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TAX MORALITY AND THE INTENTIONS OF HOUSEHOLDS AND BUSINESS ENTITIES TO PARTICIPATE IN THE SHADOW ECONOMY

Purpose: The purpose of this paper is to assess the tax morality of households and business entities in the context of the shadow economy. *Methodology:* The implementation of the objective requires the use of the direct-questionnaire method. The article presents the results of empirical research for 2009–2023, carried out in the Podkarpackie Province. *Results:* The publication describes tax morality. It also presents parts of the author's own survey research on the issue for 2009–2023. This research, and data taken from the reports of other research centers, seem to indicate considerable social acceptance of tax fraud. At the same time, low tax morality significantly affects the scale of the shadow economy. This also seems to be confirmed by the participants in the study, who believe that tax morality has a large or small impact on the shadow economy activity of households and business entities.

Keywords: personal finance, tax evasion, tax morality, tax fraud.

1. INTRODUCTION

Modern tax systems consist of many different fiscal burdens, shaped by historical development and socio-economic policy. It is commonly assumed that taxpayers, acting as “Homo economicus”, aim to maximize their fiscal benefits and avoid taxes if the profitability of such actions exceeds the risk of potential financial losses. Nevertheless, despite relatively low penal and fiscal sanctions, along with a low risk of inspection in many countries, most taxpayers honestly fulfill their tax obligations toward the state, refraining from attempting tax evasion. This behavior is elucidated by the concept of tax morality, which refers to an individual citizen's reaction to tax obligations or his internal motivation (or lack thereof) to pay taxes.

Among the reactions aimed at reducing fiscal liabilities, tax avoidance and evasion are the most prevalent (Szafoni, T., Szafoni, M., 2020). In a broader sense, at least five types of taxpayer behavior are identified: tax saving, planning (tax optimization), avoidance, and circumvention of tax law (Jankowski, 2019). From the perspective of the legislator, advanced tax planning, tax optimization, and tax avoidance are considered acceptable forms of behavior to reduce tax burdens. Conversely, tax evasion takes forms such as

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avoidance, abuse, evasion, and fraud (Klonowska, 2017). Tax law doctrine distinguishes six reactions to levies: the so-called normal reaction (paying tax in the due amount), tax shifting, tax optimization (legal action), tax catching up (lowering operating costs), and tax fraud (Pietrasz, 2007). In the literature, the shadow economy is emphasized as an activity that fundamentally involves tax evasion, leading many financiers to term the informal economy as “tax dexterity” or an abuse of tax law (Martinez, 2001).

The paper deals with the subject of tax morality in relation to the shadow economy. The first part of the paper describes the essence of tax morality, showcasing Polish and foreign research on the issue. Additionally, parts of the author’s survey research conducted in the Podkarpackie Province from 2009–2023 are presented. The paper’s objective is to assess the tax morality of households and business entities in the context of the shadow economy based on original research. This objective was pursued using the direct-questionnaire method.

2. THE CONCEPT OF TAX MORALITY

The concept of tax morality was introduced in 1960 by Schmöders, who defined it as “the attitudes of a group or the entire population of taxpayers regarding the issue of meeting or neglecting tax obligations, embedded in the tax mentality and civic awareness” (Kichler, 2007). Currently, tax morality is understood as an internal motivation to pay taxes (Alm, 2006). It is an internal acceptance of fiscal obligation and the recognition of the tax supremacy of the state (Gomułowicz, 2008). The intrinsic motivation to pay tribute and settle tax liabilities may result from pressure from the environment, family, or the need for social acceptance. This motivation may also reflect tradition, culture, and norms adopted in the place of upbringing (Luttmer, 2014).

In turn, the morality of the taxpayer consists of the individual reaction of a given person to tax burdens (Bogacka-Kisiel, 2012). It is influenced by ethical factors (moral values) or psychological factors (reaction to the environment, legal provisions) (Pest, 2010). It requires that the taxpayer’s action aligns with their internal conviction; thus, it can be considered an internal acceptance of the tax obligation and recognition of the fiscal sovereignty of the state (Gomułowicz, 2013). Tax morality, namely the willingness to pay taxes, also determines the degree of citizens’ trust in the government, influencing whether taxes are paid in the right amount (Kędrzyński, 2020).

In the literature, tax morality is also referred to as the taxpayer’s ethics, which is defined as a set of moral norms adopted in a given community concerning the taxpayer’s attitude toward paying mandatory fees to the state budget (Szulc, 2013). Tax morality is based on ethical principles and indicates standards of conduct. It results from the sense of duty toward society and the citizen’s tax awareness (Florek, 2021). In colloquial language, the terms “ethics” and “morality” are sometimes equated and used interchangeably, but they are not synonymous terms. Both refer to the observance of established and binding norms of conduct in a given society, with ethics being the science of morality.

Tax morality refers to individual reactions to taxation, which may take the form of legal or illegal tax evasion (Komar, 1996). There is a difference between morality and tax evasion. Tax evasion represents an individual’s behavior, while tax morality is an attitude (Schneider, 2007). Nevertheless, the level of tax morality significantly impacts the behavior of taxpayers, including the scale of tax fraud (Torgler, 2007). It is indicated that individuals with low tax morality are more likely to engage in tax evasion through the unethical use of tax havens (Kemme, 2020). It has been estimated that reducing tax

morality by one unit leads to an increase in the size of the shadow economy by over 20% (Torgler, 2007).

The tax morality of households is influenced by elements such as the structure of the tax system (Szczodrowski, 2007), the application of law enforcement (Skolimowska, 2021), the conduct of the administration (corruption of state officials lowers tax morale) (Jahnke, 2019), the effectiveness of control (Gomułowicz, 1996), the manner of managing public funds (Lotko, 2017), and religiousness. For instance, in the doctrine of the Catholic Church, paying taxes is considered a civic duty (Król, 2018).

Tax evasion sometimes results from the perception of fiscal burdens as a form of robbery associated with the tyranny of power. The socio-psychological aspect of tax evasion involves the problem of assessing priority. Many entrepreneurs assert that economic activity in society has only an economic dimension. Hence, in their opinion, ethics is not the primary motive for action, especially because it very often becomes an obstacle to achieving goals (Taranow, 2001). Tax evasion is often morally justified by the belief that no specific individual will suffer as a result of the act because the state is perceived as such an abstract concept that commonly understood honesty and decency cannot apply to (Kuzińska, 2018). Crimes that violate impersonal goods, such as those of an organization or the state, are often judged more leniently than crimes that violate the good of an individual (Jasińska-Kania, 2002; Stecko, 2018; Stecko, 2015). In public opinion, individuals committing burglaries and car thefts are often deemed more deserving of severe punishment than tax fraudsters (Niesiołowska, 2013).

3. TAX MORALITY IN RESEARCH WORLDWIDE

Initially, research on tax morality was based primarily on the assumption that the factors influencing the level of morality include the income of individuals, the level of tax rates, the chance of detecting tax fraud, and the severity of possible sanctions (Allingham, 1972). The resistance utility models that dominated for many years assumed that paying taxes depended on the above-mentioned determinants, and these models were based on the conviction that the goal of an individual was to maximize their own benefits, achieved, among other ways, by tax evasion. The taxpayer acts as a player who chooses between a certain loss (tax payment), a potential profit (tax fraud), or a potential high loss (detecting the fraud and imposing a penalty). Taxpayers calculate the risks and benefits and choose the option that brings the best results.

Over time, it became apparent that such models do not fully capture the phenomenon, and the threat of a penalty does not explain the high levels of tax morality in countries with relatively small fiscal penalties (Torgler, 2003). According to Bruno Frey, an individual's behavior is guided not only by concern for their own good but also by a sense of civic duty (Frey 1997). The dynamic growth of tax regulations has also been observed. Hence, Joseph Stiglitz argued that reliable tax payment results primarily from taxpayers' insufficient knowledge of legal tax optimization (Stiglitz, 1985).

Research on the problem of tax morality in the empirical aspect is an extremely difficult and complex issue. In the countries where the research was conducted, taxpayers' responses indicated that the assessment of tax fraud was neutral or quite mild in social perception. Respondents believed that when calculating taxes, measures on the borderline of the law should be used to minimize the tax burden (Klein, 1997).

A study conducted in 2005 showed that the tax morality of households in the United States was significantly higher than in Spain, as well as in 14 other European countries

surveyed. This analysis also showed a strong negative correlation between the size of the shadow economy and the level of tax morality – the higher the tax morality, the lower the scope of the shadow economy (Alm, 2006). Although it is emphasized that Americans are traditionally honest taxpayers, tax morality has suffered as a result of the declining economy, restrictive fiscal regulations, and growing doubts about the fairness of the tax system. Citizens paying taxes stopped believing that, in return, they would receive benefits from the state in the form of infrastructure development, health care, and retirement security (Jacob, 1995). Direct links between tax evasion and tax morality are demonstrated by the work of Grant Richardson based on data collected by the World Economic Forum. According to them, tax morality, alongside the complexity and fairness of taxes, was the main factor in tax evasion (Richardson, 2006). Friedrich Schneider attributes the importance of tax morality as a determinant of the shadow economy to 22–25% (Schneider, 2012).

Research conducted in Switzerland shows that taxpayers and public authorities are linked by a kind of “psychological tax contract” that induces the general public to pay taxes. This is the result of the close bond between society and the state, facilitated by a well-developed system of direct democracy and a small area of the country’s regions, which are cantons (Feld, 2006). Similarly, in Sweden, despite the high tax burden, the scope of the shadow economy is small. Swedes are characterized by a high level of social awareness and attitude to civic duties.

Recent studies on tax morality highlight the impact of the quality of governance on tax liability. The literature on the subject states that tax morale shapes tax compliance behavior and is significantly correlated with tax effort strategies in different countries. In addition, the quality of governance affects the fair fulfillment of citizens’ fiscal obligations. In Sub-Saharan Africa and Zimbabwe, for example, better enforcement by the tax administration must be coupled with tax reforms that enhance transparency in the utilization of tax revenues to boost tax morale (Sebele-Mpofu, 2020). In Malaysia, tax knowledge, legal complexity, and morality significantly impact tax compliance among a group of salaried employees (Jusoh, 2022).

In Nigeria, it has been proven that tax morality is higher when more people believe that other citizens pay taxes, less corruption occurs, and there is more trust in tax officials (McCulloch, 2021). Asian research, in turn, showed that the level of religiosity has a positive effect on tax morale and compliance with tax regulations (Nurani, 2020).

Moreover, the pivotal role of trust in democracy and public services is confirmed, which directly affects tax morality. In addition, women exhibit higher tax morale than men (Fotiadis, 2021). Subsequent studies conducted in 48 countries have confirmed that citizens’ compliance with tax regulations depends not only on the quality of formal institutions but may also be culturally determined (Andriani, 2022).

A social experiment demonstrates that individuals are more likely to pay taxes if they believe that government services funded by those taxes will bring them greater personal benefits. In this case, households with children attending public schools, having learned that a greater proportion of property tax revenues fund educational institutions, were less likely to engage in tax evasion (Giacobasso, 2023). Tax morality refers to the intrinsic motivation of taxpayers in relation to paying taxes. A study was conducted to identify the factors determining the tax morale of micro, small, and medium-sized enterprises. In Indonesia, SMEs generate 60% of GDP while contributing only 0.67% of tax revenue. One reason for such a small level of fiscal receipts is low tax morale. The results of structural

equation modeling (SEM) analysis showed that tax attitudes, trust in the tax authority, and perception of public goods have a significant impact on tax morality (Irawan, 2021).

4. POLISH RESEARCH ON TAX MORALITY

The attitudes of Polish taxpayers are indicated by the results of a survey conducted by the Pentor Institute, covering a representative group of a thousand people. According to the findings, 28% of respondents, mainly young individuals (over 30 years of age and private entrepreneurs, stated that tax evaders behaved similarly to the majority of the population, deeming such behavior as commonplace. Remarkably, every tenth respondent considered such individuals to be courageous and entrepreneurial. Furthermore, less than half of the respondents (48%) classified entities hiding their income and evading taxes as fraudsters and criminals (Kruszewski, 1992).

The violation of the common good through tax evasion does not elicit negative sentiments among Poles. A significant part of society regards tax evasion as a widely accepted phenomenon and approves of it. The decline in sensitivity is evident across all social groups, with the level of education being the fundamental determinant (Świecka, 2008). The youngest Poles are the least sensitive to reprehensible tax behavior, whereas individuals close to retirement age (45–64) are the most sensitive. Those least sensitive to neglecting tax obligations are individuals residing in rural areas, the economically disadvantaged, and those with the lowest education levels (Czapiński, 2009). It is indicated that women are characterized by higher tax morality than men (Florek, 2021; Szarek, 2016). The low level of tax morality among company managers was substantiated by Dagmara Nikulin's research. Non-economic factors, such as the strictness of legal regulations, dissatisfaction with cooperation with public administration, low tax morality, and a low assessment of the quality of government, were found to be influential in the increase in tax fraud (Nikulin, 2020).

The moral assessment of tax evasion does not always have to be unambiguous. In the Catechism of the Catholic Church, although tax fraud is deemed morally reprehensible, the circumstances in which the wrongful act takes place are more important. These conditions impact the absence of a negative evaluation. A. Bernal's questionnaire surveys indicate that the moral assessment of tax evasion is closely related to the reasons inducing the taxpayer to commit fraud. According to the respondents, the circumstances in which taxes are imposed, measured, and collected may absolve taxpayers from the moral obligation to pay taxes (Bernal, 2008). Tax morality also changes in the event of difficulties in finding a job – over 72% of respondents would then opt to work without a contract (Szarek, 2016).

The influence of tax fairness on tax morality is discussed in many publications. The results of research by Małgorzata Niesiobędzka indicate that the tax morality of Poles depends primarily on the subjective assessment of procedural fairness. Taxpayers' conviction that the applicable tax rates enable the correct distribution of tax burdens among different tax groups and that tax offices are friendly and honest makes taxpayers less accepting of tax fraud. The tendency to evade taxes increases as the sense of justice decreases. Evasion in such circumstances may be perceived as the right action for the wrong cause (Niesiobędzka, 2009). Research also shows that taxpayers' reactions are influenced by their perspective – whether they expect a refund of overpayment or have to pay underpaid tax advances. In light of the results, it can be concluded that the tightening of penal and fiscal sanctions and the frequency of inspections were effective in the group of people with low tax morality. Among honest citizens, it could have the opposite effect

– emphasizing factors demonstrating the power of the tax authorities could be considered a sign of suspicion and placing taxpayers in the role of “fraud” (Niesobędzka, 2016; Niesobędzka, 2014).

Simultaneously, the inefficiency of tax offices may reduce tax morality. Wojciech Leoński points out that individuals who have managed to deceive the tax authorities without suffering consequences may gain recognition from the environment. The consequence of such behavior may be the dissemination of views related to the profitability of not paying taxes. Such practices will result in increased social acceptance of tax fraud and a decline in morality (Leoński, 2013).

Dominika Florek assessed the factors affecting the motivation to pay taxes among Generation Z² (i.e., individuals who have just entered the labor market or are preparing to start it). Respondents were categorized into groups with low and high tax morality. The study confirmed the higher tax morality of women (82.14% would pay taxes if they had a choice). In light of these studies, it was indicated that the factors motivating non-payment of taxes include high taxes, which are also perceived as a barrier to starting a business, a high level of complexity of tax regulations, as well as tax injustice (Florek, 2021).

Factors shaping tax morality were also identified by Ewa Lotko and Urszula Zawadzka-Pąk based on research conducted in the Podlaskie and Mazowieckie Provinces. Psychological and ethical factors that lower the level of tax morality include the amount of taxes relative to the income obtained, ineffective management of public funds, wasteful spending on extensive administration, an unfriendly attitude of tax authorities, and treating the taxpayer as a potential fraudster. Among the factors positively influencing tax morality, only the fact that taxes are a source of state revenue, enabling the financing of public needs, was indicated (Lotko, 2017).

5. MORALITY AS A CONDITIONAL TAX EVASION IN THE LIGHT OF OWN RESEARCH

In this section of the paper, the findings from the author’s research on tax morality concerning the shadow economy and tax fraud are presented. The survey targeted 686 households and 218 companies in May 2009, 1084 households and 250 companies in April and May 2010, 1201 households and 281 companies in May 2011, 1230 households and 232 companies in January 2012, 1,128 households and 237 companies in January 2013, 857 households and 188 companies in January 2014, 852 households and 244 companies in January 2015, 1,103 households and 325 companies in January 2016, 1,038 households and 289 companies in January 2017, 883 households and 225 companies in January 2018, 975 households and 268 businesses in January 2019, 758 households and 265 companies in January 2020, 673 households and 225 companies in January 2022, and 647 households and 248 companies in January 2023. The interviews were conducted in the Podkarpackie Province, targeting individuals over 20 years old with varying income levels and standards of living, as well as entrepreneurs from the small and medium-sized enterprise sector.

In social perception, the state is viewed as anonymous, leading to the belief that not paying the due amount of taxes will not cause harm to anyone. Taxes represent a non-equivalent benefit, which means that the taxpayer does not receive any direct benefit in return. Within the social consciousness, avoiding tax payment is not necessarily frowned upon, and successfully evading it can evoke a sense of satisfaction. In addition, taxes are

² Generation Z is defined as people born after 1990 (i.e., growing up in the years 2000–2010).

often perceived as excessively high and unfair, and tax laws are perceived as unclear and unstable. These circumstances reduce the feeling of guilt associated with tax evasion and engagement in the shadow economy.

Table 1. Structure of answers to the question: What do you think about cases where people conceal part of their earnings in order to reduce the taxes they pay?

Opinion about concealing earnings	Percentage structure in 2009–2015						
	2009	2010	2011	2012	2013	2014	2015
This should be condemned as it is cheating the state	28.5	28.6	28.8	26.9	24.9	26.6	23.4
This is to be forgiven as taxes are too high	39.6	47.5	45.6	43.2	47.7	43.4	46.0
This should be commended as a sign of resourcefulness	4.8	4.8	7.5	5.5	6.6	7.7	5.2
Hard to say	24.4	17.8	17.3	23.5	20.2	21.8	25.4
No answer	2.7	1.4	0.7	1.0	0.6	0.5	0.1

Opinion about concealing earnings	Percentage structure in 2016–2023						
	2016	2017	2018	2019	2020	2022	2023
This should be condemned as it is cheating the state	27.9	30.4	27.7	39.4	33.6	24.52	28.1
This is to be forgiven as taxes are too high	41.1	40.2	39.3	31.9	34.7	38.63	36.6
This should be commended as a sign of resourcefulness	10.1	6.8	6.0	3.5	4.1	5.05	8.0
Hard to say	20.9	22.0	26.8	25.1	27.6	31.80	27.0
No answer	0.2	0.6	0.1	0.1	0	0	0.2

Source: Own calculations based on data from surveys conducted in 2009–2023 in the Podkarpackie Province.

The author's own research conducted from 2009 to 2023 confirmed that a large part of the population did not assess tax fraud negatively. Table 1 presents the structure of households' responses to the question regarding their opinion on concealing their income. Over the years 2009–2023, almost 30% of people believed that such conduct should be condemned. In 2013 and 2022, every fourth person held this opinion. Each year, nearly half of the respondents justified tax fraud by citing high taxes, although the growing tax awareness may be evidenced by the decreasing social acceptance of tax fraud in recent years – 34.7% in 2020 or 36.6% in 2023. There is also a noticeable percentage of people (from 3.5% in 2019 to 8.0% in 2023) who approve of concealing income, considering it a sign of resourcefulness.

By the end of 2019, the shadow economy in Poland decreased to 13.55%. However, due to the pandemic and the war in Ukraine, it grew to 20.65% of GDP by the end of 2022, as reported in February 2023 "Counteracting the Shadow Economy in 2014–2022" (*Przeciwdziałanie...*, 2023). Simultaneously, Poles are characterized by low tax morality and relatively high social acceptance of tax crimes. Tables 2 and 3 present the responses of households and business entities regarding the impact of tax morality on the scale of

activity in the shadow economy. In almost every year of the survey, nearly half of the respondents expressed the opinion that low tax morality significantly affected the scope of the shadow economy (in 2023, 45.9% of households and 48.8% of entities chose this answer option). Given that almost every third respondent (in 2023, 35.7% of households and 35.1% of companies) believed that this impact existed, but was small, it can be assumed that most respondents were aware of the influence of tax morality on informal economic activity in our society.

Table 2. Structure of household answers to the question: Does the low tax morality of Poles affect the scale of the shadow economy?

Opinion	Percentage structure						
	2016	2017	2018	2019	2020	2022	2023
Yes, to a large extent	42.1	44.7	46.5	51.8	52.9	57.95	45.9
Yes, to a small extent	41.4	40.2	37.4	33.3	33.4	32.10	35.7
No, it doesn't affect	14.8	12.7	14.5	12.3	12.3	9.51	16.7
Others	1.0	1.6	1.5	1.4	0.7	0.45	1.5
No answer	0.8	0.8	0.1	1.1	0.8	0	0.2

Source: Own calculations based on data from surveys conducted in the Podkarpackie Province.

Table 3. Structure of answers of business entities to the question: Does the low tax morality of the Poles affect the scale of the shadow economy?

Opinion	Percentage structure						
	2016	2017	2018	2019	2020	2022	2023
Yes, to a large extent	38.8	47.4	45.3	41.8	48.7	48.00	48.8
Yes, to a small extent	39.3	36.7	40.0	41.0	38.1	36.44	35.1
No, it doesn't affect	19.7	11.1	12.0	15.3	10.6	12.89	13.3
Others	0.6	1.7	0	0.7	1.1	2.67	1.6
No answer	1.5	3.1	2.7	1.1	1.6	0	1.2

Source: Own calculations based on data from surveys conducted in the Podkarpackie Province.

6. CONCLUSIONS

Research on tax morality suggests that citizens' income, tax rates, the likelihood of tax audits, and the number of sanctions can affect taxpayers' honesty. In addition, a democratic system of power, particularly direct democracy, strong local governments that manage public funds transparently, and citizens' trust in state institutions have a positive impact on tax morality. Religious beliefs can also have a similarly significant impact, with believers being more willing to fulfill their tax obligations.

Polish research on tax morality aligns with global observations. Low tax morality in Polish society is the result of economic and non-economic factors such as high fiscalism, unclear tax laws, poor enforcement, high social support for violations of penal fiscal law, and a sense of injustice in the tax system.

Surveys conducted in the Podkarpackie Province from 2009 to 2023 seem to confirm the impact of tax morality on the scope of activity in the shadow economy. The vast majority of respondents expressed the opinion that the low tax morality of Poles affects the

scale of the informal economy to a large extent (nearly half of the surveyed households and business entities) or to a small extent (nearly every third household and entrepreneur choosing this answer option).

Particularly alarming is the growing conviction every year that tax fraud is a manifestation of resourcefulness, for which at least 40% of respondents look for an explanation, either in the amount of fiscal burdens or a lack of means of subsistence. Research indicates that a situation in which there is a tax depletion is a sufficient justification for tax evasion and that tax morality changes depending on personal circumstances, such as difficulties in finding a job or deterioration of the household's financial situation. It can be seen that the growing legal and civic awareness, as well as the educational impact on taxpayers, had little effect before the pandemic. Nevertheless, the deterioration of living conditions resulting from COVID-19 may have influenced tax morality and increased public favor for fiscal fraud.

Taxpayer behavior is influenced by social, cultural, psychological, and economic conditions. Honesty toward both the state and other taxpayers is a value in itself. It is indicated that citizens are more willing to pay taxes honestly, the more honest the state is toward them. Among the actions limiting the scale of tax fraud, prevention, repression, and educational impact on taxpayers are of fundamental importance.

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