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Differential Representations of Taxes: Analysis of Free Associations and Judgments of Five Employment Groups

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ABSTRACT: The aim of this study was to investigate differential representations of taxation and tax payers. It was hypothesized that blue collar workers, white collar workers, civil servants, entrepreneurs, and students have different associations with the word "tax" and "tax payers" and that variation between groups can be explained in terms of reactance theory and exchange theories. Overall, 171 respondents recorded their spontaneous reactions to the word "tax," indicated whether the words were positive, neutral or negative, and wrote down the words in the order in which they came into their minds. Second, three imaginary prototypical taxpayers were presented (typical taxpayers, honest taxpayers and tax evaders) and described by a semantic differential.

The results show that reactance theory and exchange theory are useful in interpreting differences of associations made by different employment groups. Attitudes towards taxes are negative, especially the first spontaneous associations. Moreover, tax evasion is not perceived as a major offense but as a trifling one: the clever do it.

Keywords: tax psychology, representations of taxes, tax evasion.

INTRODUCTION

People widely agree that taxes should be reduced. Citizens say they would like to cut government spending to bring the public deficit under control but demand in

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the same breath that the government increases investments in social security, health, education, public housing construction, and many other areas of public interest (Schmölders, 1975; Tyszka, 1994; Williamson & Wearing, 1996). In other words, actual contributions to the government are not perceived as balanced by direct returns. Remote and intangible governmental benefits are also less likely to be appreciated than immediate benefits citizens receive for their money in the private market. Indeed, (legal) tax avoidance and (illegal) evasion appear to be growing problems in most industrialized countries (Alm, 1991).

Determinants of Tax Behavior

Tax behavior has been studied within the paradigm of social dilemmas (Dawes, 1980). If individuals trust everyone and pay their dues, everyone benefits from the public goods. Cooperation, however, is risky if cooperation of others is uncertain. If others' compliance is uncertain, tax avoidance and evasion pay will occur, given that the probability of detection is sufficiently low and sanctions are limited. According to standard economic theory, defection is the rational choice if the behavior of others remains unknown.

Tax behavior has been studied both by economists and psychologists. Allingham and Sandmo (1972) applied the economic approach to criminal behavior to explain and predict tax behavior, arguing that compliance is a function of the probability of detection and the aversiveness of sanctions. If detection of tax evasion is likely and the penalty is severe enough evasion does not pay, otherwise individuals take the risk of evasion.

Economic theories have frequently been criticized by psychologists who argue that taxpayers are not always necessarily amoral and utility-maximizing individuals able to think in terms of economic models which require them to perform complex mental calculations. Besides economic determinants of compliance, there are psychological and situational factors associated with tax behavior. Weigel, Hessing and Elffers (1987) and Webley, Robben, Elffers and Hessing (1991) propose a social psychological model for tax behavior which was formulated on the basis of several former theoretical frameworks (e. g., Groenland and Van Veldhoven, 1983; Lewis, 1982; Song and Yarbrough, 1978; Spicer, 1975; Strümpel, 1969; Vogel, 1974). According to their model, tax evasion depends on (a) situational instigations, such as financial strain, defined by the amount of taxes owed after withholding; social norms which emphasize an individual's wealth as a measure of success within a reference group; (b) situational constraints, such as the opportunity to evade, legal rigor of tax investigations and fines, social controls, such as the percentage of evaders within a reference group or the social disapproval of evasion; (c) personal instigations, such as personal strain (e. g., perceived fairness of tax laws, difficulties in meeting tax obligations), and personal egoistic orientations versus altruistic ones; and (d) personal constraints,

such as perceived opportunity to evade, perceived risk of punishment and intolerance of norm transgressions.

Several studies support Weigel et al.'s (1987) theoretical framework. Wärneryd and Walerud (1982), for example, show that people under financial strain are less willing to pay taxes than others. Lewis (1982) and Groenland and Van Veldhoven (1983) report that personality characteristics (e. g., dependency on norms), ideological and religious values, and moral orientations influence tax behavior. Vogel (1974) discussed the question of fairness arguing that tax behavior and tax ethics depend on individual tax burdens and perceived government services received. The less balanced exchanges are, the more likely tax morality and compliance decrease (see also Hite, 1990; Lewis, 1978; Spicer and Becker, 1980). Also Falkinger (1988) emphasizes the importance of feelings of justice within an economic system, he argues that rather than being a determinant of tax compliance, subjective evaluations of fairness serve as *ex post* rationalization of antitax behavior. While perceived balance between contributions to the state and returns from the state are one aspect of fairness evaluations, horizontal inequity is another. Horizontal inequity is defined as perceived imbalance between one's own relative benefits and benefits of other citizens (Moser, Evans & Kim, 1995). Besides perceived equity and fairness, Vogel (1974) emphasizes the importance of knowledge of the tax system and the social orientation of individuals. Ghosh and Crain (1995) point to personality characteristics, showing the relevance of risk seeking behavior and ethical standards. Schepanski and Shearer (1995) found high correlations between reported compliance and the probability of tax controls. They also report a withholding phenomenon, namely that behavior differs, depending on a person's tax balance and respective underwithholding with additional payment or overwithholding with returns. Wallschutzky (1984) found that tax behavior depends on the possibilities of norm breaking: entrepreneurs have more possibilities to avoid paying taxes and use these possibilities more often than employees. Finally, tax behavior seems to depend on the wealth of individuals and relative value of money. Lewis (1979) found that wealthier people have greater antipathy towards taxation. Brandstätter (1994) argues that subjective value of money and tax rate determine tax behavior: since wealthier people pay higher tax rates than others, especially those who dispose of the lowest amounts of money within a tax rate category should develop the most significant antitax sentiments.

Determinants of tax behavior need to be interpreted with caution. According to Hessing, Elffers and Weigel (1988), two separate complexes of explanatory variates exist. Depending on the method of assessment either attitudes or personality characteristics account for one's tax behavior. Self reports on tax evasion show that attitudes and subjective norms are significantly correlated with tax evasion. Observational data, on the other hand, suggest that dissatisfaction with the gov-

ernment, tolerance of illegal actions, competitive orientations and egoistic motives strongly affect tax behavior.

Representations of Taxation

Besides reported tax behavior or observed tax behavior, attitudes towards taxation is an important subject to be studied. As Lewis (1978) argues, it is neither the actual tax law nor the actual tax rates which explain tax attitudes and behavior, but the perceived legal situation and subjective thoughts as well as subjective interpretations which determine sympathy or antipathy towards taxation and compliance. Dean, Keenan and Kenney (1980) also stress the importance of taxpayers' ideas and myths concerning taxation, arguing that general levels of taxation probably have some influence on the willingness to comply, but individuals' feelings about their tax circumstances are likely to have an even greater effect. Dean et al. (1980) investigated more than 400 Scottish taxpayers and found that contributions to the government and returns are neither perceived as balanced nor are relative individual benefits perceived as balanced with payments to the government. Moreover, about two thirds believe that on the whole the government does not spend taxpayers' money wisely. No doubt, if citizens believe that their money is spent inefficiently, attitudes towards compliance and evasion are unlikely to be favorable. Similarly, Song and Yarbrough (1978) report that the taxpayers' complaint is not that too many citizens cheat the government and get away with it but that the government provides unequal opportunities to different income groups. As a consequence, most people agree that the tax laws should be respected but do not feel that violations constitute a serious crime.

While tax attitudes and tax behavior have been studied from general psychological and economic perspectives, differential approaches have rarely been applied. This article focuses on differential attitudes and myths about taxation. It is hypothesized that different groups of citizens hold distinct cognitive representations and feel differently about taxes. It has been argued that most people recognize the need for contributing to the public budget and are aware of public goods, nevertheless their feelings towards taxes are most frequently negative. Taxes are either perceived as a loss of personal freedom to decide about investment of one's own money, as contributions without a fair return, or as a repeated request by the government to plug the gaps in the state's finances which are caused by inefficient management of politicians.

Loss of freedom or perceived loss of freedom are frequently responded to by reactance and the endeavor to re-establish the control one has lost (Brehm, 1966; Pelzmann, 1985). Reactance and non-compliance are hypothesized to be more likely to occur if people receive their entire gross income in cash and pay taxes directly out of their pockets (as opposed to taxes being withheld). Entrepreneurs who run their own businesses and want to re-invest their profit, and self-employed persons may perceive taxes both as a loss of personal freedom to decide about

their finances and—according to prospect theory (Kahneman and Tversky, 1979; Schepanski and Shearer, 1995)—as a considerable loss of money they already have in their possession. According to prospect theory, it can be expected that self employed people are more likely to take the risk of tax evasion and develop stronger antitax sentiments than employees. Antitax sentiments may be both the consequence of a perceived loss of money and a means to justify non-compliance. In fact, Dumais, Kinney and Ricci (1991) report that small businesses are responsible for a huge portion of the U.S. income tax gap; and Kirchler (1996a) found that entrepreneurs who ran their own businesses for only a short time oppose tax pressures most.

Employees who receive only their monthly net income in cash and are aware of their gross salary and taxes only “on paper,” may be less aware of their tax payments and may consider taxes to be less of a concrete loss of their own money. Employees may conceive of contributions to the state and access to public benefits as an exchange relationship between individuals and the government. Research on attitudes towards taxes, tax avoidance, and tax evasion shows the importance of the perceived fairness of these individual-government exchanges as well as of horizontal fairness as determinants of tax morality. A perceived imbalance leads to antitax sentiments and non-compliant behavior (Cowell, 1992; Elffers, Weigel and Hessing, 1987; Falkinger, 1988; Kirchler, 1996b; Lewis, 1979). Since taxation is a means of achieving a more equal income distribution, wealthier people may perceive their contributions and benefits to be not in balance whereas the poorer should either perceive exchanges to be in their favor or in balance. White collar workers and civil servants may think of taxes in terms of exchanges. Their arguments against taxes are hypothesized to be related to fairness and reciprocity rules.

Independent of accuracy of evaluations, in many countries it is most popular to blame the government for inefficient spending of taxpayers’ money. Also, various scandals reported and vividly discussed in the media are often used as arguments proving that politicians are mostly interested in personal advantages rather than those for the society. Besides reactance motives and lack of fairness, individuals may blame individual politicians and governmental institutions as either incompetent decision makers or selfish representatives rather than community oriented political leaders.

This study was conducted to investigate differential representations of taxes and attitudes towards correct tax paying and tax evasion, respectively. Blue collar workers, white collar workers, civil servants, entrepreneurs, and students were asked to indicate their thoughts and feelings towards taxes and tax evaders. It is hypothesized that the five groups characterize taxes differently and describe and evaluate taxpayers and evaders differently. Representations of taxes and taxpayers should be interpretable in terms of reactance theory (Brehm, 1966) and exchange theories (Adams, 1965; Blau, 1964; Thibaut and Kelley, 1959).

Table 1. Demographic Characteristics of the Sample

Characteristics	Blue-collar worker	White-collar worker	Civil servant	Entrepreneur	Student	Total
N	41	29	36	31	34	171
Sex						
female	24	14	14	11	12	75
male	17	15	22	20	22	96
Age						
20-24 years	5	0	6	1	16	28
25-30 years	11	5	5	4	12	37
31-34 years	7	12	5	17	5	46
35-44 years	8	6	10	4	1	29
45 years and older	8	6	9	5	0	28
missing values	2	0	1	0	0	3
Formal education						
compulsory school	4	0	2	0	0	6
vocational school	37	0	15	6	1	59
secondary school	0	15	8	14	33	70
college/university	0	13	11	11	0	35
missing values	0	1	0	0	0	1
Net monthly income (median; U.S.\$)	< 2,000	< 4,000	< 3,000	> 4,000	< 1,000	< 3,000
missing values	5	9	4	12	7	37

METHOD

In the winter of 1995, 171 participants who are described in detail in Table 1) completed a two-part questionnaire. First, after a short invitation to participate in the study, respondents were asked to think about taxes and to list all the thoughts that came to their minds when they did so. The free associations that resulted were then evaluated by the participants as positive, neutral, and negative, respectively. Finally, the sequence of the associations was indicated, from first to last.

The second part of the questionnaire aimed at measuring attitudes towards typical taxpayers, honest taxpayers, and tax evaders. Participants were presented with Peabody's (1985) semantic differential consisting of 32 adjective pairs and were asked to judge typical taxpayers, honest taxpayers, and tax evaders. Each seven-step scale was scored between +3 (for the pole defined by the more favorable adjective) and -3 (for the pole defined by the more unfavorable adjective).

Finally, socio-demographic characteristics were registered.

RESULTS AND DISCUSSION

Analysis of Free Associations

Overall, 1003 associations were counted; 547 were different words. First, the different associations were categorized by two independent raters who were asked to establish as many homogeneous categories as necessary. Finally, 25 categories

Table 2. Frequencies of Categorized Associations to the Stimulus “Tax” by Employment Group

<i>Categories of</i>	<i>Blue-collar worker</i>	<i>White-collar worker</i>	<i>Civil servant</i>	<i>Entrepreneur</i>	<i>Student</i>	<i>Total</i>
1. Criticism of the government	21	7	5	10	5	48*
2. Public goods	14	5	3	5	8	35*
3. Public deficit	13	2	6	5	8	34*
4. Criticism of politicians	10	1	4	1	0	16*
5. Instrument for politicians	7	3	2	2	1	15*
6. Necessary evil	7	14	12	9	10	52*
7. Social security	10	13	4	4	5	36*
8. Salary and income	6	10	6	5	5	32*
9. Social welfare	4	8	4	1	5	22*
10. Financial loss	4	5	2	0	1	12*
11. Social justice	5	10	17	11	4	47*
12. Tax evasion	4	10	14	14	11	53*
13. Punishment and disincentive	7	12	8	16	10	53*
14. Public constraint	12	3	4	14	9	42*
15. Lack of clarity	6	2	1	10	5	24*
16. Bureaucracy	2	4	0	6	1	13*
17. Technical terms from tax law	7	10	3	15	22	57*
18. Names of politicians/and political institutions	17	8	15	17	20	77*
19. Non categorized associations	5	3	4	3	9	24*
20. Economic regulator	5	1	1	1	5	13*
21. Financial pressure	13	7	12	12	7	51
22. Income of the state	13	10	10	12	7	52
23. Unfair distribution of burden	6	2	6	5	2	21
24. Complexity	6	8	8	9	4	35
25. Types of taxes	25	31	22	37	24	139
Total	229	189	173	224	188	1003

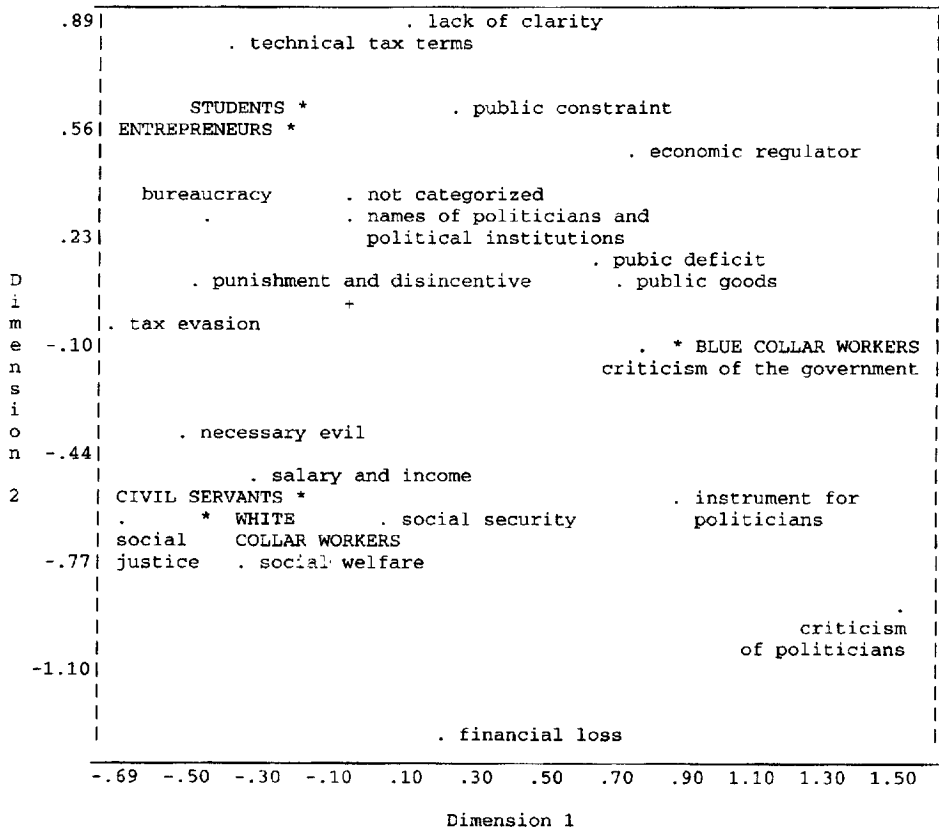
Note: *...significant differences (adjusted standard residuals > |1.64|) across columns; frequencies in italics are significantly higher than expected.

resulted with inter-rater agreements of 92%. Table 2 shows the categories and frequencies by employment group.

Frequencies varied significantly within twenty of the categories across all employment groups. These twenty were then further evaluated in an analysis of correspondence which yielded three dimensions explaining 37 percent, 29 percent, and 19 % of variance, respectively. The results are presented in Figure 1.

The first factor distinguishes between blue collar workers and the other employment groups. The second factor separates students and entrepreneurs from white collar workers and civil servants, and the third factor groups together entrepreneurs and civil servants on the one hand and white collar workers and students on the other. The results show that entrepreneurs think of punishment and disincentive to work, public constraint, a lack of clarity in tax law and public use of taxes, and complex bureaucratic rules. Entrepreneurs perceive taxes as a form of pressure and a hindrance to work. Moreover, they claim that bureaucratic laws

and rules are too complex and that fiscal policy is unclear. Blue collar workers most frequently criticize the government and politicians in general, claiming that they use taxes strategically to achieve their own selfish goals and are responsible for the huge public deficit. However, blue collar workers are also aware of public goods which are provided through public investments of money. White collar workers mention social security and social welfare which are guaranteed by taxes. They also call taxes a necessary evil which has an effect on income and signifies a financial loss. Civil servants indicate the usefulness of taxes to re-distribute wealth and achieve greater social justice; taxes also have a negative connotation for them because non-cooperative people try to avoid and evade taxes and benefit both from their individual gain by withholding their contributions and from their access to public goods. Finally, students, the only group not paying taxes, think of theories and technical concepts, mention names of politicians, and sometimes the



Note: (Explained variance: dimension 1 = 38%; dimension 2 = 30%; dimension 3 = 17%)

Figure 1a. Correspondence Analysis of 19 Categories of Associations Among Five Employment Groups: Dimension One Compared to Dimension Two

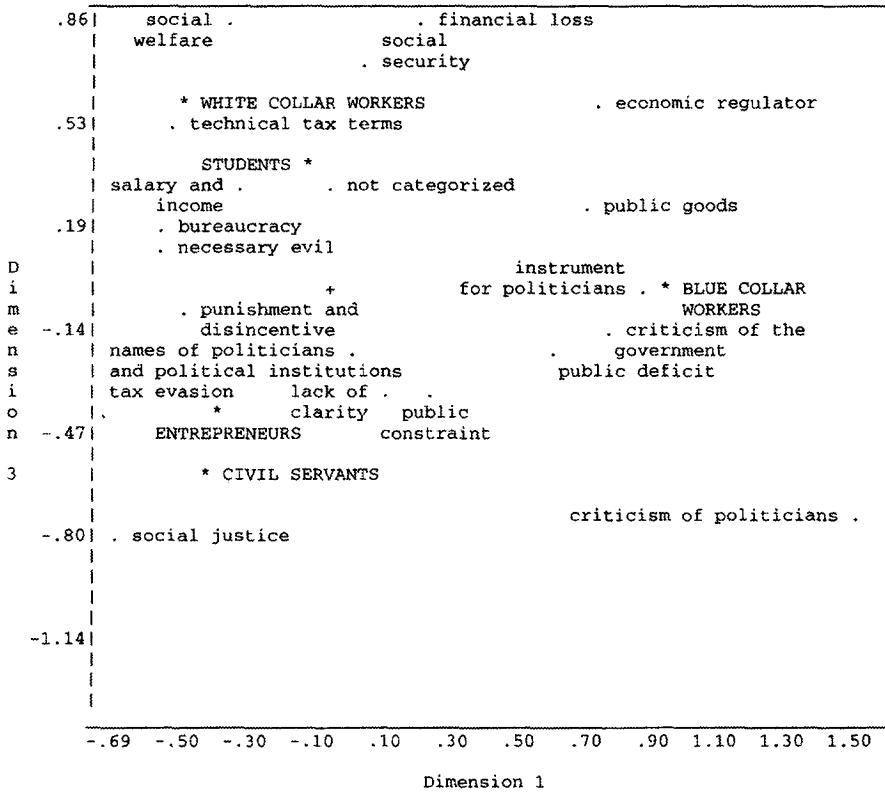


Figure 1b. Correspondence Analysis of 19 Categories of Associations Among Five Employment Groups: Dimension One Compared to Dimension Three

names of famous figures from fiction and comics, like Donald Duck, or mention nonsense terms.

The results are describable on the base of reactance theory and exchange theories: entrepreneurs appear to perceive taxes as a loss of freedom when they mention punishment for their work or hindrance to work or force and constraint. Blue collar workers, white collar workers, and civil servants may have exchange relationships in mind when mentioning public goods, welfare, social security, and justice. Students, on the other hand, who are not affected directly by tax payments, tended to give the most theoretical answers.

Sequences of Associations

The participants' evaluations of their free associations were combined into two indices of polarity and neutrality (de Rosa, 1996). The polarity index results from the difference between the number of positive and negative associations, related to the total number of associations produced by a participant. This index can be

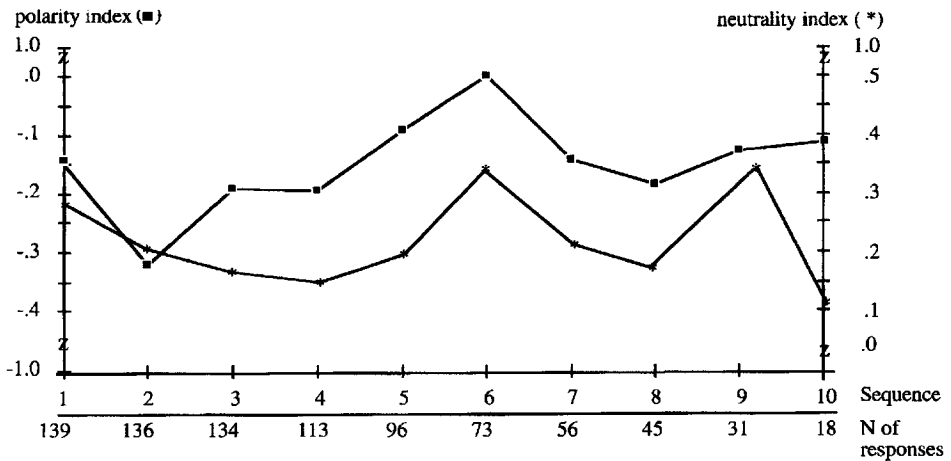


Figure 2. Sequences of Polarity and Neutrality Indices of Associations

regarded as an attitude index, which varies from -1 to +1, and, in the case of negative attitudes to a stimulus is closer to -1, and for positive assessments closer to +1. The neutrality index is calculated as relative frequency of neutrally evaluated associative contents. Two analyses of variance, with employment groups as independent variable and polarity and neutrality indices as dependent variables, yielded no significant effects ($F(4,165) < 1.00$). Average polarity amounted to -.15 which indicates neutral to negative attitudes towards taxes; the neutrality index amounted to .22 which indicates that less than one quarter of the associations were neutral.

Sequences of associations were studied on the basis of average ratings for all participants' first association, second association, etc. Average polarity indices were computed for each of the five employment groups separately and the total sample, beginning from the first and proceeding to the last association. The relative frequencies of neutral associations were also calculated for each step of the sequences. No differences between the five subgroups resulted. On average, the first association (139 participants) was slightly negative ($M = -.14$), 28 % of the associations were neutral; the second words (136 participants) were more negative ($M = -.32$), 21 % were found to be neutral. Only 18 participants had listed up to 10 associations; these tenth words were still slightly negative ($M = -.11$). One subject had indicated a maximum of 16 associations. For the total sample it was found that, over time, associations became slightly less negative (time correlation of first ten positivity indices = .45; $p = .09$); percentages of neutral words showed no variation over time (time correlation = -.16; $p > .10$). Figure 2 displays average polarity indices and relative frequencies of neutral words from the first to the tenth association.

The results show no differences between attitudes of the subsamples. It is shown that the first spontaneous reactions to the stimulus "tax" are negative. As

Table 3. Judgments of "Typical Taxpayers," "Honest Taxpayers," and "Tax Evaders" by Employment Group

	<i>Descriptive dimensions</i>	<i>Typical tax payer</i>	<i>Honest tax payer</i>	<i>Tax evader</i>
1.	extravagant -thrifty stingy - generous	.98 a	.78 a	.28 b
2.	impulsive -self-controlled inhibited - spontaneous	.35 a	.63 b	-.48 c
3.	frivolous - serious grim - jolly	.84 a	.66 b	.12 c
4.	gullible - skeptical distrustful - trusting	.79 a	-.43 b	1.46 c
5.	lax - firm severe - lenient	-.31 a	-.31 a	1.40 b
6.	vacillating - persistent	.53 a	.48 a	-.21 b
7.	undiscriminating - selective inflexible - flexible choosy - broad-minded	.40 a	-.62 b	.92 c
8.	rash - cautious timid - bold	1.03 a	1.06 a	-.56 b
9.	agitated - calm inactive - active	.17 a	.54 b	-.69 c
10.	aggressive - peaceful passive - forceful	.41 a	.90 b	-1.18 c
11.	conceited - modest unassured - self-confident	.39 a	.97 b	-1.58 c
12.	uncooperative - cooperative conforming - independent	.43 a	1.05 b	-1.28 c
13.	tactless - tactful devious - frank	.10 a	.08 a	.17 a
14.	impractical - practical opportunistic - idealistic	.38 a	-.02 b	.49 a
15.	deplorable - admirable not likable - likable	-.17 a	-.10 a	.26 b
16.	lazy - hard-working	.36 a	1.46 b	.52 c
17.	stupid - intelligent	-.22 a	.24 b	1.10 c

Note: Values range from -3 (for the pole defined by the adjective on the left) to +3 (for the pole defined by the adjective on the right). Different letters indicate significant differences between ratings.

time goes on, negativity decreases and—since the proportion of neutral associations remained stable—more positive associations came into the participants' minds. In short, spontaneous associations to taxes are negative; it is only after some thought has been given to taxes that some positive attributes are considered.

Analyses of Descriptions and Evaluations of Types of Taxpayers

Assessments of three taxpayer prototypes: namely the typical taxpayer the honest taxpayer, and the tax evader were uncompounded according to Peobody's (1985) procedure. Several multivariate and univariate analyses of variance, with (a) three types of imagined taxpayer and (b) five subgroups as independent variables, and descriptive components in the semantic differential as well as the overall evaluative component as dependent variables, yielded the following results: as far as descriptive components are concerned, significant differences were only found between types of imagined taxpayers. 16 out of 17 univariate analyses of variance yielded a significant main effect (all $p < .01$). Table 3 shows the results. As far as the evaluative component is concerned, the results are similar: neither the interaction effect nor the main effect of five subsamples were found to be significant; differences regarding the imagined taxpayer prototypes were highly significant ($F(2,133) = 48.43$; $p < .001$). The most striking result is

the rather positive description and evaluation of tax evaders. Whereas typical taxpayers were rated—most negatively ($M = -.38$) and honest taxpayers most positively ($M = .40$), tax evaders were rated rather positively ($M = .08$).

In sum, tax evaders were described as being the most intelligent and as being rather hard working, whereas the typical taxpayer is perceived as being lazy and rather stupid. Honest people are hard-working but not as intelligent as tax evaders. Descriptions in Table 3 show substantial differences in the descriptions of the three target types but tax evaders are far from being described in the most negative terms. Tax evasion is not perceived as a serious offense: people able to deceive the state and as such to betray the whole community, are perceived as clever and their non-compliance is judged as nothing more than a trifling offense.

CONCLUSION

The aim of the present study was to investigate differential representations of taxes by non tax expert's and their attitudes towards tax evasion. It was hypothesized that employers who pay taxes out of their pocket hold different attitudes than blue collar workers, white collar workers, and civil servants who receive their net income every month and are less aware of the difference between their net and gross incomes. Students were included in the study because they profit the most from public goods relative to their contributions. Free associations upon hearing the word "tax" should vary between employment groups and variations were expected to be explainable on the basis of reactance theory (Brehm, 1966) and exchange theories (Adams, 1965). And in fact, entrepreneurs were the ones who most frequently mentioned terms like punishment, disincentive, constraint, which are in line with reactance theory. In a further study (Kirchler, 1996a) designed to test the importance of perceived limitation of freedom upon development of attitudes towards tax evasion, morality, and actions aimed at reducing tax payments supports the interpretation forwarded here. In that study it was hypothesized that the length of running a business would determine perceived restriction of entrepreneurs' freedom and reactance motives. It was found that entrepreneurs are hold positive attitudes towards tax avoidance. Their attitudes were especially intense at the beginning of running a business and their indicated actions against paying taxes were a likely way to escape the perceived loss of freedom of choice due to taxation. Loss of freedom and reactance motives determine tax behavior intentions and persons who establish a small or medium business or take the risks of investing in a new branch experience intense reactance (Pelzmann, 1985).

In contrast to entrepreneurs, white collar workers and civil servants produced associations related to the ideas of exchanges, fairness. Research on attitudes towards taxes, tax avoidance and evasion shows the importance of exchanges between the individual and the government and of the perceived fairness of taxes as determinants of tax behavior. Among others (e. g., Falkinger, 1988; Hite, 1990;

Lewis, 1978; Spicer and Becker, 1980; Vogel, 1974), Kirchler (1996b) hypothesized that a perceived imbalance in individual-government exchanges would cause antitax sentiments. It was shown that satisfaction with the national fiscal system depends on the perceived balance in individual-government exchanges, the overall level of individual access to public goods, and the relationship between benefits of society in general and the individual in particular. Justice perceptions, defined as a balance between what is given to and what is received from the state, depend on the relationship between actual individual benefits and the public goods desired as well as on the income of respondents. The results of Kirchler's (1996b) study demonstrates the importance of perceived fairness in explaining attitudes towards taxes and, consequently, tax behavior. The present investigation shows that fairness principles are especially important to white collar workers and civil servants.

In the case of blue collar workers general dissatisfaction with politicians was reported. Students responded with theoretical concepts and did not get very emotionally involved when thinking about taxes. Blaming single politicians and the government in general, respectively, who are responsible for the investment of taxes, may in part be explainable by frequent media reports on political and financial scandals and stereotyping which occurs especially in the sample of less educated people with fewer insight into the political system and governmental spending policy.

Spontaneous associations with taxes were rather negative. This is true for all subsamples: the associations varied in semantics but not in evaluative aspects. Only after five to six associations to the stimulus word "tax" did the proportion of negative words decrease and more positive and neutral aspects come the respondents' minds.

As far as tax evasion is concerned, this study evidences that non-compliance is not seen as a crime but merely as a minor offense. Tax evasion is a "clever game against a strong, faceless force," which is won by the clever and the intelligent. All groups of participants had equally strong negative attitudes towards taxes and were equally lenient when asked to give their opinion of tax evaders.

Finally, a word of caution is necessary: this study employed small groups of five employment groups. It can not be assumed that the samples are representative and the results can not be expected to be generalizable to the populations. What the study shows, however, is that differential representations of taxation and taxpayers exist and need to be taken into consideration in research on tax attitudes and tax behavior.

In conclusion, this study points to the relevance of mental representations of taxes and subjective evaluations of taxpayers and stresses the importance of differential psychological approaches to understand attitudes towards taxation and tax behavior. Rather than investigating taxpayers' attitudes and behavior in gen-

eral, this study emphasizes the importance of differential approaches in future studies.

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