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## TAX MORALE AND TAX EVASION: THEORETICAL INSIGHTS

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**Annotation.** Tax evasion is an important social-economic problem in all societies of the world, regardless of the type of tax system or the country's economic development level, therefore deception using tax incentives or tax evasion should be analyzed in a wider context, as the key aspect of shadow economy. The question of what tax and other social-economic factor changes need to be made to reduce the scope of shadow economy or people's involvement in illegal activities is particularly relevant in current situation of global economic growth. Tax evasion are violation of social norms in a wide context and include inner and outer sides of infringement. The authors provide theoretical analysis the characteristics of tax evasion subject, what constitutes the inner side of tax evasion, as a element of social norms violation. It should be noted, tax evasion can be carried out in the same/similar manner by people, who have relatively uniform behavior in social life. This may ensure prevention of tax evasion and help for government to shape the conscious tax policies.

**Keyword:** tax evasion, informal economy, determinants of tax evasion, tax culture model.

### INTRODUCTION

Conceptually, the non-observed economy, which must be included in GDP estimates in the European Union, is composed of four distinct categories: *underground, informal*

(including those undertaken by households for their own final use), *illegal*, and other *activities omitted* due to deficiencies in the basic data collection program. Underground activities are legal but conceived in order to avoid taxation (including VAT). Informal activities are legal but of small scale and mostly involving little capital. Illegal activities are those explicitly prohibited by the law (and will be incorporated in national accounts under ESA2010). Other activities omitted are “unknown unknowns”, the results of deficiencies in sampling methods and procedures.

Analyzing the effects of fiscal measures "shadow" economy should be discerned in from all over the unofficial – “shadow” economy of the "non-observed" economy, which concerns the unwillingness to pay taxes and avoidance. It is precisely must be noted that it is an urgent and sustained socio-economic problem in all societies of the world, regardless of the tax system of the type or level of economic development of the country. "Unaccounted" part of the economy in the informal economy, Lithuania is from 50 to 75 percent. of total shadow. One can safely say that tax fraud and / or tax evasion is a pressing problem affecting the country's economy and its competitiveness.

**The aim of research** is to consider more realistic aspects of tax administration, as well as some factors that are difficult to measure but are acknowledged as the important ones, for example, social norms.

**The object of the research** is tax evasion.

**The research methods** applied: document analysis method, scientific publications, statistical data analysis method.

**Objectives:** To analyze the factors affecting the level of the shadow economy; Identify the main determinants of tax evasion; present; To present the theoretical aspects of methodology, which helps to administrate the payment of taxes.

## DETERMINANTS OF TAX EVASION-THEORICAL FRAMEWORK

Every year, the US Administration publishes the document "The National Growth The shadow economy comprises legal business activities that are performed outside the reach of government authorities. These activities typically fall into two categories that remain common across Europe.

- The first is undeclared work, which accounts for roughly two-thirds of the shadow economy. It includes wages that workers and businesses do not declare to the

government to avoid taxes or documentation. Undeclared work is widespread in construction, agriculture, and household services (such as cleaning, babysitting, elderly care, and tutoring).

- The other one-third comes from underreporting, which is when businesses—primarily those that deal heavily in cash, such as small shops, bars, and taxis—report only part of their income to avoid some of the tax burden.

Analysis of the concept of economic security deploy, that in all cases aspects are assessed through economic development and stability. Therefore, this approach allows to define the economic security of the state of the economy and the public when ensuring protection of national interests, the country's development in general, sufficient defense potential (1 table).

**1 table.** Some of fiscal/social factors (84-98%) influence to the informal economy in Lithuania 2014<sup>1</sup>

Tax and social security contributions burden level	35-38 %
State/government institutions service quality	10-12 %
Social Support System	5-7 %
Labour market regulation	7-9 %
Public sector services	5-7 %
Tax payment morale	22-25 %

The shadow economy comprises legal business activities that are performed outside the reach of government authorities. As was mentioned above, these activities typically fall into two categories that remain common across Europe: the first is undeclared work and the over one- underreporting.

In the theoretical literature is seen interesting relationships between people desire - willingness to pay taxes (tax morality) and the remedies. For example, although dissuasive measures aimed is applied as a signal to the people of the need to pay taxes, but if the dissuasive measures aimed at are applied too intensively, it can cause the opposite effect and have a negative impact on taxpayers' morality. Tax morale depends not only on the what is the state of service quality, but also on whether people appreciate that taking correct political decisions by public authorities properly and correctly dealt with population.

Tax evasion econometric research pioneers in the sixties founded<sup>2</sup> that the taxpayer before declaring income has to decide and to choose how much revenue it will reveal given

<sup>1</sup>Lithuanian Department of Statistics. Data bases.

that there is a certain probability of a tax audit. Therefore, the taxpayer determines what part of the fees will be being covered up and what is the probability that it will be detected. These individual preferences show a correlation between the amount of evaded taxes, the probability of it detection and the potential penalties. The problem of tax evasion - on the one hand, the taxpayer faces a trade-off between reporting and not reporting his true income. On the other hand, the government faces a trade-off between auditing and not auditing. The interaction between the government and the taxpayer leads to a variety of equilibrium dependent on parameters such as costs, tax rates and so on.

The tax authority increases the audit probability in the second period if it has detected evasion behavior in the first period. This audit power enhancement policy may restrain tax evasion in the first period, but it may cause more evasion in the second period<sup>3</sup>. An increase of the marginal aliquot reduces tax evasion and, in addition, that an increase of the probability of detection and of the penalty fine also leads to a reduction of tax evasion.

There is a smaller difference between the tax share and the penalty fine, which then creates an incentive for him to increase the non-reported income. Yitzhaki<sup>4</sup> then suggested a new approach, according to which the penalty fine for not reporting the true income is not proportional to the reported income, but to the nonpaid portion of the tax rate. With this, the ambiguity would be prone to disappear<sup>5</sup>.

Under Yitzhaki's framework, the optimal tax design remained invariant with respect to the introduction of risks inherent total tax evasion. Under A-S framework, on the other hand, it showed a trade-off between tax distortion and the magnitude of tax evasion. This ground breaking models has many shortcomings. People who exhibit empirically observed levels of risk aversion normally pay their taxes, although there is a low probability of getting caught and being penalized. Thus, people are more honest than deterrence models would predict. There is a wide gap between the risk aversion that would guarantee such a high compliance

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<sup>2</sup>Allingham, M. G. and Sandmo, A. (1972). Income Tax Evasion: A Theoretical Analysis. *Journal of Public Economics*. 1: 323-338

<sup>3</sup>Lazar, E., (2013). Tax Evasion between Legality and Criminal Offense. *Procedia – Social and Behavioral Sciences*, Volume 92, 10 October 2013, Pages 462–466

<sup>4</sup>Yitzhaki, S., (1974). A note on 'Income tax evasion: a theoretical analysis. *J. PublicEcon.* 3, 201–202.

<sup>5</sup>Pantojaa, G. &Rodrigo, S. (2014). Tax evasion under behavioral structures. *Department of Economics, University of Brasilia, EconomiaA*, 15 (2014) 30–40

and the much lower individual risk aversion observed in reality<sup>6,7,8</sup>. The A–S model may be also rewritten considering that the sum of bribe is proportional to the tax evaded<sup>9</sup>. This suggestion is reasonable as a larger amount of evaded taxes may require more financial efforts to persuade the auditor to cooperate.

Allingham and Sandmo also considered another factor – the influence of personal character, i.e. when the detected tax evasion can ruin the reputation. So, there can be another variable influencing the taxpayer's utility – U (income, reputation).

As mentioned, the level of deterrence is too low to explain the high degree of tax compliance. To resolve this puzzle of tax compliance, many researchers have argued that tax morale can help explain the high degree of tax compliance<sup>10</sup>. Tax morale, unlike tax evasion, measures not individual behavior but individual attitude. Tax morale - which is not a new notion but has received surprisingly little attention in the tax compliance literature - can be defined as a moral obligation to pay taxes, a belief in contributing to society by paying taxes.

Among other factors, the decision to evade taxes and engage in informal activities is influenced by tax enforcement policy, namely evasion penalties and detection probabilities. Different countries have different approaches regarding tax administration, enforcement and auditing procedures.

While tax evasion has long been a popular academic research topic in most developed countries, there has not been detailed consideration of the major determinants of tax evasion on a cross country basis. The first major tax evasion literature<sup>11</sup> established 14 key determinants of tax evasion. These include:

- **demographic determinants** -age, gender, education, occupation status;

<sup>6</sup>Graetz, M. J., & Wilde, L. L. (1985). The economics of tax compliance: Facts and fantasy. *National Tax Journal*, 38, 355-363.

<sup>7</sup>Alm, J., McClelland, G. H. and Schulze, W. D. (1999). Changing the Social Norm of Tax. Compliance by Voting. *KYKLOS*. 52: 141-171.

<sup>8</sup>Feld, L. P., & Frey, B. S. (2002). Trust breeds trust: How tax payers are treated. *Economics of Governance*, 3, 87-99.

<sup>9</sup>Barth, E., Cappelen, A., Ognedal, E.T., (2005). Fair Tax Evasion. Department of Economics, University of Oslo, Mimeo

<sup>10</sup>Cummings, R.G., Martinez-Vazquez, J., McKee, M., Torgler, B., (2009). Tax morale affects tax compliance: evidence from surveys and an arte factual field experiment. *Journal of Economic Behavior and Organization*, 70 (3), 447-457

<sup>11</sup>Milliron, V. C., & Toy, D. R. (1992). Determinants of tax compliance: A contingency approach. *Journal of the American Taxation Association*, 14, 1-29.

- **economic determinants** - income level, income source, marginal tax rates, sanctions and probability of detection;
- **behavioral determinants** - complexity, fairness, revenue authority initiated contact, compliant peers, ethics or tax morale.

The results of the regressions show that the lower the level of complexity and the higher the level of general education, services income source, fairness and tax morale, the lower is the level of tax evasion across countries.

Study of analyses relationship<sup>12</sup> between selected determinants of tax morale and tax evasion and systematically investigates many of the key determinants of tax evasion on a cross-country basis - non-economic determinants have the strongest impact on tax evasion: ***complexity, education, income source, fairness, tax morale***.

Empirical results show that behavioral and demographic variables have the strongest influence on tax evasion as compared to economic variables. This represents an interesting empirical finding which indicates that non-economic variables are fundamental and should be investigated along with economic variables in 'mixed models' of tax evasion across countries<sup>13, 14 15</sup> study considers the impact of 10 key variables: ***age, gender, education, income level, income source, marginal tax rates, fairness, complexity, revenue authority initiated contact and tax morale*** - the higher the level of uncertainty avoidance and the lower the level of individualism, legal enforcement, trust in government, and religiosity, the higher is the level of tax evasion across countries.

The relevance of investigating not only institutional or governance quality, but also social norms or tax morale - the intrinsic motivation to pay taxes - has emerged, as empirical and experimental findings indicate that deterrence models predict far too little compliance and far too much tax evasion<sup>16, 17 18</sup> and argue that the size of the underground economy can serve

<sup>12</sup>Riahi-Belkaoui, A. (2004). Relationship between tax compliance internationally and selected determinants of tax morale. Journal of International Accounting, Auditing and Taxation, 13, 135–143.

<sup>13</sup>Richardson, G. (2008). The relationship between culture and tax evasion across countries: Additional evidence and extensions. Journal of International Accounting, Auditing, and Taxation, 17, 6778. Rome. (1997, April). Europe, 365.

<sup>14</sup>Cummings, R.G., Martinez-Vazquez, J., McKee, M., Torgler, B., (2009). Tax morale affects tax compliance: evidence from surveys and an arte factual field experiment. Journal of Economic Behavior and Organization, 70 (3), 447–457.

<sup>15</sup>Lazar, E., (2013). Tax Evasion between Legality and Criminal Offense. Procedia – Social and Behavioral Sciences, Volume 92, 10 October 2013, Pages 462–466.

<sup>16</sup>Torgler, B. (2007). Tax Compliance and Tax Morale: A Theoretical and Empirical Analysis, forth coming in: Edward Elgar.

as a useful, if somewhat imperfect, measure of the extent of tax evasion, so that a negative correlation between the size of the shadow economy and tax morale indicates the extent to which individuals' revealed actions are related to their attitudes about paying taxes.

All these analyzes consider the interactions among taxpayers, not just individual motivations to explain tax evasion. Payment of taxes is the effect of citizens fearing the potential sanctions they would suffer if they adopted an indifferent attitude towards the payment of taxes<sup>19</sup>. Naturally, the first step against tax evasion phenomenon is an increase of the severity of combating tax evasion. Failure to act drastically against tax evasion phenomenon leads to the perpetuation of a genuine escapist gene, passed on from generation to generation, having long-term negative effects. Empirical studies of tax impacts face many challenges. Theory suggests that tax burdens reduce economic incentives and thus impose a drag on economic activity. Alternatively, high quality public capital and services can enhance economic activity by complementing private activities.

## **FRAUD DETECTION AND TAX EVASION. CHALLENGES AND OPPORTUNITIES**

The model arises from the idea that there are no completely honest taxpayers, that is, under certain conditions everyone can escape. The aim is to consider more realistic aspects of tax administration, as well as some factors that are difficult to measure but are acknowledged as the important ones, for example, social norms. A good example of how the intangible values are measured is Geert Hofstede's cultural dimension theory. This example is worth a more thorough examination as it may help to improve the tax evasion models<sup>20</sup>.

Complexity is the most important determinant of tax evasion. Other significant determinants of tax evasion are denoted by education, income source, fairness and tax morale - existence of a moral<sup>21</sup> or intrinsic motivation<sup>22</sup> for paying taxes, which was designated as

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<sup>17</sup>Alm, J., Torgler, B., (2009). Cultural differences and tax morale in the US and in Europe. *Journal of Economic Psychology*, 27 (2), 224–246.

<sup>18</sup>Schneider, F. &Torgler, B. (2007). Shadow economy, tax morale, governance and institution quality: A panel analysis. Department of Economics, Johannes Kepler University of Linz.

<sup>19</sup>Schneider, F., &Enste, D. (2002). Hiding in the shadows: The growth of the shadow economy. *Economic Issues*, 30, 1–12.

<sup>20</sup>Kropienė, S. &Anciūtė, A. (2010). The model of tax evasion, its corrections and coherence to the practical tax administration. *Ekonomika*, Vol. 89(4), p. 49 - 65. ISSN 1392 -1258.

<sup>21</sup>Barth, E., Cappelen, A., Ognedal, E.T., (2005). Fair Tax Evasion. Department of Economics, University of Oslo, Mimeo.



“tax morale”, which is connected to Tax Culture level (table 2). Various cultural contexts which shape a person’s interpretation of events may assist in influencing his or her attitude toward tax evasion.

**2 table.** Tax culture model for EU countries, 2005-2015 (Source: Šinkūnienė, K. (2009).

Tax Culture Index	0,5	0.40 E (level of development of the national economy)	+	0.36 ES (level of the national education system)	+	0.24 S (social position of citizens of the country)		
	0,5	(0.28 T (application of taxation principles)	+	0.30 A (tax payers awareness) +	+	0.23 TT (application of taxation tool)	+	0.19 TR (taxation relationships between tax payers and tax administrators)

These values and norms are constantly expressed and reinterpreted during a person’s everyday social contact, which can either increase or decrease tax evasion. Tax morale and culture was positively associated with social capital, political participation, and immigration, but negatively associated with dissatisfaction with essential public services and unemployment. Tsakumis<sup>23</sup> show, that the higher the level of power distance and uncertainty avoidance and the lower the level of individualism and masculinity, the higher is the level of tax evasion across countries. Russo<sup>24</sup> find that selfemployed, younger and less educated individuals were more likely to evade taxes, and that this propensity was positively associated with the crime rate and the unemployment rate, but negatively related to social capital (table 3).

When these determinants of models are clearly identified in a systematic way by empirical analysis, appropriate policy conclusions can then be drawn and government policymakers are then in a position to design and implement strategies to minimize the damaging effects of tax evasion and shadow economy influence.

The potential reason for some of the inconsistent findings in previous tax evasion studies is that researchers are not taking into account interactions between the key tax evasion determinants.

<sup>22</sup>Hannah, K. &Violette, T. (1996). The PREDICTS database: a global data base of how local terrestrial biodiversity responds to human impacts. Ecology and Evolution, Volume 4, Issue 24, pages 4701–4735, December 2014

<sup>23</sup> Tsakumis, G. T., Curatola, A. P., & Porcano, T. M. (2007). The relation between NATIONAL cultural dimensions and tax evasion. Journal of International Accounting, Auditing, andTaxation, 16, 131-147.


<sup>24</sup> Russo, F., (2014). Tax morale and tax evasion reports. Economics Letters, Volume 121, Issue 1, October 2013, Pages 110–114.



**3 Table.** The most important determinants of tax evasion by analyzed authors findings

The key tax evasion determinants	Authors	Findings	Explains
<b>demographic determinants</b>			
Age	Jackson & Milliron, 1986, Feinstein, 1991; Hanno & Violette, 1996	Studies find that older taxpayers are generally more compliant than younger taxpayers	Younger taxpayers are more risk-seeking, less sensitive to penalties (a lifecycle variation), and reflect the social and psychological differences related to the period in which they are raised (a generational difference).
Gender of the taxpayer	Vogel (1974); Mason & Calvin (1978)	Shows that the compliance levels of female taxpayers are normally higher than for male taxpayers. Masculinity increasing the level of tax evasion	Compliance gap between females and males is shrinking over time as new generations of liberated women emerge.
occupation status	Russo, 2014	Selfemployed more likely to evade taxes	the lower the level of individualism - the higher the level of tax evasion
<b>behavioral determinants</b>			
complexity	Richardson & Sawyer, 2001	As taxation systems have become increasingly complex over, complexity has become an important tax evasion determinant	methodologies provide strong empirical evidence which demonstrates that complexity has a positive association with tax evasion.
Ethics tax morale, culture of individuals	B. Torgler & F. Schneider	has a negative association with tax evasion	that tax morale and tax evasion are negatively correlated. Tax payers awareness
Life expectancy		the relationship between age and tax deviance as attributable to lifecycle variations and generational differences	
<b>economic determinants</b>			
GDP		GDP per capita GDP per capita growth Initial GDP per capita	level of development of the national economy
sanctions and probability of detection	Tsakumis (2007)	the higher the level of power distance and uncertainty avoidance increases the level of tax evasion	

Analyzed SAS Solution for Enterprise Data Analytics model, which, according to (Derek Wylde, is an absolute solution. SAS is committed to ensuring that have a leading - edge anti- fraud solution.

Correlation vs. Causation  What are trends? What happened? What to do?

SAS has been developing and deploying solutions to help our customers detect, manage and prevent fraud, whereas in the model used Advanced Analytics statistical methods: Clustering/Segmentation, Data Mining, Predictive modelling, Advanced Statistical Analysis,

Cause - Effect Validation. Model-based by business intelligence, reporting, data mining and data integration processes of large amounts of data processing capabilities. One major part of the process is a big data integration process, because comparing tax data with different statistical methods allows detecting irregularities and indicates specificity. The Business Intelligence and tax evasion simulation model enables playback conditions, where takes place Tax evasion processes and to migrate all of its provided information onto one platform in order to Analyze Transactions and customer activity, Develop new types of Fraud models and tune existing models to Improve fraud detection efficiency and create reports for Case Manager.

**4 table.** Typical key tax evasion determinants and the factors used in assessing characteristics of the perpetrator by practice and theorist user point of view and LOB models

practice	approach by	
	theorist	line-of-business (LOB) specific detection model's determinants
Education – as the level of education rises so do the losses caused	Education of the taxpayer	TANF Benefits WIC Benefits
Age – typically middle aged	Age	Aging Services
Gender – larger and higher volume of frauds committed by men	Gender	
Time with the company – the longer employed the bigger the loss	occupation status	
	fairness	Other Human Services
	complexity	Disability Services
Criminal history – majority of perpetrators are first time offenders	Ethics tax morale, culture of individuals	Medicaid Benefits
	Life expectancy	
	GDP	Unemployment Compensation
	Inflation rate	
	CPI Consumer price index	Child Care Benefits; Food Support/SNAP Benefits
	Tax rate	Tax and Revenue
	Economy openness/ready money	
Department - Most likely to work in accounts, sales, customer service, purchasing, engineering and internal auditors.	Income level / income source (low income level and high income level)	Worker's Compensation
	sanctions and probability of detection	

Hybrid approach fraud detection model is based on a different level of reliability factors of integration. Some of the factors are tested; others are only implied by the typical behaviors and attributes (Table 4). In order to create tax evasion model we are supported by analysis of

the individual social conditions, business rules, anomaly characteristics and typical fraud monitoring models.

**5 table.** Hybrid approach to identify fraud. Integration of different stage of patterns (Source: MIS Training Institute © Brown Smith Wallace Session, 2014)

Behavioral warning signs of their misdeeds	Opportunity “Red Flags”	Pressure “Red Flags”	Rationalization “Red Flags”
Living beyond their means	Inadequate internal controls	High personal debts	Everyone else does it
Financial difficulties	Large amounts of cash on hand or processed.	Living beyond their means	Needed the money
Exhibiting control issues – unwillingness to share duties	Ineffective or no internal audit	Excessive investment speculation	Felt cheated and wanted revenge
Unusually close relationship with vendor/customer	Weak management or excessive turnover	Excessive gambling	Intended to pay it back
Wheeler dealer attitude.	Too “cozy” with suppliers	Substance abuse	Bribe/kickback to tempting.
Family problems		Extra-marital affairs	No recent raises/cost of living adjustments
Irritability, suspiciousness or defensiveness	No rotation of job duties among employees	Job frustration	Not compensated fairly
Addiction problems	Procedures not well understood/always in crisis mode	Resentment of superiors	
Refusal to take vacation	Annual vacation or sick days not taken		

The individual type of conduct allows identify fraud risk factors and fraud schemes type. It is therefore necessary to have different considerations and at the critical mass to warn of fraud - i.e. implement created antifraud control activity model, based on links drawn fraud risk identify activities.

Internal controls alone are insufficient to fully prevent occupational fraud. Model built key functional components on the foundation of reporting, analytics and data quality/integration tools.

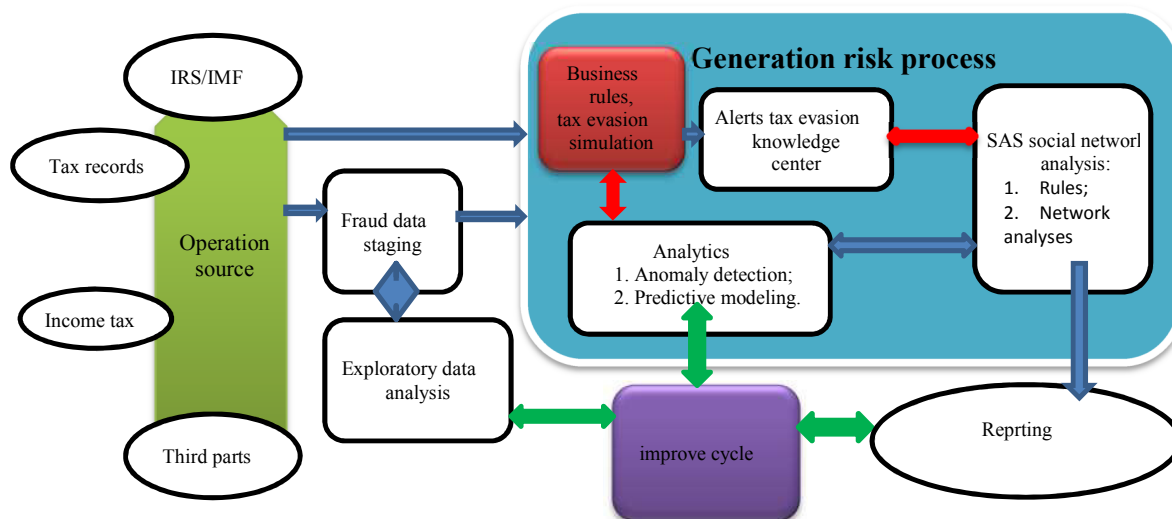
These additional components are:

- Detection and Alert Generation
- Link and Association Analysis
- Alert Management
- Case Management.

Internal controls alone are insufficient to fully prevent occupational fraud. Model built key functional components on the foundation of reporting, analytics and data quality/integration tools.

At first, sharing information and communication of different kinds data resources. Method of using IRS and third party data records to complement state income tax big data, continue to be highly successful in maximizing the return.

**1 figure. Tax evasion process flow**



Social network analysis adds knowledge discovery through associative link analysis and can help identify organized fraud rings. This hybrid approach proactively applies a combination of all four analysis approaches at the entity and network levels and ensures fraud does not slip through the cracks. Individual Master File (IMF) and periodic data from other state agencies are used also to identify potential cases. Inconsistency in data between different sources requires close scrutiny for soft matching criteria. Data sources have different levels of reliability and prior to using the data for specific searches it is important to define how the data elements will be applied and what the output should look like. Using data determine if there is an active spousal relationship for the taxpayer - if yes, determine if the spouse has filed a separate return for the current tax year, with the same address.

Each situation, business type, state is unique, but there are many commonalities. Applications can be tailored to the structure of the country. Business rules by their nature are excellent at finding known patterns of fraud. Because the nature of the evasion or fraud must be known to create the rule, business rules once established can then be worked around by

perpetrators of fraud. Fully appreciate and understand the value of business rules in the detection and prevention of fraud.

It is for this reason it have been take a hybrid approach which uses business rules in theory predictions with anomaly detection, predictive analytics and associative link analysis.

Predictive assessment against known fraud cases to determine if there is an active spousal relationship for the taxpayer. If yes, determine if the spouse has filed a separate.

### **INTERMEDIATE GENERALIZATIONS**

Framework can be configured and customized to the country requirements and is its usability and its configurability to meet specific needs for a given user community to create a control environment. This configurability allows different user groups from different LOB areas to use the system in the most productive manner for their particular case load. Many aspects of the Framework are configurable such as scoring methods, prioritization, case management, work flow and alert management.

These functions will detect both claims and premium fraud and can be applied to recipient as well as provider aspects of the program process. Fraud reporting is a critical component of an effective fraud prevention and detection system.

Most frauds are detected by tips (43,3%) and anti-fraud training (management review 14.6%) for employees and managers results in lower fraud losses<sup>25</sup>. Occupational fraud is a global problem – trends in fraud schemes, perpetrator characteristics and anti-fraud controls are similar regardless of where the fraud occurred.

### **CONCLUSIONS**

According to the study obtained data, formulated the following conclusions. The results have implications for governments that seek to reduce the level of tax evasion in society and shape public tax awareness, what constitutes tax evasion, (tax evasion as a violation of social norms) "inner" side. A simple tax system and full information about activity of agents can reduce tax evasion. Increased knowledge of tax evasion opportunities has a negative influence on tax compliance as it assists non-compliance. Wage and salary income subject to

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<sup>25</sup>Schneider, F. &Buehn, A., (2012). Size and Development of Tax Evasionin 38 OECD Countries: What Do We (Not) Know? Center for Economic Studies and Ifo Institute for Economic Research); Institute for the Study of Labor (IZA), November 27, CES ifo Working Paper Series No. 4004

withholding (e.g., services employment income) is another important curb on tax evasion. In addition, perceptions that tax policy is fair are associated with reduced levels of tax evasion. Finally, where tax morale is high, lower levels of tax evasion can be expected. These specific insights should allow government policy-makers to gain a better understanding of the key variables that are significantly associated.

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## MOKESČIŲ MORALĖ IR MOKESČIŲ SLĖPIMAS. TEORINĖS IŽVALGOS

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### Santrauka

Nepriklausomai nuo mokesčių sistemos, šalies ekonomikos išsivystymo lygio mokesčių vengimas yra svarbi socialinė-ekonominė problema visame pasaulyje. Todėl apgaulė naudojant



mokesčių lengvatas ar mokesčių slėpimas turėtų būti analizuojami platesniame kontekste. Šešėlinės ekonomikos mastas ar žmonių dalyvavimo neteisėtoje veikloje apimtis dabartiniu metu yra vienas iš svarbiausių klausimų, ką reikėtų padaryti. Mokesčių vengimas yra socialinių normų pažeidimas ir apima vidines ir išorines pažeidimo puses. Autoriai, nagrinėdami socialinių normų pažeidimų savybes pateikia mokesčių slėpimo teorinę analizę, t.y. mokesčių vengimo vidinę pusę. Straipsnyje pažymima, kad mokesčių vengimas gali būti santykinai daromas tos pačios elgsenos žmonių. Tokia analizė gali padėti išvengti fiskalinių pažeidimų ir padėti vyriausybei formuoti sąmoningą mokesčių politiką.

**Pagrindinės sąvokos:** mokesčių vengimas, šešėlinė ekonomika, veiksniai lemiantys mokesčių slėpimą, mokesčių kultūra modelis.

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