

## **TAX MORALE, INFLUENCING FACTORS, EVALUATION OPPORTUNITIES AND PROBLEMS: THE CASE OF ESTONIA**

Kerly Lillemets  
Tallinn University of Technology

### **Abstract**

The individual willingness of a person to pay taxes is the result of the complex behavior of the person affected by various factors. The research object of this article is the individual willingness of the members of the Estonian society to pay taxes and the possible influence factors for this willingness. The objective of the author in this article is to evaluate the tax related behavior of individuals in comparison to tax debts and personal demographic and psychographic based indicators, to compare the results with the results of the tests that had previously been carried out and to try to identify the possible role of the society upon formation and education of the tax related behavior of an individual. The statistical indicators – tax debts of individual persons, the gender and age related structure of the persons owing taxes in the population – serving as the basis of this article confirm the earlier results of the empirical research supported by values, based on which the willingness level of paying taxes is connected to the person-based independent indicators as gender and age.

**Keywords:** tax compliance, tax morale, arrears, tax behavior, voluntary payment, payment compliance, tax evasion, tax avoidance, tax authority, taxpayer

**JEL Classification:** A14, H26

### **Introduction**

When the processes and changes occurring in the economy cannot be explained on a level necessary, using standard economic theory of the different processes, one has to turn to other branches of science, including social psychology. Such a tendency is gaining momentum also upon identification of the reasons for payment of taxes, failure of payment thereof, avoidance of tax liabilities and the tax evasion of tax obligations.

The issues of tax compliance and of the fluctuation thereof are as old as the collection of taxes themselves and will be a target for research as long as taxes exist. Avoidance of paying taxes is a growing problem in most countries. If the social scientists say that tax evasion is a social problem, then the economists mostly tend to be of the opinion that we are dealing here with just a technical question (Scmolders 2006). If however we set aside the economic benefit that can be acquired with avoidance of paying taxes, then what influences an individual to pay their taxes on time and in the obligated amount?

Tax compliance has become an area of research of economic psychology. It has, above all, been caused by the social dilemma prevalent in a society in respect to the question of whether to pay taxes or not, and for various reasons of the selfish activities of individuals which overbear the social interests. Regardless of the fact that paying taxes is the main obligation of a person towards his or her state, tax compliance depends on a number of factors – economic, political, social as well as psychological.

In the current situation of economic recession in Estonia the tax debt has grown by 42%<sup>1</sup> in the course of 2009, amounting to six billion Estonian kroons, the aspects, which affect people's tax behavior, are of a major importance. Making up the shortcomings of tax revenue collection by raising taxes or by intensifying coercive methods and not by dealing with social factors, will in the end not increase the tax revenue, but the reluctance to pay taxes. The tax behavior of individuals is a culture that changes very slowly, and making the rules more efficient will only bring about short-term success. Upon formation of a culture, different influence factors, including the young age of the country and its historical background need to be taken into account.

The research object of this article is the individual willingness of the members of the Estonian society to pay taxes and the possible influence factors for this willingness. The objective of the author in this article is to evaluate the tax related behavior of individuals in comparison to tax debts and personal demographic and psychographic based indicators, to compare the results with the results of the tests that had previously been carried out and to try to identify the possible role of the society upon formation and education of the tax related behavior of an individual.

The statistical indicators related to tax debts provided in the article are based on the numeric data of the Estonian register of taxable persons.

The first Section of this article provides a brief overview of theoretical approach of tax morale as one factor influencing tax compliance. The second Section introduces the methodological opportunities upon tax compliance evaluation. The third Section contains the results of the empiric research on single person's tax behavior concerning tax debts and comparison of personal indicators. The article shall conclude with the summary and the discussion of the main results.

### **1. The theoretical background of tax morale as the influence factor of tax compliance**

The attitude of a person towards paying taxes, his or her individual understandings and norms and his or her motivation can be expressed by the term "tax morale". What in the specialty literature is meant under tax morale is the motivation of a person to pay taxes really characteristic to the person, which is like an individual willingness or a moral obligation or a belief in a social contribution as a result of

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<sup>1</sup> Estonian Tax and Customs Board's (ETCB) statistics, the authors calculations

paying the taxes. Tax morale is also interpreted as an understanding of the principles and the values that a person has the liability to pay taxes.

Tax morale is one of the influencing factors of tax compliance, which has a significant impact on payment of taxes as well as on avoidance thereof. Tax compliance is probably the most neutral term for describing the willingness of the taxpayer to pay taxes (Kirchler 2007). Essentially it means that the person declares voluntarily and pays in a timely manner all of his or her tax liabilities and along with all this, all of his or her accounting for taxation purposes are in compliance with the valid norms pursuant to the tax law (OECD 2008).

Based on the conceptual interpretation of the term, tax compliance is divided conditionally into two large categories - administrative and technical (OECD 1999). By **administrative tax compliance**, we understand adhering to the rules of procedure and to terms, i.d. payment of taxation obligation on time. Thus, administrative tax compliance entails formal tax law, which includes both the monetary and non-monetary liabilities of the taxable person as the weaker side of the legal tax relationship (obligation of registration, obligation of keeping records, obligation of contribution, obligation of declaration, obligation of keeping accounts). **Technical tax compliance** manifests itself in adhering to the tax law and in correct accounting or in adhering to material tax law. Until now, there have been attempts to assess tax compliance above all through technical tax compliance and the economic influence thereof. Less attention has been paid to administrative tax compliance and to the socio-psychological influence factors thereof.

In specialty related literature, tax compliance, has among other things, an individual ingenuity to pay the minimum amount of taxes. The ways of refraining from paying taxes are not only illegal (tax evasion); it is possible to avoid paying taxes also in a legal way (tax avoidance), using for that purpose the existing tax loopholes or by redirecting revenues (tax flight) (Kirchler, Maciejovsky 2001).

Mostly, tax noncompliance is associated with illegal means of avoiding taxes or with tax evasion. However, on the basis of the content of the term of tax compliance, the non-compliant person is a person who fails to fill at least one principal obligation of a taxpayer in the tax law relationship, may it be failure to register a business, failure to timely submit the declaration, presenting incorrect data or failure to pay taxes in a timely manner (OECD 2009).

Tax compliance can be divided into two parts also on the basis of the way of achieving thereof: voluntary compliance and enforcement compliance (OECD 2008). Measuring solely the enforcement compliance does not provide a clear overview of the level of tax compliance. The rates of auditing and fines are usually so low, that based on rational speculation, most individuals could avoid paying taxes, as they are very unlikely to be checked or penalized. But in spite of this, most people pay their taxes voluntarily. So, what does actually influence the willingness of an individual to pay taxes?

The reasons for peoples tax related behavior have been investigated from different aspects; from the political aspect, paying attention to the complexity of the tax law; from the economic aspect, paying attention to rational decision making, to the possibility of being checked and penalized, and to the rate of the fine.

The basis for good tax compliance is above all a good tax system, a clear legal framework and among other things, a positive relationship between the taxpayer and the tax authority. However, inspiring the taxpayer is considered essential. Besides economic and political considerations, tax compliance is also connected with socio-psychological factors. E.g. the social attitudes of the society and the individual moral norms of the person (OECD 2004).

The importance of the socio-psychological factors of tax compliance as a formative factor of tax compliance next to the economic and political influence factors should not be underestimated. Professor of economic psychology, Erich Kirchler, has pointed out that only in 10% of the cases of publications concerning tax compliance, the term “psychology” or “psychological” is used (Kirchler 2006). Kirchler emphasizes the psychological aspects of tax related behavior of a taxpayer, and upon classification of the influence factors of tax compliance, considers the socio-psychological influence factors as a whole equal to the economical and political influence factors (Kirchler 2007).

The incentive for investigation of the tax related behavior of the taxpayers in the field of economic psychology for the German economist Günter Schmolders was a research into the levying of taxes on alcoholic beverages completed in the year 1932. A small part of this research also touched upon willingness to pay taxes and the tax burden (Schmolders 2006). Tax morale as a term was however brought into the professional literature in the 1960's, when Schmolders was trying to link the economy and socio-psychology, at the same time emphasizing that the economy should not be analyzed solely from the classical theoretical viewpoints (Schmolders 2007). Upon the first evaluation of tax morale as the expression of tax compliance, subjective tax burden was used as an indicator in the research conducted at the University of Cologne and it was found out that the level of willingness to pay taxes of entrepreneurs is lower than that of employees. Entrepreneurs justified their negative attitude for paying taxes above all because of the high tax rate (Schmolders 1959; Kirchler 2007). In the next similar research, the tax system was used as an indicator, where the differences of the tax systems of the European states and the level of tax morale among the taxpayers of each state were compared (Strümpel 1969; Torgler 2007). The research showed that the way the government treats a taxpayer has an effect on the willingness of the taxpayer to pay taxes – an aggressive tax policy has a negative influence on tax morale and the opposite policy helps to raise the tax morale.

Regardless of the well-established historical background of the term “tax morale”, even as late as at the end of the previous century, in the literature related to tax compliance, tax morale is treated in research papers as a totally underdeveloped field as an influence factor of tax compliance (Andreoni, Erard, Feinstein 1998). Also, in

very recent publications, the lack of an extensive treatment of tax morale in the contemporary professional literature and the regarding of tax morale as a “black box” has been brought up (Frey, Feld 2002).

In order to fill the above mentioned gap and to provide a more versatile explanation of tax related behavior of a taxable person, various empirical researches and analyses have been conducted, evaluating the attitude of taxpayers towards taxation the imposition of taxes (Vogel 1974), tax psychology as a whole (Lewis 1982), the influence of social and cultural norms (Alm, Torgler 2006), the religion, (Torgler 2006), the society (Alm, Martinez-Vasques 2005) and other factors of tax morale on the basis of the data of World Values Survey.

Mostly, tax morale is regarded as one issue in the process of rational decision-making, and its connection with socio-psychological indicators is ignored. But the issue of tax morale is larger than the question of why people are not cheating even if they could? (Torgler 2007) The individual willingness of a person to pay taxes is affected by economic, political and as well as by social factors and the joint concurring effect thereof. The research results have shown that the tax related behavior of an individual is a complex issue and is not based only on the economic behavior of the said individual (Frey, Torgler 2007), therefore it is essential to pay attention to political and society based influence factors.

Pursuant to the heterogeneousness of the research, of the multiplicity of influential factors and the abundant choice of interpretation thereof, there is no clear and disambiguous answer to the question – what makes a taxpayer pay their taxes? It is basically impossible to make a list of the influential factors and to attribute any certain features to them, as one factor may be closely related to another one can be understandable as an economic, a political as well as a social factor.

When generalizing the results of the research conducted in different countries in the course of the latest decades, the following influential factors of individual tax related behavior could be brought forth:

The **economic influence factors** of tax related behavior of an individual are above all connected with a rational choice of the individual. The person performs an evaluation regarding whether the benefits received from avoiding paying the taxes exceeds the gravity of the penalty received for tax evasion. What are the possibilities of avoiding payment of taxes and what is the likelihood of being checked? Therefore, the rational choices of a person are above all influenced by economic benefits, imposition of sanctions and the severity thereof (Kirchler 2007).

The complexity of the tax system and the comprehended fairness thereof are the **political influence factors** having an effect on the willingness to paying taxes. The easier the tax system is, the less there are possibilities for tax evasion and the less redistribution of revenues are performed. The fairness of the tax system reflects itself above all in the principles of redistribution of income. Taxation fulfills its goal – to decrease inequality, to finance the state regulation and to protect the weakest

members of the society – only in one way – by fair redistribution of tax revenues (Leroy 2009). In addition, it is essential for the individual to be aware of what he or she is paying for, i.e. tax payment and the public benefits have to be interrelated. Due to this, it is important, in a consistent manner and in a comprehensive way, to inform the public of the application of the tax revenue. Treatment of a taxpayer with an aggressive tax policy upon the collection of tax revenues by the state rather decreases than increases the level of tax morale. On the other hand, an opposite policy and a respectful attitude help to raise the tax morale.

Pursuant to this, in today's complicated situation of economic recession, continuous attention should be paid to the dissemination of policy related information. Distribution of misleading information through rhetorical articles in the media, using the words "crisis", "bankrupt", "budget cut", "running out of money" etc. create the wrong understanding in people. A crisis is not a causative precondition, it is rather a process. But negative information what is occurring in political life, search for guilty party cause political disappointment and influence the tax related behavior in a negative way. Political stability, including the efficiency of the activity of the government, quality assurance, clarity, control over rules and corruption are important shapers of tax related behavior. Based on that, politics has an important role as the shaper of the tax related behavior of individuals specifically in crisis situations. As a rule, an individual is rational in his or her decisions, and she or he makes several of his or her decisions based on the information received from the media. Therefore, fictional publications with a negative tonality should rather be avoided during the period of a crisis and the media should more reflect the political debates and discussions that would reveal the political choices and would not make it possible to make decisions about politics and about the state on the basis of rhetorical articles.

The political factors of influence like direct democracy, involvement of citizens in the process of decision making about economic politics, the tax policy and the consequent relation between the state and the taxpayer, trust in for the state as an institution and a well functioning public administration is the basis for many different decisions of an individual (Torgler 2007). Therefore, transparency of the usage of taxpayer's money, trust for the government (Bergman 2002; Torgler 2003), and fairness of the tax system (Taylor 2003) are the main political factors, which influence the willingness of a taxpayer to pay taxes.

Besides economic and political influence factors, the general mores of the society and the individual attitudes of the person or **socio-psychological influence factors** are essential as the shapers of tax related behavior. A human being in his or her nature is a social creature and upon the shaping of his or her understandings the general attitude of the society or the behavior of other persons in the society is important. The social norms of the society and the atmosphere of the positive social capital influence the tax related behavior and the general ideas of the tax compliant behavior of a person. If the message is spreading in the society that tax evasion is a regular activity, i.e. a rule rather than an exception, the individual willingness to pay

taxes decreases. If the general tendency of the society is to pay taxes honestly, the tax morale will increase.

Besides social interaction, attention should be paid to the individual and cultural characteristics of the person and the effect thereof to tax related behavior. These influential factors are, besides the amount of the income for instance, the level of education, gender, nationality, age, religion, etc.

The individual willingness of a person to pay taxes is the result of the complex behavior of the person affected by various factors. Based on the above, pursuant to the multiplicity of the influential factors of tax morale, the scene of interpretation of the economic behavior of the taxpayer is much diversified, and there are no disambiguous answers to the questions. The reason for this is, among other things, the lack of a clear definition of tax morale, a scanty usage of the term and the heterogeneity of the empirical research.

## **2. The methodological possibilities of evaluation of tax compliance**

In most cases, tax compliance is researched with the help of economic models and economic interpretations. Tax compliance in social sciences, where the tax related behavior of a taxpayer is caused by psychological factors, like has been said before; it is quite a recent phenomenon (Kirchler 2007).

OECD provides several different methods for evaluating tax compliance, starting from auditing, the usage of referenced data, changing of declarations and the researches based on monitoring, analysis, laboratory experiments etc (OECD 2009). But it has not been possible to apply a single universal method that would take into account all the needs and perspectives. Different indicators are interconnected, coming from different methodologies and constituting a single dimension of assessing tax compliance.

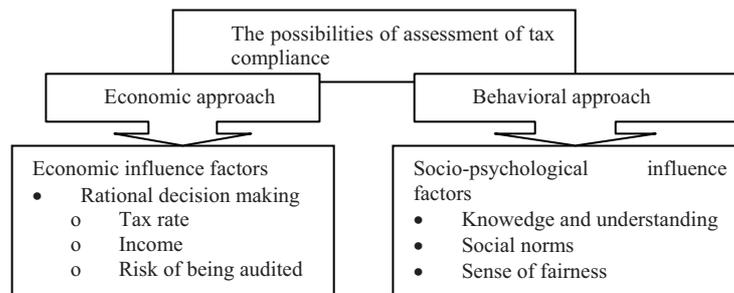
The above methods of determining the level of tax compliance are generally applicable in the case of technical tax compliance, the measuring of which begins with determination the correct taxable amount and the amount of which may vary depending on the application and the knowledge of the taxpayer and on the ambiguity of the tax law. The ambiguity of the tax law is defined mainly by three different forms: different interpretation of the laws, variation of application of the law on a specific practical situation and evaluation of the adequacy of the evidence.

Many tax administrations have, besides their organizational goals, an important goal to improve tax compliancy (OECD 2009). But it is very difficult to evaluate one's contribution upon achievement of increase of tax compliance, as until now, there have been no efficient means of measuring with which it would be possible to measure and evaluate the change of tax compliance in the course of time. Solely the increase of tax revenue is not the synonym of improved tax compliance.

Pursuant to the complexity of evaluation of the social psychological influence factors and the ambiguity of the tax law, the emphasis of the professional literature lies on the area of auditing and thereby on the technical tax compliance, where the tax administrator has primarily targeted his or her activity towards checking the correctness of tax accounting, in order to thereby influence the tax related behavior of the taxpayers and to guarantee the necessary percentage of tax revenues in the state budget.

Less is being spoken of the administrative tax compliance or of the procedural rules, of keeping the deadlines and of duly paid taxes. In other words, the basis for evaluation of tax compliance is timely fulfillment of both non-monetary and monetary liabilities. The complexity of measuring the administrative tax compliance brings about the need for scientific research performed outside of the tax authorities. For the purpose of evaluation of the person's tax compliance, multidimensional research is necessary, in order, among other things; to be able to assess the role of socio-psychological influence factors in the tax related behavior of a taxpayer. The efficiency of such applied research depends above all on the cooperation between scientists, tax authorities and the relevant international organizations.

Tax compliance can mainly be assessed from two aspects – evaluating the behavior of individuals on the basis of an economic analysis or tax related behavior based on psychological and social reasons (Figure 1). Tax compliance is the result of the social behavior of persons and the World Values Survey and the experiments of social sciences indicate that although tax morale varies from country to country, it is still one of the essential influence factors of tax compliance (Torgler, Alm, Frey etc). Regardless of the fact that upon interpretation of tax compliance, the economic and the behavioral approach are often competing, the administrative tax compliance that is above all influenced by socio-psychological factors cannot be left unnoticed.



**Figure 1.** The main possibilities for assessing tax compliance. (Compiled by the author)

Tax compliance is defined mainly as the willingness of the taxpayer to pay taxes, i.e. to comply with the tax liability, and the non-tax compliant behavior is defined as tax evasion with legal and illegal means. But the question of tax morale is broader than

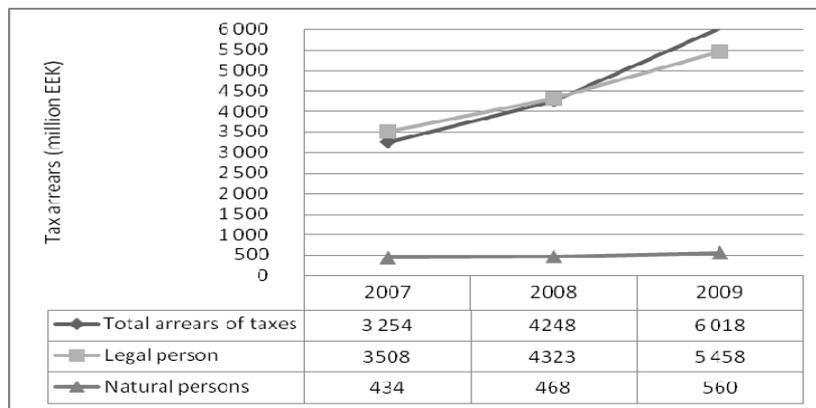
why people do not cheat even if they could do so. As the author of this article, I deem it necessary to complement the discussion with the term of failure to pay taxes, i.e. the tax debt as an indicator of payment compliance. A tax debt is created when a tax liability has been calculated, declared or determined and the taxpayer has failed to fulfill his or her obligation by the deadline. Thus, a tax debtor is a person who has failed to fulfill his or her payment obligation after the due date of the payment.

In the framework of interoperability of economic recession and the deficient fulfillment of the state budget, it is feasible to analyze payment compliance, including the dynamics of tax debtors, on the basis of personal based factors that form the basis for development of moral values and to interpret the possible role of the society upon the shaping of tax related behavior.

### **3. The willingness of the taxpayer to pay taxes**

Tax morale is a socio-psychological influence factor of tax compliance, which is connected to the internal motivation of the person to pay taxes. Tax compliance is the individual willingness of a person to pay taxes that is influenced by the person's idea of the principles and the values of morale, of the fairness of the tax, of his or her trust in for the country, of the awareness of how the tax revenues are used, of the tax system of the country, of the tax policy, of the administrative policy, of the individual and the cultural characteristics of the person. Beside all the above influence factors, one should not leave unnoticed the biologically inherited and the socially acquired norms that form the basis for shaping of moral values. The socially acquired norms are first of all characterized by the wish to be and to operate in a similar way, the norms about what is right spreading in the society etc. Tax morale includes, in addition to the individual willingness to pay taxes, also the belief in social contribution as a result of payment of the taxes. Thus, the society has an important role in shaping tax related behavior of an individual. Individuals agree to payment of the taxes and they pay the taxes as long as they believe that tax compliance is a social norm (Alm, McClelland, Schulze 1999). If avoiding payment of taxes, tax evasion and untimely payment of taxes is accepted in the society, it affects the tax related behavior of the taxpayers in a negative direction. The higher the tax moral, the better are the indicators of tax compliance (Torgler 2007).

The main symptoms of economic recession – decrease of the internal consumption, slowing of the growth of export and of the service sector, increasing inflation and the increase of the tax burden – have significantly affected the willingness of payment of the taxes by the taxpayers, as well as the ability to pay the taxes in the obligated amount. While the tax debts decreased in the years of the so-called economic growth, 2005 through 2006, since the year 2007, tax debts have been rapidly growing in Estonia (Figure 2).



**Figure 2.** The dynamics of tax debts 2007-2009. (Author's calculations based on the data of ETCB)

The unfulfilled collectible tax liabilities as regards the state taxes as of the beginning of the year 2010 in Estonia – ca 124 482 persons, out of who, 102 166 are individual persons. From the total population<sup>2</sup>, individual tax debtors make ca 8%. The tax debts of individuals in the course of the year 2009, in comparison with the year 2008, have risen by 20% or from 469 million kroons to 560 million kroons.

The rapid growth of tax debts has undoubtedly been brought about by the decline of economic growth, however, at the same time one should not underestimate the attitudes of the society as a shaper of social norms. The continuous coverage of negative information in the media and permanent calls for frugal lifestyle has an influence on the daily decisions made by most of the members of the society. However, saving on account of the state revenues should not be acceptable from the point view of the existence of the country, of its continuity and sustainability.

As individual persons actually shape the general tax behavior, both as individuals and as representatives of a legal person, then in the present article, the focus lies from now only on the tax related behavior of an individual and the statistical numerical indicators about the tax related behavior of the legal person tax debtors have only an illustrative value.

### 3.1. An individual person as a shaper of tax related behavior

The tax behavior of individual persons regarding failure to fulfill their tax liabilities provides evidence of the attitudes towards paying taxes and of the general level of tax morale in the society. In spite of the fact that the Estonian tax burden as regards the social security taxes and direct taxes is lower than the average in comparison with the other EU member states, ca 8-10% of the total population of Estonia still

<sup>2</sup> Last published survey period, 01.01.2010.

owes taxes, regardless of the economic situation in the country. As a comparison, out of the Nordic countries we could bring forward Sweden that has a high tax culture, where only 1.5% of the total population owes taxes.

Approximately 102 000 individual persons have unfulfilled tax obligations towards the state of Estonia. Out of them, ca 87% or 88485 persons have a tax debt of fewer than 5000 kroons, i.e. a so-called small tax debt. It has to be pointed out, though, that approximately 21500 people owing taxes actually only owe up to 50 kroons (Table 1).

**Table 1.** Division of people owing taxes based on the amount of the owed debt (02.01.2010)

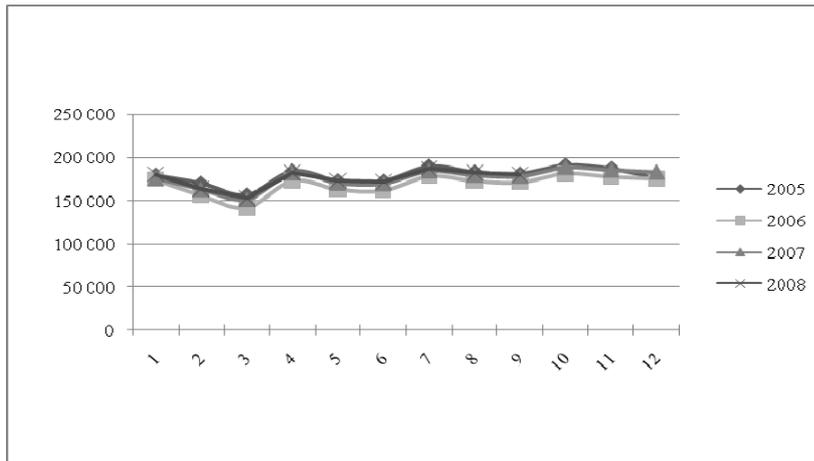
The amount of the debt	The number of people owing taxes	The amount owed (Thousand kroons)
0 - 50	21 684	590
51 - 1 000	52 327	15 298
1 001 - 5 000	14 474	34 074
5 001 - 10 000	4 465	32 179
10 001 - 25 000	5 202	83 860
25 001 - 50 000	2 678	92 727
50 001 - 100 000	760	50 758
100 001 - 500 000	465	95 642
500 000 - 1 000 000	70	49 516
1 000 000 - 5 000 000	39	78 409
x > 5 000 000	2	27 321
<b>Total</b>	<b>102 166</b>	<b>560 374</b>

Source: ETCB.

The multiplicity of such debts and the amount of the debt does not reflect the ability of the taxpayer to fulfill his or her tax liability, but, based on the professional experience of the author and on the feedback of the taxpayers, it often reflects the person's unawareness of his or her tax liability, conscious failure to pay, and also convenience, hoping to clear their tax debt with the amount to be returned by the tax administrator on the basis of their income declaration.

Above all, the dynamics of a person owing taxes is influenced by the tax related behavior of individual persons (ca 83% of the total number of the people paying taxes is made up of individual persons). The time series provided in Figure 3 confirms the influence of a individual person upon changing the amount of persons owing taxes along the arrival of different due dates of payments of individual persons. The number of persons owing taxes is annually the smallest by the end of the first quarter, where the accounts of individuals are settled with the excess payment emerged on the basis of their income tax return, and it is the biggest by the beginning of the third quarter, where the due dates of both the land tax and the individual's income tax have arrived. Above all, the amount of the individuals owing

taxes decreases through the tax administrator's initiative upon settlement of accounts and compulsory collection of the tax arrears.



**Figure 3.** The dynamic of the persons owing taxes along the years. (ETCB, compiled by author)

In spite of the complicated economic situation and the fast growing unemployment, the so-called small tax debts of a person in temporary economic difficulties can be liquidated in cooperation with the tax administrator, but at the same time, the person has to feel the initiative and the internal motivation to get his or her tax arrears paid. The tax authority has by the current moment created for an individual taxpayer a favorable opportunity to pay their small tax debt in parts, i.e. by timing the payment of their tax arrear according to a simplified procedure. Timing, according to a simplified procedure, means for an individual a minimum time spent in a service point, service independent of their place of residence, a more favorable interest rate and the opportunity to live without the fear of application of coercive measures. As of the beginning of the year 2010, only 2.9% individuals or 3002 persons have timed the payment of their tax arrear. 3002 persons, in turn, are not fulfilling correctly the agreement to pay their tax arrears in part on the basis of an agreed schedule concluded with the tax authority.

Timing of paying of the tax arrear in case of a temporary solvency problem helps the taxpayer to be relieved of their arrears by paying it off in parts, taking into account the real ability of the taxpayer to fulfill the responsibility taken by them and at the same time to be protected from the application of coercive measures by the tax authority. But only the initiative and the will of the taxpayer to fulfill their obligations towards the state help to be relieved from tax debts and to avoid the procedures of compulsory collection conducted by the tax authority. The statistical abundance of the persons owing small amounts of taxes, the relative low interest of

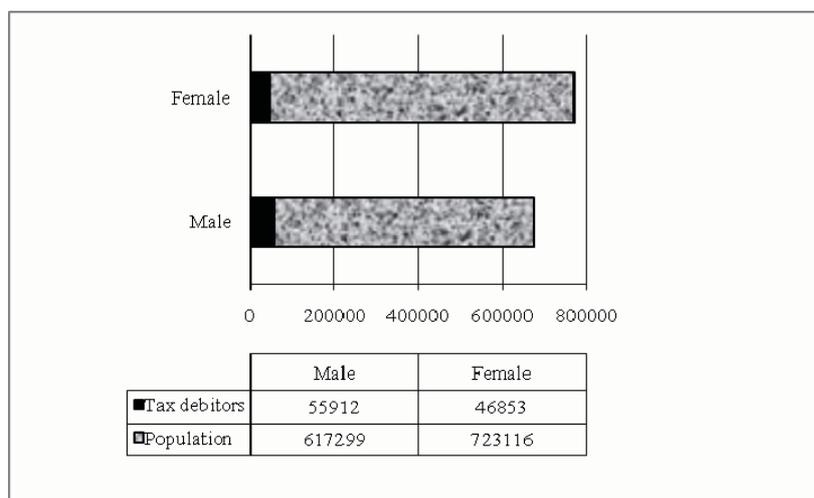
individuals towards liquidating their tax arrears can be interpreted as a negligence of the taxpayers towards the obligation of paying the taxes and thereby also as a low individual

### **3.1.1. Person based indicators as the factors affecting the tax morale**

Socio-demographic parameters like gender or age are important factors shaping the tax related behavior of a taxpayer (Torgler 2007). According to numerous empirical researches, advanced age and tax compliance are in correlation, i.e. the more advanced age of a taxpayer is connected to a bigger willingness to pay taxes. Social psychologists have pointed out that the higher level of willingness to pay taxes of older people in comparison with younger individuals is connected with the decline of the social activity, with a better material security and with the fear of the sanctions taken for failure to pay taxes.

A similar influence on tax compliance is also observed depending on the gender of the taxpayer. The higher level of tax compliance of women is related mainly to their lower willingness for taking risks, in comparison to men (Tittle 1980; Torgler 2007). Socio-psychologists claim that the higher tax morale of women is related to the traditional role of the woman both in the family and in the society as a whole. However, we should not leave unnoticed the change in the position of the woman in the contemporary equal society, where the independence of women can bring along a lower level of willingness to pay taxes. At the same time there is the possibility that in spite of the above statement, women will remain less prone to taking risks than men. Pursuant to the research based on the data of World Values Survey, women's willingness to pay taxes is significantly higher in comparison with men, and no difference has been observed when comparing the developed and the developing countries. This in turn excludes the possibility that the role of the women in society has an affect on payment of taxes (Tittle 1980; Torgler 2007).

Based on the personalized numerical data in the possession of the author of this article, the percentage of the males out of the general number of people owing taxes is 55, whereas the percentage of the males in the Estonian population is 46. Regardless of the smaller percentage of males in the population, the number of male persons owing taxes exceeds that of the women by 10%. Thus, the above research results regarding the connection between gender and willingness to pay taxes, according to which, the relevant willingness is lower are also confirmed by the statistical indicators of tax arrears and the data of the structure of the general population. Based on the above, the statistical indicators of the persons owing taxes and the gender structure of the population in comparison are in an opposite relationship (Figure 4).



**Figure 4.** Gender division of persons and the amount of persons owing taxes in the population. (Author's calculations based on the data of Statistics Estonia and data of ETCB)

Comparing the indicators provided with the indicators of the same period of the last year, the percentage of men, out of the number of people owing taxes, has remained the same, making up 54% of the total number of the persons owing taxes. At the same time, the numerical values characterizing the population have also remained the same. Regardless of the changes in the economic situation and in the number of people owing taxes, the gender division of the persons owing taxes has remained constant. Similarly to the gender division, no significant changes have occurred in the age and gender related division of the persons owing taxes in comparison with the last year (Table 2). Thus, the complicated economic situation has not had any effect on the gender and age indicators of the persons owing taxes.

**Table 2.** The age and gender related interval scale of the persons owing taxes

	Men <sup>3</sup>		Division in entirety (%)		Women		Division in entirety (%)	
	2008**	2009***	2008	2009	2008	2009	2008	2009
0-29	11 859	8 721	15	16	8 557	5 952	13	13
30-39	20 273	14 855	26	26	14 205	9 720	21	21
40-49	18 691	13 248	24	24	15 097	10 388	23	22
50-59	14 037	10 019	18	18	12 498	8 878	19	19
60-69	6 762	4 555	9	8	6 349	4 427	9	9
70-...	6 337	4 514	8	8	9 854	7 488	15	16

<sup>3</sup> From 01.01.2009 offsets the tax arrears and prepayments, which explains the decrease in the number of debtors to 2008/2009 comparisons.

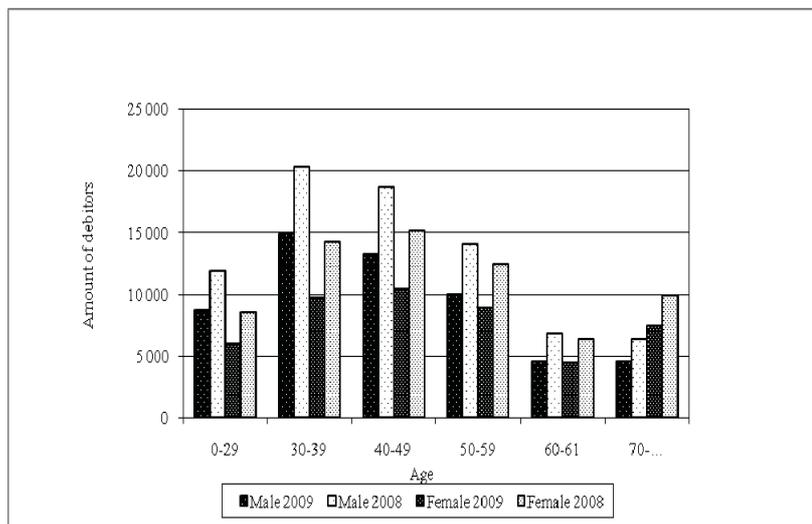
	Total		Division in entirety (%)	
	2008	2009	2008	2009
0-29	20 416	14 673	14	14
30-39	34 478	24 575	25	24
40-49	33 788	23 636	23	23
50-59	26 535	18 897	18	18
60-69	13 111	8 982	9	9
70-...	16 191	12 002	11	12

\*\*01.08.2008

\*\*\*01.08.2009

Source: ETCB; compiled by authors.

In the total number of persons owing taxes, the least number of persons owing taxes is in the more advanced age group, i.e. among people over 60 years of age, in comparison with those of a younger age. At the same time, the statistical indicators of the persons owing taxes as well as the data of the structure of the population show the level of willingness to pay taxes of both men and women according to the different age groups (Figure 5, Table 3). Men have the largest amount of unfulfilled tax liabilities from the total number of persons owing taxes as well as according to the data of the structure of the population at the age of 30 – 39 and for women, the respective age is 40 – 49, which decreases in each following age interval. Such tax related behavior can be interpreted by the gender related social activity, according to which men are socially active at the age of 30 – 39, and women by a decade later, when the children have gained their independence and there is the opportunity and the need for social activity.



**Figure 5.** Age and gender based comparison of the persons owing taxes. (ETCB, compiled by authors)

**Table 3.** The percentage of persons in the total number of persons owing taxes and in the total structure of the population

	Division in entirety among persons owing taxes		Division in entirety of the number of persons in the population	
	Men	Women	Men	Women
0-29	16%	13%	3%	2%
30-39	26%	21%	14%	9%
40-49	24%	22%	13%	10%
50-59	18%	19%	11%	8%
60-69	8%	9%	8%	5%
70-...	8%	16%	9%	6%

Source: Author's calculations based on the data of Statistics Estonia and data of ETCB.

Based on the statistical data of the persons failed to fulfill their tax obligation that are confirmed by the data of the structure of the population, the tax related behavior of an individual taxpayer of Estonia is age and gender wise similar to the research results received on the basis of the data of World Values Survey (Torgler 2007), where the level of willingness of an individual to pay taxes depends on the age and the gender of the individual. On the basis of the reference data of the persons owing taxes and the structure of the population, changing the economic environment has not had an affect on the tax related behavior of the taxpayers in the total amount of the persons owing taxes based on the socio-demographic indicators.

In addition to the age and the gender, education is brought forward as the third independent parameter in the capacity of a shaper of the tax morale. However, it is the education that raises the most questions. According to the presumption, more educated persons are expected to have a better knowledge of the tax law, of the usage of the tax revenue and of the necessity thereof, which gives them an advantage to be consciously more tax compliant. At the same time, highly educated persons are more knowledgeable of the possibilities of tax evasion; they are above average critical of the righteous usage of the tax revenue and as a result, may also be of a lower level of willingness to paying taxes. Different research results about the integrity of the level of education and of the tax morale are ambivalent, pursuant to which, the effect of education on the tax morale has not yet found statistical evidence.

Upon shaping and the evaluation of the willingness of a taxpayer to pay the taxes, it is also essential, in addition to the above, to pay attention to the risks and the general attitudes arising from the society, the main aspects of which have been pointed out in the following subchapter.

### **3.2. Attitudes arising from the society**

Besides the personal beliefs, tax morale is significantly affected also by the treatment of the taxpayer by the state and is closely connected to the trust in the

taxpayer towards the state (Torgler 2002). Good relations between the state and the taxpayers, a well functioning public administration and the atmosphere of a positive social capital is the basis for a higher level of tax morale, i.e. the willingness of the persons to pay the taxes.

Based on the results of the research about the state recognition and the general values carried out among the inhabitants of Estonia in the spring of 2008, 74% of the participants are of the opinion that the most important attribute of a decent citizen is to honestly pay taxes, 23% consider it rather important, only 2% consider it rather unimportant and 1% does not consider it important at all (a special report of the RISC research).

Research conducted about the credibility of the state institutions in the first quarter of the year 2009 by Turu-uuringute AS provided a result according to which ca 78% of the inhabitants of Estonia continue trusting the Tax and Customs Board (Turu-uuringute AS 2009).

The positive research results regarding the necessity of paying taxes and the high level of trust towards the Tax and Customs Board should be a prerequisite for a high level of tax morale. It is the cooperation between the tax administrator and the taxpayer that is supposed to make possible the increase of voluntary collection of taxes (Kirchler, Hoelzl, Wahl 2008). An antagonistic atmosphere increases the reluctance of paying taxes, whereas synergy in the tax law relationship and trust towards the tax administrator as a partner improves the tax related behavior of individuals.

The statistical indicators of tax arrears, however, do not confirm high tax morale in the society. Based on the research of the state awareness and the general values, individuals feel that honest paying of taxes places them into the status of a decent citizen, but at the same time they are not asked if they really are that. Contradictory results raise the question of whether failure to pay taxes among persons owing small amounts (up to 5000 kroons) is rather connected to the ignorance of the obligation of paying taxes than to the unwillingness to pay the taxes in the obligated amount.

However, OECD has pointed out that it is essentially impossible to assess the results of influencing the tax related behavior of a taxpayer by various social programs. Even if it is possible to find taxpayers in the population with the purpose to demonstrate the positive impact of a program on the tax revenues, it is not possible to verify that tax compliance of the population would be ambiguously influenced (OECD 2009).

### **Conclusion**

The statistical indicators – tax debts of individual persons, the gender and age related structure of the persons owing taxes in the population – serving as the basis of this article confirm the earlier results of the empirical research supported by values, based on which the willingness level of paying taxes is connected to the

person-based independent indicators as gender and age. The frequency indicators of gender and age in the population of persons owing taxes and in the structure of the general population confirm the lower level of willingness of men to pay taxes in comparison with women, and the link between tax debts and a social activity. The question arises pursuant to the amount of the tax debts; where 90% of the persons owing taxes actually owe under 5000 kroons is whether failure to pay taxes is connected with the ignorance of the obligation to pay taxes, with the unwillingness to pay taxes in the obligated amount or whether there are other subjective reasons – this question will be the next research task of the author of this article.

Like levying taxes, taking and giving loans are among the most ancient human activities arising as a result of the development of civilization. Social life is organized in such a way that with no obligations, life would practically come to a stop. By loaning, the society has acknowledged the model of living with a debt and thereby accepted the respective life style. Upon analyzing a life with debt, the difference has to be made, on whose account it is done. As the state of Estonia lacks the so-called national wealth measured in money on account of which it would be possible to finance the expenses of the state administration, it is not acceptable and the society should not favor living with debts on account of the state revenues. Therefore, the society (the state) has an important role upon educating the individuals and upon shaping their tax related behavior.

What are the possibilities to increase voluntary payment and to influence the shaping of tax morale in a positive direction? Is it sufficient to explain the importance of tax revenues to the inhabitants of the country and/or should we initiate teaching of taxation as early as on the level of secondary education? (Lillemets 2007) Conducting tax related studies and information work among the potential taxpayers on the level of secondary education is in the opinion of the author of this article one of the possibilities of raising the tax morale, but not the only one. In today's economic situation, where the well-being of the state depends on the tax revenues, the state must be ready to contribute not only to the function of tax administration and tax collection, but also to preventive activities, including the shaping of tax related behavior of the taxpayers.

Upon creation and development of tax policy, involvement and informing the public and raising of their awareness of the necessity of paying taxes is essential. It is important in specialty literature and in the broader society to spread the awareness of the importance and the meaning of the tax morale. Demographic changes, the changes in the behavioral manners, attitudes and beliefs of individuals in the course of time offer new challenges not only to tax authorities but to the entire society.

Taxation is a means of economic control on which the financial power of a state depends, as well as the well being of the entire state. The vitality of the tax system is reflected in the application of its administration. From the point of view of social sciences, it is not important how many different taxes have been established; important is how the collection of taxes has been organized. Tax evasion, including failure to fulfill one's tax liabilities using legal and illegal means, will never

disappear, the question is only how well the taxpayers, and the political ideology and the administrative methods limit its impact on the administrative capacity and the financial power of the state.

Taxes are the price of being a state, and for a small nation, nationhood is expensive. Obtaining revenues for the state, i.e. collecting tax revenues, is an art, the success of which depends on what and how we contribute to it.

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## MAKSUMORAAL, SELLE MÕJUTEGURID, HINDAMISE VÕIMALUSED JA PROBLEEMID EESTI NÄITEL

Kerly Lillemets  
Tallinna Tehnika Ülikool

Tänapäeval, mil majanduses toimuvaid protsesse ja muutusi ei suudeta seletada majandusteooria abil vajalikul tasemel ning erinevate protsesside tõlgendamisel tuleb pöörduda teiste teadusharude, sh sotsiaalpsühholoogia poole, kogub taoline suundumus jõudu ka maksude tasumise, nende tasumata jätmise, maksukohustuste vältimise ning maksudest kõrvale hiilimise põhjuste väljaselgitamisel.

Küsimused maksukuulekusest ja selle kõikumise põhjustest on sama vanad kui maksud ise ning on uurimisobjektiks senikaua kuni maksud eksisteerivad. Maksudest kõrvale hoidumine on kasvav probleem enamikes riikides. Kui sotsiaalteadlased ütlevad, et maksudest kõrvale hiilimine on sotsiaalne probleem, siis majandusteadlased enamasti kalduvad arvamusele, et tegemist on peamiselt vaid tehnilise küsimusega (Scmolders 2006). Kui aga jätta kõrvale majanduslik kasu, mida võib saada maksude tasumise vältimisel, siis mis mõjutab üksikisikut tasuma makse õigeaegselt ja kohustatud määras?

Maksukuulekusest on saanud majanduspsühholoogia uurimisvaldkond. Eelkõige on selle tinginud ühiskonnas valitsev sotsiaalne dilemma, kas tasuda makse või mitte ning erinevatel põhjustel on sageli üksikisikute egoistlikud tegevused üle ühiskondlikust huvist. Vaatamata sellele, et maksude tasumine on isiku peamiseks kohustuseks riigi ees, sõltub maksukuulekus arvukatest teguritest – nii majanduslikest, poliitilistest, sotsiaalsetest kui ka psühholoogilistest.

Isiku suhtumist maksude tasumisse, tema individuaalseid arusaamu ja norme ning motivatsiooni võib väljendada terminiga „maksumoraal“. Maksumoraali all mõistetakse isikule tõeliselt omast motivatsiooni makse maksta, mis on kui individuaalne valmisolek või moraalne kohustus või uskumus sotsiaalsesse panusesse maksude tasumise tulemusena. Maksumoraali tõlgendatakse ka kui arusaamist moraali printsiipidest ja väärtustest, et isikutel on kohustus makse maksta.

Läbi viidud uuringute heterogeensusest, mõjutegurite arvukusest ning nende rikkalikest tõlgendamisvõimalustest lähtuvalt selge vastus küsimusele – mis mõjutab maksumaksjat makse tasuma – puudub. Mõjutegureid järjestada ning piiritleda mingite tunnustega on sisuliselt võimatu, sest üks mõjutegur võib olla tihedalt seotud teistega ning mõistetav nii majandusliku, poliitilise kui ka sotsiaalse tegurina.

Üldistades erinevates riikides viimase paarikümne aasta jooksul läbiviidud uuringute tulemusi, saab välja tuua individuaalse maksukäitumise mõjutegurid järgmiselt: Isiku maksukäitumise **majanduslikud mõjutegurid** on eelkõige seotud isiku ratsionaalse valikuga. Isik hindab, kas maksudest kõrvale hiilimisest teenitav kasu on suurem kui rikkumise eest saadav karistus. Millised on maksudest kõrvale

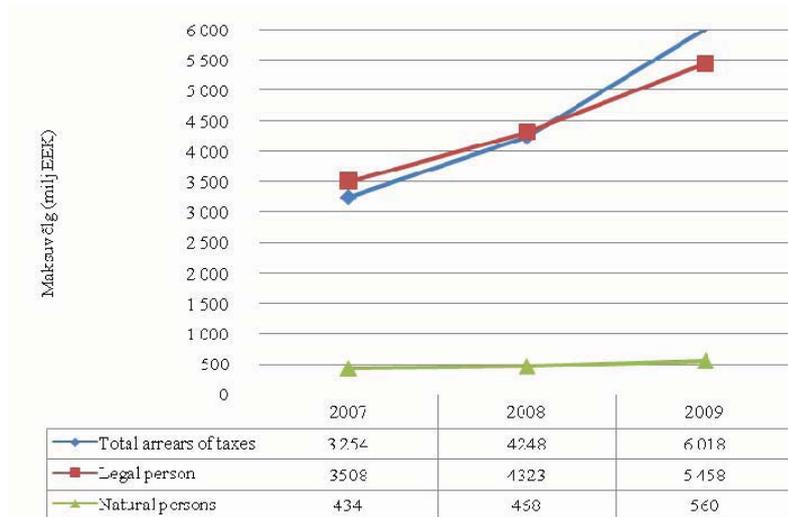
hoidumise võimalused ja kui suur on kontrollimise tõenäosus? Seega mõjutab isiku ratsionaalseid valikuid eelkõige majanduslik kasu, sanktsioonide rakendamine ja nende suurus (Kirchler 2007).

**Poliitilised mõjutegurid** nagu otsene demokraatia, kodanike kaasatus majandus- ja maksupoliitika otsustamisprotsessi ning sellest tulenevad head suhted riigi ja maksumaksja vahel, usaldus riigi kui institutsiooni vastu ning hästi funktsioneeriv avalik haldus on üksikisiku paljude erinevate otsustuste aluseks (Torgler 2007). Seega maksumaksja raha kasutamise läbipaistvus, usaldus valitsuse vastu (Bergman 2002, Torgler 2003), maksusüsteemi õiglus (Taylor 2003) on maksumaksja maksude tasumise valmiduse peamised poliitilised mõjutegurid.

Majanduslike ja poliitiliste mõjutegurite kõrval on isiku maksukäitumise kujundajana olulised ühiskonna üldised arusaamad ning isiku individuaalsed hoiakud ehk **sotsiaalpsühholoogilised mõjutegurid**. Inimene on oma olemuselt sotsiaalne olevus ning tema hoiakute ja arusaamade kujunemisel on oluline ühiskonna üldine hoiak ehk teiste isikute käitumine ühiskonnas. Ühiskonna sotsiaalsed normid ja positiivse sotsiaalse kapitali atmosfäär mõjutavad isiku maksukäitumist ja üldisi arusaamu maksukuulekast käitumisest. Kui ühiskonnas levib sõnum, et maksudest kõrvale hoidumine on tavaline tegevus, st pigem reegel kui erand, siis seeläbi individuaalne valmidus makse maksta – maksumoraal – alaneb. Kui aga ühiskonna üldine suundumus on maksta makse ausalt, siis ka maksumoraal tõuseb.

Maksukuulekust defineeritakse peamiselt maksumaksja valmisolekuna makse maksta ehk nõustuda maksukohustusega ning mitte maksukuulekat käitumist läbi maksude tasumisest kõrvale hoidumise legaalsete ja illegaalsete vahenditega. Kuid küsimus maksumoraalist on laiem kui see, miks inimesed ei peta, isegi kui nad võiksid seda teha. Käesoleva artikli autorina pean vajalikuks lisada diskussiooni maksude tasumata jätmise mõiste ehk maksuvõla kui maksude tasumise kuulekuse näitaja. Maksuvõlg tekib kui maksukohustus on välja arvatud, deklareeritud või määratud ning maksumaksja ei ole vaatamata tähtaja saabumisele oma kohustust täitnud. Seega on maksuvõlgnikuks isik, kellel on peale maksu tasumise tähtpäeva maksukohustus täitmata.

Majanduslanguse peamised sümptomid Eestis – sisenõudluse vähenemine, ekspordi ja teenindussektori kasvu aeglustumine, inflatsiooni kiirenemine ning maksukoormuse tõus – on oluliselt mõjutanud maksumaksjate maksude tasumise valmidust ja suutlikkust makse tasuda kohustatud määral. Kui nn majanduskasvu aastatel 2005-2006 maksuvõlad vähenesid, siis alates 2007-st aastast on maksuvõlad Eestis kiiresti kasvanud (joonis 1).



**Joonis 1.** Maksuvõlgade dünaamika 2007-2009. (Autori arvutused baseeruvad MTA andmetel)

Maksuvõlgade kiire kasv on kahtlemata tingitud majanduskasvu langusest, kuid samas ei tohi alahinnata selles ka ühiskonna hoiakuid sotsiaalsete normide kujundajana. Täna, majanduslanguse tingimustes, kus maksuvõlad on Eestis 2009 aasta jooksul kasvanud ~42%, ulatudes 6 miljardi kroonini, on väga olulised need meetmed, millega mõjutada isikute maksukäitumist. Maksutulu vähesust maksutõhusa või sunnimeetmete karmistamisega korvates ning mitte sotsiaalsete teguritega tegeledes, ei suurendata maksutulu vaid maksustamise vastumeelsust. Isikute maksukäitumine on kultuur, mis muutub väga aeglaselt ning reeglite tõhustamine annab vaid lühiajalise edu. Kultuuri kujundamisel peab arvestama erinevate mõjuteguritega, sh ka riigi nooruse ja selle ajaloolise taustaga.

Millised on võimalused suurendada vabatahtlikku tasumist ning mõjutada maksumoraali kujunemist positiivses suunas? Kas piisab maksutulude tähtsuse selgitamisest riigi elanikkonnale ja/või tuleb alustada maksunduse õpetamist juba üldhariduse tasemel? Üldhariduse tasemel potentsiaalsete maksumaksjate seas maksundusliku õppe- ja teavitustöö läbiviimine on artikli autori arvates üks maksumoraali tõstmise võimalustest, kuid mitte ainus. Täna, majandus-situatsioonis, kus maksutuludest sõltub riigi käekäik, peab riik olema valmis panustama mitte ainult maksude administreerimise ja kogumise funktsioonile, vaid ka preventiivsele tegevusele, sh maksumaksja maksukäitumise kujundamisele.

Maksupoliitika väljatöötamisel ja arendamisel on vajalik avalikkuse kaasamine, informeerimine ja teadlikkuse tõstmine maksude tasumise vajalikkusest. Oluline on teadvustada nii erialakirjanduses kui ühiskonnas laiemalt maksumoraali tähtsust ja

tähendust. Demograafilised muutused, üksikisikute käitumistavade, hoiakute ja arusaamade muutused ajas pakuvad uusi väljakutseid mitte ainult maksuhaldurile vaid kogu ühiskonnale.

Maksustamine on majanduslik korraldusvahend, millest sõltub riigi finantsjõud ja kogu riigi heaolu. Maksusüsteemi elujõulisus seisneb selle administreerimise elluviimises. Tähtis ei ole see, kui palju erinevaid makse on kehtestatud, vaid kuidas on korraldatud maksude kogumine. Maksudest kõrvalehoidumine, sh maksukohustuste täitmata jätmine legaalseid ja illegaalseid vahendeid kasutades, ei kao kuhugi, küsimus on vaid selles, kui hästi suudavad maksumaksjad, poliitiline ideoloogia ja administratiivsed meetodid piirata selle mõju riigi haldussuutlikkusele ja finantsjõule.