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ATTITUDES TOWARD TAX EVASION IN POLAND

Abstract

Background: Tax evasion is a practical and theoretical problem. From the point of view of governments, it is important to collect as much tax as possible to meet the needs of the state. Theoretical analysis of this issue makes it possible to determine the scale of tax evasion, related factors, and measurement methods.

Research purpose: The article assesses the level of acceptance of tax evasion in Poland in relation to demographic, economic and cultural factors.

Methods: Based on data from the unique World Value Survey database, the acceptance of tax evasion was analyzed based on various factors, and the significance of differences between the surveyed groups was examined.

Conclusions: The results confirm a relationship between the acceptance of tax evasion and demographic, economic, and cultural factors in Poland. Support has declined significantly over time in Poland. Like in many other countries, women supported tax evasion significantly less than men. Support declined with age, and older people showed the greatest opposition. People who reported middle-income were the strongest supporters. Religion influenced the taxpayers' attitudes, and significant differences in mean scores were found between Roman Catholics and those who did not belong to a religious denomination. Those not affiliated with a religion were characterized by a significantly higher acceptance of tax evasion. Religious people opposed tax evasion the most.

Keywords: tax evasion, tax morale, Poland, World Value Survey, ethics.

JEL classification: H26

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1. Introduction

This paper analyzes the factors that affect attitudes towards tax evasion in Poland and investigates the level of justification of tax evasion among Polish taxpayers. Attitudes toward tax evasion are examined based on gender, age, education, income, religiosity, trust in government, and political orientation.

Taxation is a highly complex legal, fiscal, economic, political and social category. It is the primary tool for the state to receive income and meet the demand for funds.¹ Although taxation has existed for thousands of years, debates over the moral basis of taxation² or which tax is best have still not been settled.³ There is the utilitarian approach,⁴ the classical liberal approach,⁵ the Marxist or socialist approach,⁶ the conservative approach,⁷ the libertarian view⁸

¹ **W. Block, W. Kordsmeier, J. Horton**, *The Failure of Public Finance*, in: **R.W. McGee** (ed.), *The ethics of tax evasion: Perspectives in theory and practice*, Springer, New York 2012, pp. 229–243, <https://rdcu.be/daApF>; accessed 1.06.2023.

² **J. Bird-Pollan, S. Bird-Pollan**, *Taxation and utilitarianism: The historical evolution*, in: **R.F. van Brederode** (ed.), *Political Philosophy and Taxation*, Springer, Singapore 2022, pp. 103–134; **W.E. Block, C. Torsell**, *Libertarian perspectives on the ethics of taxation*, in: **R.F. van Brederode** (ed.), *Ethics and Taxation*, Springer, Singapore 2020, pp. 91–113; **J. Frecknall-Hughes**, *The moral basis for taxation*, in: **R.F. van Brederode** (ed.), *Ethics and Taxation...*, pp. 23–45; **R.F. van Brederode**, *Introduction: Why ethics matter in taxation*, in: **R.F. van Brederode** (ed.), *Ethics and Taxation...*, pp. 1–19.

³ **R.M. Green**, *Head, proportional, or progressive taxation: An evaluation based on Jewish and Christian ethics*, in: **R.F. van Brederode** (ed.), *Ethics and Taxation...*, pp. 115–144.

⁴ **J. Bird-Pollan, S. Bird-Pollan**, *Taxation and utilitarianism: The historical evolution*, in: **R.F. van Brederode** (ed.), *Political Philosophy and Taxation...*, pp. 103–134.

⁵ **C. Delmotte, D. Nientiedt**, *Classical Liberalism: Market-supporting institutions and public goods funded by limited taxation*, in: **R.F. van Brederode** (ed.), *Political Philosophy and Taxation...*, pp. 135–150.

⁶ **S. Picciotto**, *Marxism and socialism: progressive taxation and socialisation of property*, in: **R.F. van Brederode** (ed.), *Political Philosophy and Taxation...*, pp. 151–194.

⁷ **G.M. Collins**, *The conservative approach to taxation: The complexity of society, the displacement of voluntary associations, and the growth of the state*, in: **R.F. van Brederode** (ed.), *Political Philosophy and Taxation...*, pp. 195–250.

⁸ **R.W. McGee, W.E. Block**, *Taxation: The libertarian view*, in: **R.F. van Brederode** (ed.), *Political Philosophy and Taxation...*, pp. 251–279.

and the legal positivist approach,⁹ to name a few. Political philosophy plays a role in determining what the tax system should look like.¹⁰

The economic significance of taxation lies in the fact that imposing taxes changes taxpayers' disposable income and property accumulation, which affects their behavior when making economic, consumption, and saving decisions.¹¹ The tax system empowers the state to take over a portion of the income or assets of a person, which is why it is often perceived as a limitation on consumption, investment, and individual freedom.¹² People evade taxes; therefore, the role of the state is to find a mechanism to cope with this issue and prevent or detect the financial loss.

Data from the World Values Survey (WVS) for Poland was analyzed, and five waves of the survey, covering 1989–2017, were considered. Participants were asked whether “cheating on tax if you have the chance” would be justifiable. A ten-point Likert Scale was used, where 1 = never justified and 10 = always justified. T-tests were used to determine whether differences in mean scores were significant. Since 1989, when the first WVS research was carried out in Poland, the acceptance of tax evasion has had a weak downward trend. Since 2012, a significant decrease in tolerance for these activities has been noticeable, which shows the increase in Poles' tax morale.

The article consists of several parts. A literature review is presented, data and the research methods are discussed, followed by a presentation of the results and conclusions.

2. Problem and literature review

The topic of tax evasion has been covered from several different angles in the literature. Philosophical studies span the full spectrum of views. At one end is the view that taxation is basically little more than theft, and that there is little or

⁹ **J. Prebble, D. Shanske**, *Legal Positivism and tax law: Kelsen, Is/Ought and Capital/Revenue; Hart, Open texture and GAARs*, in: **R.F. van Brederode** (ed.), *Political Philosophy and Taxation...*, pp. 283–303.

¹⁰ **R.F. van Brederode**, *Introduction: The value of a political theory for the proper application of taxation*, in: **R.F. van Brederode** (ed.), *Political Philosophy and Taxation...*, pp. 1–50.

¹¹ **S. Owsiak**, *Finanse publiczne, teoria i praktyka [Public finance, theory and practice]*, Wydawnictwo Naukowe PWN, Warszawa 2005.

¹² **M. Pasternak-Malicka**, *Mentalność i moralność podatkowa a reakcje gospodarstw domowych na obowiązek podatkowy [Tax mentality and morality versus households' reactions to the tax obligation]*, *Modern Management Review* 2013/18/20 (1), pp. 87–98.

no moral problem in evading it. At the other end is the belief that tax evasion is never or almost never justifiable. That was found to be the case in a survey of philosophy professors.¹³ Then there is the Kantian view, which is more nuanced, and focuses on duty and redistribution issues.¹⁴ Some philosophers have challenged the morality of forced tax collection.¹⁵

Then there is the practitioner perspective. It is difficult to find an accounting or tax practitioner who does not strongly oppose tax evasion. Practically all the studies that have solicited the views of accounting and tax practitioners have found strong opposition to any form of tax evasion.¹⁶ However, there is room for discussion on the clash between a practitioner's legal and ethical obligations¹⁷ or how aggressive they should be in their quest to minimize a client's tax liability.¹⁸

Tax evasion in Poland has been analyzed since the country transformed into a free economy in 1989. Examining the European Values Surveys, Jasinska-Kania pointed out that civic morality is the most important factor in tax morality.¹⁹ Poles were more moral than other Europeans, even though

¹³ **R.W. McGee**, *Attitudes on the Ethics of Tax Evasion: A Survey of Philosophy Professors*, in: **R.W. McGee** (ed.), *The ethics of tax evasion: Perspectives in theory and practice*, Springer, New York 2012, pp. 125–132, <https://rdcu.be/daAnO> and https://link.springer.com/chapter/10.1007/978-1-4614-1287-8_7; accessed 1.06.2023.

¹⁴ **G. Banham**, *Kant and the Ethics of Taxation*, *Journal of Accounting, Ethics and Public Policy* 2012/13 (3), pp. 375–446, <https://ssrn.com/abstract=2035147>; accessed 1.06.2023 or <http://dx.doi.org/10.2139/ssrn.2035147>

¹⁵ **R.F. van Brederode**, *The Morality of Forced Tax Collection*, *Journal of Accounting, Ethics and Public Policy* 2008/9 (1), pp. 1–20, <https://ssrn.com/abstract=4342252>; accessed 1.06.2023.

¹⁶ **M.B. Armstrong, J. Robison**, *Ethics in Taxation*, *Journal of Accounting, Ethics and Public Policy* 1998/1 (4), pp. 551–573, <https://ssrn.com/abstract=4348124>; accessed 1.06.2023. Reprinted in: **R.W. McGee** (ed.), *The Ethics of Tax Evasion*, The Dumont Institute for Public Policy Research, Dumont, NJ 1998, pp. 330–348; **R.W. McGee, T.B. Maranjyan**, *Attitudes toward Tax Evasion: An Empirical Study of Florida Accounting Practitioners*, in: **R.W. McGee** (ed.), *The ethics of tax evasion: Perspectives in theory and practice*, Springer, New York 2012, pp. 247–265, <https://rdcu.be/day6x> and https://link.springer.com/chapter/10.1007/978-1-4614-1287-8_15; accessed 1.06.2023.

¹⁷ **R.R. Oliva**, *The Schism between Tax Practitioners' Ethical and Legal Obligations: Recommendations for the Fusion of Law and Ethics*, *Journal of Accounting, Ethics and Public Policy* 1998/1 (4), pp. 619–643, <https://ssrn.com/abstract=4348180>; accessed 1.06.2023.

¹⁸ **S. Killian, E. Doyle**, *Tax Aggression among Tax Professionals: The Case of South Africa*, *Journal of Accounting, Ethics and Public Policy* 2004/4 (3), pp. 159–189, <https://ssrn.com/abstract=1014635>; accessed 1.06.2023.

¹⁹ **A. Jasinska-Kania**, *Indywidualizacja i uspołecznienie: przekształcenia moralności w Polsce i w Europie. Polacy wśród Europejczyków [Individualization and socialization: transformations of morality in Poland and Europe. Poles among Europeans]*, Scholar, Warszawa 2002, pp. 212–234.

most of the respondents claimed that the majority of Poles do not respect moral standards. Younger people were more permissive in terms of civic morality.

Between 2003 and 2010, tax evasion in Poland was 4.2% of GDP, much higher than in neighboring countries such as Germany and the Czech Republic. Tax morale is a very important factor that influences the shadow economy in Poland.²⁰ The average shadow economy in Poland from 1990–2019 was 22.5%. It was also estimated that nearly 10% of tax revenue is lost due to the shadow economy. This is more than the loss of some countries, such as Hungary and the Czech Republic.²¹ Therefore, the issue this study tackles – tax evasion – is certainly a very important one.

Nchor argues that the best approach to determining tax evasion is through determining the level of a country's shadow economy. The larger the self-employment sector in a country, the higher the support for tax evasion. Tax rates also play an important role in tax evasion. The higher the tax burden, the higher the level of tax evasion.²²

On the other hand, Nikulin concluded that the tax burden does not play a significant role in determining the level of tax evasion.²³ She examined the attitudes of business owners in Poland and found that low tax morale, low satisfaction with the tax administration, and tightness of trade regulations are the most important factors that influence the probability of tax evasion. Moreover, low tax morale was recorded among Polish managers.

McGee and Tyler, using World Values Survey data, found that in Poland, in contrast to other countries (except for Greece), male scores were higher than female scores when responding to the question about the justifiability of tax evasion.²⁴ However, this difference was very small and insignificant. When age was taken into consideration, it was found that older people were more opposed

²⁰ **K. Raczkowski, F. Schneider**, *Size and development of the shadow economy and of tax evasion within Poland and of its neighbouring countries from 2003 to 2013: Some new facts*, in: **K. Raczkowski, F. Schneider** (eds.), *The Economic Security of Business Transactions. Management in Business*, Chartridge Books, Oxford 2013, pp. 3–31.

²¹ **D. Nchor**, *Shadow economies and tax evasion: The case of the Czech Republic, Poland and Hungary*, *Society and Economy*, Akadémiai Kiadó, Hungary 2021/43 (1), pp. 21–37, <https://doi.org/10.1556/204.2020.00029>

²² *Ibidem*.

²³ **D. Nikulin**, *Tax Evasion, Tax Morale, and Trade Regulations: Company-Level Evidence from Poland*, *Entrepreneurial Business and Economics Review* 2020/8, pp. 111–125.

²⁴ **R.W. McGee, M. Tyler**, *Tax evasion and ethics: A demographic study of 33 countries*, Andreas School of Business Working Paper, Barry University, Miami Shores, FL 33161 USA, 2006, <http://dx.doi.org/10.2139/ssrn.940505>; **R.W. McGee, M. Tyler**, *Tax Evasion and*

to tax evasion than younger groups. When education was considered, it was found that the group with lower education was most opposed to tax evasion; the group with higher education was less moral and taxpayers with a middle level of education accepted tax evasion the most. Moreover, the higher the income, the higher the acceptance of tax evasion. Poland was 7th among 33 countries in a ranking of countries most opposed to tax evasion. McGee and Tyler also concluded that lower acceptance of tax evasion was related to a strong rule of law and higher religiosity.

Another study using World Values Survey data had a somewhat different result. In that study of 58 countries, Poland ranked forty-first out of 58 countries in terms of opposition to tax evasion. In other words, Poland was less opposed to tax evasion than 40 of the 58 countries. It was slightly more opposed to tax evasion than Zimbabwe and Singapore and slightly less opposed to tax evasion than Tunisia and Estonia. The country most opposed to tax evasion was Turkey; the country least opposed was Haiti. The total sample size for all 58 countries was 84,376. Of that sample, 61.2% believed that tax evasion was never justified; just 2.4% believed it was always justified.²⁵

That study also examined gender views on tax evasion. The combined data for the 58 countries found that women were significantly more opposed to tax evasion than men ($p < 0.0001$). Of the female sample, 62.4% believed that tax evasion was never justifiable, while only 60.0% of the men held that opinion.²⁶

Czapinski and Panek reported that, generally, Poles do not care whether others are paying taxes, and this tendency was growing compared to previous surveys. There was no difference between genders, and it was also found that the youngest group (up to 29) of Poles surveyed accepted tax evasion more readily than older people (45–64 years). Moreover, people living in the countryside, the poorest, and those with the lowest education accepted tax evasion the most.²⁷

According to Bernal, tax evasion is related to variables such as the size of the municipality, age, and tax rates.²⁸ A survey of economics students at Poznan

Ethics: A Demographic Study of Thirty-three Countries, International Journal of Business, Accounting, and Finance 2007/1 (1), pp. 95–114.

²⁵ **R.W. McGee**, *Views on the Ethics of Tax Evasion: An Empirical Study of 58 Countries*, Journal of Accounting, Ethics and Public Policy 2015/16 (1), pp. 167–185, <https://ssrn.com/abstract=4334607>; accessed 1.06.2023.

²⁶ *Ibidem*.

²⁷ **J. Czapinski, T. Panek**, *Diagnoza społeczna [Social Diagnosis]*, Warszawa 2009.

²⁸ **A. Bernal**, *Zjawisko uchylania się od podatków dochodowych i metody jego ograniczania [The phenomenon of income tax evasion and methods of its limitation]*, Centrum Doradztwa i Informacji Difin, Warszawa 2008.

University of Economics found that some arguments to justify tax evasion were significantly stronger than others, and that the differences in mean scores between male and female participants were not significant.²⁹ The strongest arguments to justify tax evasion were when a significant portion of the money winds up in the pockets of corrupt politicians or their family and friends (tied for first place), when the government discriminates because of religion, race, or ethnic background (tied for first place), when a large portion of the money is wasted (tied for third place), and when a large portion of the money is spent on projects that the taxpayer disapproves of (tied for third place).³⁰

Several other studies have used the same survey instrument used by McGee & Bernal. A study of Slovak business, economics, philosophy, and theology students found that men were significantly more opposed to tax evasion than women. The older age group was slightly more opposed to tax evasion than the younger group, although the survey consisted of students who were generally younger than the samples taken from World Values Surveys. The philosophy and theology students were more opposed to tax evasion than the business and economics students. The strongest arguments to justify tax evasion were: to be a Jew living in Nazi Germany, if the government discriminates against me because of my religion, race or ethnic background, and if the government imprisons people for their political opinions.³¹

A comparative study of six countries found that the Polish sample was more opposed to tax evasion than the samples in Romania and the United Kingdom, but less opposed than those in the USA, Argentina, and Guatemala.³²

Ross and McGee analyzed the demographic factors that influence tax evasion in Poland. It was probably the most comprehensive demographic study of the Polish tax system done to that time, examining the relationship between 23 demographic variables and attitudes towards tax evasion. It found significant

²⁹ **R.W. McGee, A. Bernal**, *The Ethics of Tax Evasion: A Survey of Business Students in Poland*, in: **M. Balamoune-Lutz, A.Z. Nowak, J. Steagall** (eds.), *Global Economy – How It Works*, Warsaw 2006, pp. 155–174: University of Warsaw & Jacksonville: University of North Florida, <http://dx.doi.org/10.2139/ssrn.875434>

³⁰ *Ibidem*.

³¹ **R.W. McGee, R. Tusan**, *The Ethics of Tax Evasion: A Survey of Slovak Opinion*, in: **R.W. McGee** (ed.), *Taxation and Public Finance in Transition and Developing Economies*, Springer, New York 2008, pp. 575–601, <https://rdocu.be/dc5kU>; accessed 1.06.2023 and <http://dx.doi.org/10.2139/ssrn.932990>

³² **I. Nickerson, L.P. Pleshko, R.W. McGee**, *Presenting the Dimensionality of an Ethics Scale Pertaining to Tax Evasion*, *Journal of Legal, Ethical and Regulatory Issues* 2009/12 (1), pp. 1–14, <https://ssrn.com/abstract=1131335>; accessed 1.06.2023.

relationships between tax evasion and self-positioning on the political scale, private vs. state ownership of business, government responsibility, hard work and success, wealth accumulation and gender.³³

Torgler analyzed ten post-communist countries and found that the tax morale in Poland increased in 1999 compared to the other countries in the survey. However, in 2008, Czechs, Slovaks and Slovenians were more opposed to tax evasion than Poles. There was a large improvement in governance before the accession to the EU; after that, stagnation was found, weakening tax morale. The younger population was more supportive of tax evasion than older groups; men and less religious people were more supportive of tax evasion than religious people. He also found that the lower the trust in the state authorities, the stronger the belief in the dishonesty of fellow citizens, the dubious quality of state institutions, and the greater the acceptance of tax fraud.³⁴

M. Niesiobedzka found that the scale of tax evasion depended on how it is measured. It could be actual tax evasion, when the tax office registers evasion, or hypothetical, when respondents are asked about their possible future behavior related to taxes. It was found that recorded tax evasion was influenced by the form of employment and age, but not gender, education or income. The highest level of recorded tax evasion was found in the middle age group and the lowest in the group over 50. Moreover, people with higher incomes cheated more than those with lower incomes.

Regarding hypothetical tax evasion, employment and income levels were significant. There was a higher tendency toward hypothetical tax evasion among employers, and young and middle-aged people with higher income. A comparison of the recorded and hypothetical tax evasion found that men were characterized by a higher hypothetical tax evasion acceptance while women were characterized by higher recorded tax evasion. Moreover, people with higher education cheated on taxes, in reality, more often, while those with medium education declared higher hypothetical tax evasion. Age and the form of employment were also significant for the hypothetical approach to tax evasion. It was also found that the more an individual was convinced that others were cheating on taxes, the more likely they were to do it themselves. The

³³ **A.M. Ross, R.W. McGee**, *A demographic study of Polish attitudes toward tax evasion*, *Academy of Accounting and Financial Studies Journal* 2012/16 (4), pp. 1–40, <http://dx.doi.org/10.2139/ssrn.2410561>

³⁴ **B. Torgler**, *Tax morale, Eastern Europe and European enlargement*, The World Bank 2011; **R.F. van Brederode**, *The Morality...*

research results confirmed the impact of tax morality on taxpayers' behavior.³⁵ Social standards had a significant impact on personal tax standards. Procedural fairness had a significant impact on institutional trust. The kindness and respect shown to the taxpayer, reliability, impartiality, stability and the ability to appeal against decisions made by the tax administration strengthened confidence in the law. Taxpayers accepted tax cheating more if they had less confidence in the government and parliament, state and fiscal administration.

3. Methods and data

The research is based on the World Values Survey (WVS), a global database providing information about societal, governmental, financial, religious, and ethnic values.³⁶ The WVS makes it possible to examine various variables concerning tax evasion, tax morale, and tax compliance with statistical designs.³⁷

The survey was performed in seven waves, but for Poland, the data were gathered five times: wave 7 in 2017, wave 6 in 2012, wave 5 in 2005, wave 3 in 1997, and wave 2 in 1989. The analysis of the relationship between the acceptance of tax evasion and the factors that determine it was carried out based on the latest, seventh wave of WVS studies.

The main variable for determining the attitudes toward tax evasion in Poland is measured by the following statement: "Cheating on tax if you have the chance". The respondents were asked to assess this statement and answer if cheating on taxes can always be justified, never be justified, or something in between. The lower the mean, the higher the opposition towards tax evasion; 1 indicates that cheating on taxes is never justified, while 10 indicates it is always justified.

The way that models are tested is limited because it is hard to turn some things people say into numbers. Using regression analysis requires changing the data in ways that might not always be possible, and it can greatly affect how accurate and dependable the analysis results are.

³⁵ **M. Niesiobedzka**, *Dlaczego nie płacimy podatków?* [Why we do not pay taxes?], Wydawnictwo Naukowe Scholar, Warszawa 2013.

³⁶ **C. Haerpfer et al.** (eds.), *World Values Survey: Round Seven – Country-Pooled Datafile*, Madrid, Spain & Vienna 2020, Austria: JD Systems Institute & WWSA Secretariat, <http://dx.doi.org/10.14281/18241.1>

³⁷ **B. Torgler**, *Tax morale...*; **R.F. van Brederode**, *The Morality...*

The unpaired t-test is a way to compare the averages of two different groups. The independent samples t-test is often used in academic surveys. The most important result is the range of numbers that shows the difference between the average of two groups. The p-value is used to determine if the difference in averages between two groups is significant. For all instances where the p-value < 0.05, the difference in means is considered to be statistically significant.

Taking into consideration the analyzed literature, the following hypotheses are set and tested:

H1: Tax evasion is influenced by economic, demographic and cultural factors.

H2: There are differences between the surveyed groups regarding tax evasion.

4. Results

This section presents the results of the analysis of factors that affect the acceptance of tax evasion in Poland. Responses to the statement “Cheating on taxes if you have a chance” are presented in Table 1.

TABLE 1: *Cheating on taxes in Poland (1 = Never justifiable; 10 = Always justifiable)*

	W2 1989	W3 1997	W5 2005	W6 2012	W7 2017
Mean	2.77	2.49	2.44	2.34	1.56
Std Dev.	2.43	2.26	2.15	2.02	1.43
N	908	1.139	949	926	1.341

Source: World Value Survey, WVS.

A comparison of p-values between all waves of the survey are presented in Table 2.

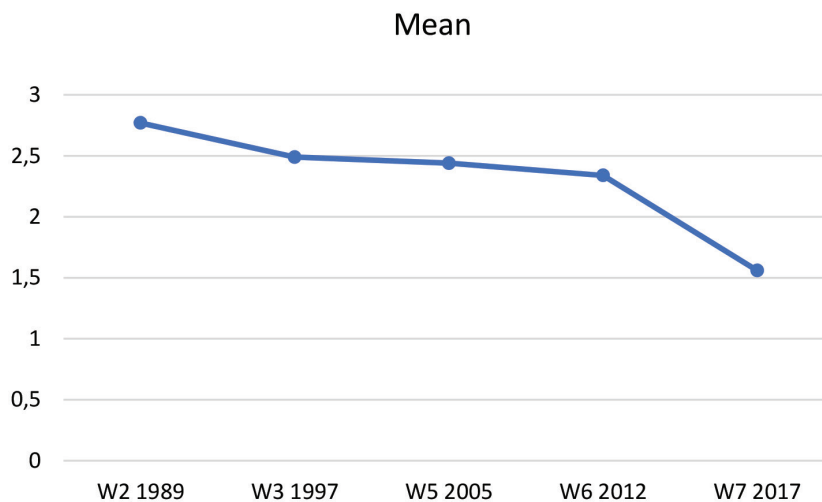
TABLE 2: *A comparison of the mean p-values of cheating on taxes in Poland*

Waves of WVS	W3	W5	W6	W7
W2	0.0071	0.0019	0.0001	0.0001
W3		0.6069	0.1160	0.0001
W5			0.2997	0.0001
W6				0.0001

Source: World Value Survey, WVS.

For all p -values < 0.05 , the difference in means is considered to be statistically significant. Most of the results indicate a significant difference between means. The responses given in waves 2 and 7 differ significantly from other responses. The trend of mean answers regarding tax evasion acceptance in the following years is presented in Graph 1.

GRAPH 1: *The trend of mean scores over time for Poland*



Source: World Value Survey, WVS.

There is a downward trend regarding the acceptance of tax evasion in Poland. After long-term stagnation, opposition toward tax evasion changed significantly, as found in wave 7.

Gender is a factor that can influence the acceptability of tax evasion. Table 3 presents the responses to the question for the male and female groups.

TABLE 3: *Cheating on taxes regarding gender*

W7 (2017)	Male	Female
Mean	1.72	1.41
Std Dev.	1.66	1.16
N	639	703

Source: World Value Survey, WVS.

The responses in the female group indicate a much lower acceptance of tax evasion compared to the male sample. The difference in mean scores was measured with a t-test, and a p-value < 0.0001 indicates a significant difference in mean scores.

The respondents' age was another factor that might influence their attitude to tax evasion. Table 4 presents responses to the question in groups based on age.

TABLE 4: *Cheating on taxes based on age*

W7	Up to 29	30–49	50 and more
Mean	2.04	1.56	1.34
Std Dev.	1.91	1.38	1.12
N	273	475	594

Source: World Value Survey, WVS.

It can be concluded that opposition to tax evasion increases with age. Differences in the significance in the mean scores between age groups were analyzed and are presented in Table 5.

TABLE 5: *Comparison of p-values between age groups*

	30–49	50+
Up to 29	0.0001	0.0001
30–49		0.0041

Source: World Value Survey, WVS.

For all observations, the p-value < 0.05 . Therefore, it can be concluded that the difference in means is statistically significant. Age is an important factor when it comes to views on tax evasion.

Cheating on taxes in light of declared income is presented in Table 6.

TABLE 6: *Attitude toward cheating on taxes based on income level*

W7	Low	Medium	High
Mean	1.44	1.60	1.56
Std Dev.	1.17	1.57	1.37
N	385	348	349

Source: World Value Survey, WVS.

The lowest acceptance of tax evasion was found in the low-income group, and the highest in the medium-income group. Differences in the mean scores of tax evasion acceptance in terms of income are analyzed and presented in Table 7.

TABLE 7: *Comparison of p-values regarding income level*

	Medium	High
Low	0.1160	0.2012
Medium		0.7202

Source: World Value Survey, WVS.

For all p-values < 0.05 , the difference in means is considered statistically significant. There is no significant difference between the mean scores in the surveyed groups characterized by income level.

Education can influence attitudes toward tax evasion. The mean scores given in the survey are presented in Table 8.

TABLE 8: *Cheating on taxes by education level*

W7	Lower	Middle	Higher
Mean	1.49	1.63	1.58
Std Dev.	1.36	1.58	1.36
N	553	412	369

Source: World Value Survey, WVS.

The greatest opposition to tax evasion is in the group with lower education, while the lowest opposition is in the group with middle education. Differences in mean scores in terms of education level are presented in Table 9.

TABLE 9: *A comparison of p-values by education level*

	Middle	Higher
Lower	0.1404	0.3251
Middle		0.6376

Source: World Value Survey, WVS.

For all instances of $p\text{-value} < 0.05$, the difference in mean scores is considered to be statistically significant. There were no significant differences between the mean scores in the surveyed groups.

The relationship between cheating on taxes and the degree of confidence in the government is presented in Table 10.

TABLE 10: *Cheating on taxes and confidence in the government*

W7	A great deal	Quite a lot	Not very much	None at all
Mean	1.06	1.54	1.59	1.63
Std Dev.	0.26	1.35	1.38	1.63
N	68	240	529	432

Source: World Value Survey, WVS.

As expected, opposition towards tax evasion decreases as confidence in the government declines. Differences in mean scores regarding the confidence level in government are presented in Table 11.

TABLE 11: *Comparison of p-values in terms of confidence in government*

	Quite a lot	Not very much	None at all
A great deal	0.0038	0.0017	0.0042
Quite a lot		0.6394	0.4670
Not very much			0.6805

Source: World Value Survey, WVS.

For all instances of $p\text{-value} < 0.05$, the difference in mean scores is considered statistically significant. Trust in the government affects the assessment of tax evasion.

The relationship between attitudes toward cheating on taxes and political party affiliation is presented in Table 12. The number of political parties is limited to the most representative.

TABLE 12: *Cheating on taxes and political parties*

W7	Democratic Left Alliance	Law and Justice	Civic Platform	Kukiz '15	Modern
Mean	1.25	1.43	1.39	1.95	1.39
Std Dev.	0.89	1.33	1.08	1.71	0.88
N	34	402	146	95	63

Source: World Value Survey, WVS.

The lowest acceptance of tax evasion is in the group of the Democratic Left Alliance, while the highest was in the group of Kukiz'15 supporters. Differences in mean scores were analyzed in the next step, and the results are presented in Table 13.

TABLE 13: *Comparison of p-values regarding political parties*

	Law and Justice	Civic Platform	Kukiz '15	Modern
Democratic Left Alliance	0.4392	0.4836	0.0246	0.4583
Law and Justice		0.7443	0.0013	0.8176
Civic Platform			0.0021	1.0000
Kukiz '15				0.0178

Source: World Value Survey, WVS.

For all instances where the p-value < 0.05, the difference in mean scores is considered to be statistically significant. In most cases, there was no significant difference in mean scores between groups. The differences were significant between the Kukiz'15 party and the other political parties.

Attitudes toward cheating on taxes and self-positioning on the political scale were analyzed. The results are presented in Table 14.

TABLE 14: *Cheating on taxes and self-positioning on the political scale*

W7	Left	Centrist	Right
Mean	1.58	1.61	1.63
Std Dev.	1.20	1.23	1.57
N	89	571	268

Source: World Value Survey, WVS.

Those on the left side of the political spectrum were most opposed to tax evasion, while those on the right were the least opposed. Differences in the mean scores were analyzed, and the results are presented in Table 15.

TABLE 15: *Comparison of p-values regarding self-positioning on the political scale*

	Centrist	Right
Left	0.8862	0.7836
Centrist		0.8412

Source: World Value Survey, WVS.

For all instances of $p\text{-value} < 0.05$, the difference in mean scores is considered statistically significant. There was no significant difference between mean scores in any of the comparisons. Thus, position on the political spectrum is not a significant demographic variable.

Attitudes toward the acceptance of tax evasion in terms the religion are presented in Table 16. The number of religious groups is limited to the most representative.

TABLE 16: *Cheating on taxes and religion*

W 7	Do not belong to a denomination	Roman Catholic
Mean	2.12	1.5
Std Dev.	1.96	1.35
Base mean	125	1.188

Source: World Value Survey, WVS.

There were two main groups represented in the analysis. Those who do not belong to a denomination were less opposed to tax evasion than the Roman Catholic group. The difference in mean scores was significant ($p\text{-value} < 0.05$). Those who declared that they did not belong to a denomination had a significantly higher acceptance of tax evasion than the Roman Catholics.

Religiosity and attitudes to cheating on taxes were also analyzed. The results are presented in Table 17.

TABLE 17: *Religiosity and attitudes to cheating on taxes*

W7	A religious person	Not a religious person	An atheist
Mean	1.48	1.92	2.28
Std Dev.	1.34	1.76	22
N	1.111	140	45

Source: World Value Survey, WVS.

Atheists accept tax evasion more than religious people. The differences in the mean scores were analyzed in the next step, and the results are presented in Table 18.

TABLE 18: *Comparison of p-values regarding religiosity*

	Not a religious person	An atheist
A religious person	0.0004	0.0001
Not a religious person		0.2641

Source: World Value Survey, WVS.

For all instances where the p-value < 0.05, the difference in means is statistically significant. The differences in mean scores between religious people and each of the other two groups were significant. Atheists and those who were not religious had basically the same views on tax evasion.

5. Conclusions

According to the World Value Survey data, acceptance of tax evasion in Poland has declined. The last wave's data, gathered in 2017, showed a much lower acceptance of tax evasion than in previous years. However, Torgler³⁸ found a large improvement in governance before accession to the EU; after that, stagnation resulted in the weakening of tax morale. The WVS data also showed that in 2012, the trend started to change, resulting in lower reported acceptance of tax evasion among Polish citizens. The reason for this change may be related to the change in the political powers and the campaign against tax evasion at the national level.

³⁸ B. Torgler, *Tax morale...*

The difference between the mean scores in the male and female groups was very significant. The responses in the female group indicate a much lower acceptance of tax evasion than the male group. However, McGee and Tyler³⁹ reported opposite findings, with males less tolerant of tax evasion. Torgler⁴⁰ found that men approve of tax evasion more often than women, which is also in line with this study. On the other hand, Niesiobedzka⁴¹ examined the attitudes toward tax evasion and also measured the difference between experienced and hypothetical tax evasion. The results showed that when it comes to hypothetical tax evasion, men are less opposed, while females are less opposed to actual tax evasion.

The study shows that opposition to tax evasion increases with age, and there are significant differences between the surveyed groups. These findings confirm the results obtained by McGee and Tyler⁴², who concluded that older people are more opposed to tax evasion than younger people. Torgler⁴³ also showed that younger people are less opposed to tax evasion. Niesiobedzka⁴⁴ found that the highest level of actual tax evasion was found in the middle-aged group and the lowest in the group over 50. There was more of a tendency toward hypothetical tax evasion in the younger group. Moreover, while young people might theoretically be more accepting of tax cheating, it is actually the middle-aged group that tends to engage in tax evasion. This difference may be an interesting avenue for further research. However, it should not be forgotten that many young people are not yet on the labor market and, therefore, are not in a position to commit tax offenses.

When income is considered, medium-income earners are more accepting of tax evasion, while those with lower incomes are the least accepting. However, the difference is not significant. According to McGee and Tyler⁴⁵, the higher the income,

³⁹ **R.W. McGee, M. Tyler**, *Tax evasion and ethics: A demographic study of 33 countries*, Andreas School of Business Working Paper, Barry University, Miami Shores, FL 33161 USA, 2006, <http://dx.doi.org/10.2139/ssrn.940505>; **R.W. McGee, M. Tyler**, *Tax Evasion and Ethics: A Demographic Study of Thirty-three Countries*, *International Journal of Business, Accounting, and Finance* 2007/1 (1), pp. 95–114.

⁴⁰ **B. Torgler**, *Tax morale...*

⁴¹ **M. Niesiobedzka**, *Dlaczego nie płacimy podatków?...*

⁴² **R.W. McGee, M. Tyler**, *Tax evasion and ethics...*; **R.W. McGee, M. Tyler**, *Tax Evasion and Ethics...*

⁴³ **B. Torgler**, *Tax morale...*

⁴⁴ **M. Niesiobedzka**, *Dlaczego nie płacimy podatków?...*

⁴⁵ **R.W. McGee, M. Tyler**, *Tax evasion and ethics...*; **R.W. McGee, M. Tyler**, *Tax Evasion and Ethics...*

the higher the acceptance of tax evasion. Niesiobedzka⁴⁶ also found that people with higher incomes cheated to a higher degree than those with lower incomes.

In terms of education, the highest acceptance of tax evasion is in the group that reported a middle level of education, but the differences between the groups are not significant. According to McGee and Tyler⁴⁷, when education was taken into consideration, the least educated were the most opposed to tax evasion, followed by higher education and middle education groups. However, Niesiobedzka⁴⁸ found that those with higher education cheated on taxes more often, while those with medium education declared a higher hypothetical acceptance of tax evasion.

There is not a statistical significant difference regarding self-positioning on the political scale. Leftists are characterized by a lower acceptance of tax evasion, and rightists by a higher acceptance. Torgler⁴⁹ found the opposite, i.e., that there was a high acceptance of tax among those on the left of the political spectrum. Thus, attitudes toward cheating on taxes have changed.

Religion was found to be a significant factor. Roman Catholics were significantly more opposed to tax evasion than those without religious affiliation. Religious people were most opposed to tax evasion. The responses of religious people differed significantly from those of non-religious people, and this difference was even higher when compared to atheists. The findings are in line with Torgler's⁵⁰ conclusions. McGee and Tyler⁵¹ also argued that there is less acceptance of tax evasion when there is both a strong rule of law and strong religious beliefs.

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⁴⁶ **M. Niesiobedzka**, *Dlaczego nie płacimy podatków?...*

⁴⁷ **R.W. McGee, M. Tyler**, *Tax evasion and ethics...*; **R.W. McGee, M. Tyler**, *Tax Evasion and Ethics...*

⁴⁸ **M. Niesiobedzka**, *Dlaczego nie płacimy podatków?...*

⁴⁹ **B. Torgler**, *Tax morale...*

⁵⁰ *Ibidem*.

⁵¹ **R.W. McGee, M. Tyler**, *Tax evasion and ethics...*; **R.W. McGee, M. Tyler**, *Tax Evasion and Ethics...*

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POSTAWY WOBEC UCHYLANIA SIĘ OD PŁACENIA PODATKÓW W POLSCE

Abstrakt

Przedmiot badań: Unikanie płacenia podatków jest problemem praktycznym i teoretycznym. Z punktu widzenia rządów ważne jest, aby zebrać jak najwięcej podatków, by zaspokoić potrzeby państwa. Teoretyczna analiza tego zagadnienia pozwala określić skalę uchylania się od opodatkowania, czynniki z nią związane oraz metody pomiaru.

Cel badawczy: W artykule dokonano oceny poziomu akceptacji uchylania się od płacenia podatków w Polsce w odniesieniu do czynników demograficznych, ekonomicznych i kulturowych.

Metoda badawcza: Na podstawie danych pochodzących z bazy World Value Survey dokonano analizy akceptacji uchylania się od płacenia podatków w oparciu o różne czynniki oraz zbadano istotność różnic pomiędzy badanymi grupami.

Wyniki: Wyniki potwierdzają związek pomiędzy akceptacją uchylania się od płacenia podatków a czynnikami demograficznymi, gospodarczymi i kulturowymi w Polsce. Z biegiem czasu poparcie dla unikania opodatkowania w Polsce znacznie spadło. Podobnie jak w wielu innych krajach kobiety znacznie rzadziej niż mężczyźni popierały uchylanie się od płacenia podatków. Poparcie malało wraz z wiekiem, a największy sprzeciw wykazywały osoby starsze. Największymi zwolennikami oszukiwania na podatkach były osoby deklarujące średnie dochody. Religia miała wpływ na postawy podatników, a istotne różnice w średnich wynikach stwierdzono pomiędzy katolikami a osobami niewyznającymi żadnej religii. Osoby niezwiązane z religią charakteryzowały się istotnie wyższą akceptacją uchylania się od płacenia podatków. Najbardziej sprzeciwiali się uchylaniu się od płacenia podatków ludzie religijni.

Słowa kluczowe: uchylanie się od płacenia podatków, morale podatkowe, Polska, World Value Survey, etyka.