 12, 14 and 18 (7 statements)

In general, results suggest that males and females are more similar than different in their ethical perceptions or opinions. The results of this study show significant differences in four countries and in the total sample in some instances, but show no differences in the Ecuador sample. The cases that show significant differences by gender vary among countries, suggesting that the national environment affects gender roles and values. The identification of the factors that lead to gender differences in specific situations and contexts is still needed.

## Study Area

As can be seen from Table 7, business student scores were higher than accounting student scores for 17 of 18 statements, indicating that business students were more opposed to tax evasion. In 14 cases the differences were significant. This result is surprising. It was expected that accounting students would be more opposed to tax evasion, since they are trained to know the rules and to follow them. Also, a study of accounting practitioners found that accountants were more strongly opposed to tax evasion than were any other groups (McGee and Maranjyan 2006b). This finding might indicate that accountants in Latin America have a different view toward tax evasion than do accountants in the USA. Chart 3 shows significant differences by study area.

Table 6: Comparison of Mean Scores by Gender

Stmt. #	Statement	Mean scores		Score larger by		<i>p</i> value
		Male	Female	Male	Female	
1	Tax evasion is ethical if tax rates are too high.	5.48	5.58		0.10	.113
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	6.01	6.07		0.06	.139
3	Tax evasion is ethical if the tax system is unfair.	4.97	5.05		0.08	.499
4	Tax evasion is ethical if a large portion of the money collected is wasted.	4.83	4.94		0.11	.384
5	Tax evasion is ethical even if most of the money collected is spent wisely.	6.06	6.05	0.01		.446
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	5.66	5.69		0.03	.267
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.96	5.98		0.02	.313
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.91	6.00		0.09***	.096
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.91	6.02		0.11	.145
10	Tax evasion is ethical if everyone is doing it.	5.94	6.06		0.12**	.047
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	4.78	4.98		0.20	.171



**Table 6:** Comparison of Mean Scores by Gender (continued)

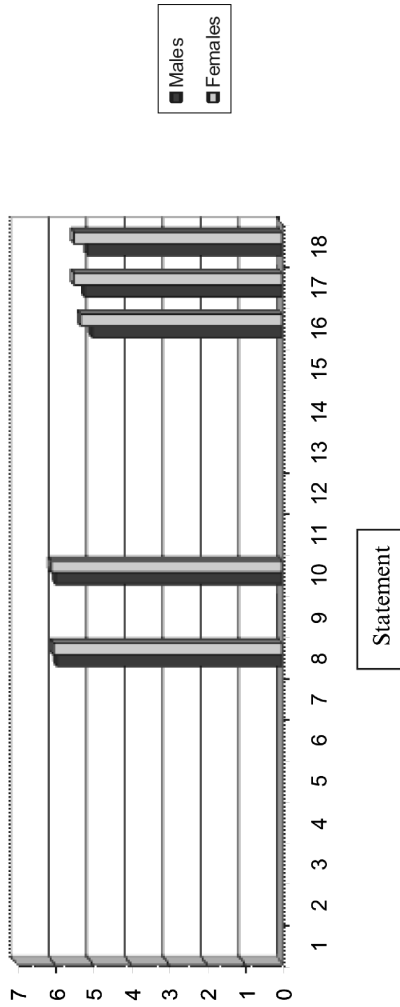
12	Tax evasion is ethical if the probability of getting caught is low.	6.04	6.09	0.05	.224
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	5.44	5.58	0.14	.169
14	Tax evasion is ethical if I can't afford to pay.	5.18	5.24	0.06	.289
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	6.02	6.06	0.04	.135
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	4.99	5.29	0.30**	.030
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	5.19	5.47	0.28**	.035
18	Tax evasion is ethical if the government imprisons people for their political opinions.	5.11	5.47	0.36*	.005
	Average score	5.63	5.65		

\*Significant at the .01 level

\*\*Significant at the .05 level

\*\*\* Significant at the 10% level

**Chart 2:** Significant Differences by Gender



**Table 7:** Comparison of Mean Scores by Study Area

Stmnt #	Statement	Mean scores		Score larger by		p value
		Acct	Business	Acct	Business	
1	Tax evasion is ethical if tax rates are too high.	5.18	5.83		0.65*	.001
2	Tax evasion is ethical even if tax rates are not too high because the government is not entitled to take as much as it is taking from me.	5.89	6.19		0.30***	.061
3	Tax evasion is ethical if the tax system is unfair.	4.73	5.22		0.49*	.003
4	Tax evasion is ethical if a large portion of the money collected is wasted.	4.58	5.16		0.57*	.000
5	Tax evasion is ethical even if most of the money collected is spent wisely.	5.88	6.21		0.33**	.014
6	Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	5.53	5.81		0.28	.150
7	Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	5.82	6.12		0.29**	.017
8	Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	5.78	6.12		0.34**	.014
9	Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	5.81	6.15		0.34**	.046
10	Tax evasion is ethical if everyone is doing it.	5.78	6.23		0.45*	.000
11	Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	4.59	5.15		0.56*	.001
12	Tax evasion is ethical if the probability of getting caught is low.	5.88	6.25		0.37*	.003
13	Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	5.35	5.68		0.33*	

**Table 7:** Comparison of Mean Scores by Study Area (continued)

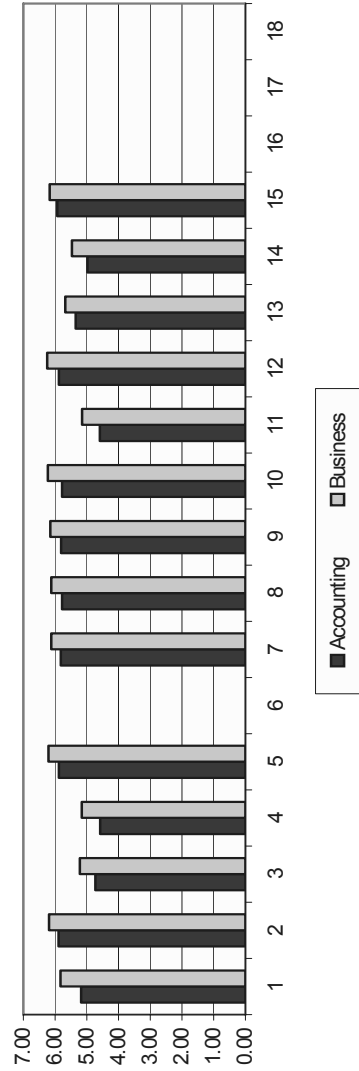
14	Tax evasion is ethical if I can't afford to pay.	4.98	5.47	0.49*	.002
15	Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	5.93	6.17	0.24**	.037
16	Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1940.	5.10	5.17	0.07	.390
17	Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	5.43	5.25	0.18	.109
18	Tax evasion is ethical if the government imprisons people for their political opinions.	5.24	5.26	0.02	.954
	Average score	5.42	5.75		

\* Significant at the 1% level

\*\* Significant at the 5% level

\*\*\* Significant at the 10% level

**Chart 3:** Significant Differences by Study Area



**Table 8:** Ranked Means

S#	Acct	S#	Business
4	4.58	11	5.15
11	4.59	4	5.16
3	4.73	16	5.17
14	4.98	3	5.22
16	5.10	17	5.25
1	5.18	18	5.26
18	5.24	14	5.47
13	5.35	13	5.68
17	5.43	6	5.81
6	5.53	1	5.83
10	5.78	7	6.12
8	5.78	8	6.12
9	5.81	9	6.15
7	5.82	15	6.17
12	5.88	2	6.19
5	5.88	5	6.21
2	5.89	10	6.23
15	5.93	12	6.25

The most significant difference, both in strength and significance, is the statement that tax evasion is ethical if tax rates are too high. Scores were nearly identical for the statement that tax evasion is ethical if the government imprisons people for their political opinions. Tax evasion was more justifiable in cases where tax funds were used wrongfully or wasted. Statements 15 and 2 are the weakest for accounting students whereas statements 12 and 10 were the weakest for the business students. Table 8 shows the relative rankings for the two groups.

### USA Versus Latin American Scores

Since data were available for the USA as well as the four Latin American countries, it was thought that a comparison of scores might be useful. Table 9 shows those comparisons.

As can be seen from Table 9, the two US groups are more strongly opposed to tax evasion than are the Latin American groups. But what is surprising is that the US Hispanics are even more opposed to tax evasion than is the US group as a whole (in 15 of 18 cases), which includes non-Hispanic whites. One might think that the US Hispanic group scores would be closer to the Latin American scores, or at least would be somewhere between the US total scores and the Latin American scores. But such was not the case.

**Table 9:** Comparison of USA and Latin American Scores

S #	Samples	Latin	Sample mean scores charts
<b>1</b>	USA—Whole	-0.60* (.000)	
	USA—Hispanic	-0.68* (.000)	
<b>2</b>	USA—Whole	-0.01 (.289)	
	USA—Hispanic	-0.01 (.529)	
<b>3</b>	USA—Whole	-0.49* (.000)	
	USA—Hispanic	-0.42** (.020)	

**Table 9:** Comparison of USA and Latin American Scores (continued)

<b>4</b>	USA—Whole	-0.77* (.000)	
	USA—Hispanic	-0.72* (.000)	
<b>5</b>	USA—Whole	-0.22 (.248)	
	USA—Hispanic	-0.24 (.195)	
<b>6</b>	USA—Whole	-0.30** (.048)	
	USA—Hispanic	-0.40** (.031)	

**Table 9:** Comparison of USA and Latin American Scores (continued)

7	USA-Whole	-0.26** (.019)	
	USA-Hispanic	-0.26*** (.068)	
8	USA-Whole	-0.15 (.920)	
	USA-Hispanic	-0.23 (.693)	



**Table 9:** Comparison of USA and Latin American Scores (continued)

<b>10</b>	USA—Whole	-0.22 (.952)	
	USA—Hispanic	-0.28 (.444)	
<b>11</b>	USA—Whole	-0.84* (.000)	
	USA—Hispanic	-0.90* (.000)	
<b>12</b>	USA—Whole	-0.11 (.594)	
	USA—Hispanic	-0.14 (.789)	

**Table 9:** Comparison of USA and Latin American Scores (continued)

<b>13</b>	USA—Whole	-.63* (.000)	
	USA—Hispanic	-.83* (.000)	
<b>14</b>	USA—Whole	-.57* (.000)	
	USA—Hispanic	-.66* (.000)	
<b>15</b>	USA—Whole	-.14 (.652)	
	USA—Hispanic	-.16 (.496)	

**Table 9:** Comparison of USA and Latin American Scores (continued)

<b>16</b>	USA—Whole	-.08 (.762)	
	USA—Hispanic	-.17 (.433)	
<b>17</b>	USA—Whole	.23*** (.032)	
	USA—Hispanic	.14 (.203)	
<b>18</b>	USA—Whole	.31** (.022)	
	USA—Hispanic	.10 (.521)	

One possible explanation for the higher US Hispanic scores is that US Hispanics support the government and the legal system more so than do non-Hispanic whites. If they have assimilated the cultural values of their adopted country, it is possible that they have become more American than Americans, more conservative than the general population.

This finding is somewhat different than the study of accounting practitioners (McGee and Maranjyan 2006a). In that study, non-Hispanic white accountants were the most firmly opposed to tax evasion of any of the more than 40 groups compared and, although the scores for Hispanic accountants were lower than the scores for the non-Hispanic white accountants, they were higher than the scores for practically any other group, which indicates that any category of accountant is more opposed to tax evasion than are Nonaccountants.

**Table 10:** Mean Scores by Ethnic Group

Statement	Latin	USA—Total	USA—Hispanic
1	5.31	5.92	5.99
2	6.10	6.06	6.06
3	4.84	5.33	5.30
4	4.60	5.38	5.33
5	5.97	6.19	6.20
6	5.56	5.85	5.96
7	5.87	6.13	6.13
8	5.87	6.14	6.19
9	5.93	6.08	6.16
10	5.94	6.15	6.22
11	4.59	5.43	5.49
12	6.04	6.20	6.18
13	5.29	5.92	6.12
14	5.02	5.59	5.68
15	6.01	6.14	6.16
16	5.13	5.21	5.29
17	5.43	5.20	5.29
18	5.43	5.10	5.33
Average	5.49	5.78	5.84

The scores of the Latin American and USA samples were significantly different for ten statements (1, 3, 4, 6, 7, 11, 13, 14, 17 and 18). The scores for the Latin American and USA—Hispanic samples were significantly different for 8 statements (1, 3, 4, 6, 7, 11, 13 and 14). Statements 3 and 4 had lower US-Hispanic scores than US-Total scores, but

both of those scores were higher than the Latin American scores. Latin American scores were higher than scores in the other two categories only for statements 17 and 18, indicating that the Latin American sample was not as sensitive to human rights abuses as were the other two samples.

The strongest argument for the Latin Americans was statement 4 (wasted money—utilitarian rationale), whereas for the USA-Total it was statement 18 (rights—a deontological argument) and for USA Hispanics it was statement 3 (justice rationale). In the Latin American sample the weakest argument was statement 2 (low rates—an economic consideration). The USA-Total sample found statement 12 to be the weakest argument (consequences—teleological rationale—egoist) and for USA Hispanics the weakest argument was statement 5 (prudent use of money—utilitarian rationale). Table 8 shows the means for the three groups for each statement.

## Concluding Comments

The study showed that, although some arguments to justify tax evasion are stronger than others, none of the arguments that have been made historically to justify tax evasion are very persuasive, judging from the relatively high scores on a scale of 1–7. A ranking of the arguments revealed that the strongest arguments to justify tax evasion involve situations where the government is engaged in human rights abuses, where tax funds are wasted, where there is corruption within the system or where the tax system is perceived as being unfair. The weakest arguments to justify tax evasion are in cases where there is a perception that people are getting something for their money, where their evasion would cause their fellow citizens to pay more or where everyone else is doing it.

Scores for the Dominican Republic were substantially and consistently lower than for those for the other countries, indicating that tax evasion is less of a moral problem for the average Dominican than for the other four groups sampled. It could be because Dominicans have less respect for their government. If there is an inverse relationship between the extent of corruption in a country and the amount of respect for the government, then one might conclude that the government of the Dominican Republic is more corrupt than the government of the other countries in the sample. A look at the Corruption Perceptions Index (Transparency International 2005) reveals the following:

From Table 11 it appears that corruption alone cannot explain why the scores for the Dominican Republic are substantially lower on the tax evasion surveys, since Ecuador is more corrupt than the Dominican Republic. Also, the scores for Colombia are often not significantly different from the

scores of the USA, and are at times even higher, even though Colombia is considered to be more corrupt than either the United States or Puerto Rico. But corruption is seldom the sole explanation for anything, so it cannot be expected to be to sole reason for differences in the perception of tax evasion.

**Table 11:** Corruption Perceptions Index Scores

Country	Score	Rank (159 countries)
Ecuador	2.5	117
Dominican Republic	3.0	85
Colombia	4.0	55
Puerto Rico	6.3	28
USA	7.6	17

(1 = worst; 10 = best)

The present study also found that females tend to be more opposed to tax evasion than are males, at least in some cases. This finding confirms the findings in some other studies but runs contra to the findings of other studies. Business majors were more strongly opposed to tax evasion than were accounting majors, which was surprising. The Latin American samples were less opposed to tax evasion than were the USA groups but, surprisingly, the USA-Hispanic group was more opposed to tax evasion than was the USA sample population as a whole.

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