

## Lecture 12b: Tax Evasion

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### Reading

#### • Essential reading

- Hindriks, J and G.D. Myles *Intermediate Public Economics*. (Cambridge: MIT Press, 2005) Chapter 16.

#### • Further reading

- Allingham M. and A. Sandmo (1972) 'Income tax evasion: a theoretical analysis', *Journal of Public Economics*, 1, 323—338.
- A. Sandmo (2005) "The Theory of Tax Evasion: A Retrospective View " *National Tax Journal*, Vol. LVIII, No. 4
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- Cowell, F.A. *Cheating the Government* (Cambridge: MIT Press, 1990).
- J. Slemrod (2007), "Cheating Ourselves: The Economics of Tax Evasion », *Journal of Economic Perspectives—Volume 21, Number1*.

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### Reading

- Glaeser, E.L., B. Sacerdote and J.A. Scheinkman (1996) 'Crime and social interaction', *Quarterly Journal of Economics*, 111, 506—548.
- Schneider F. and D.H. Enste D.H. (2000) 'Shadow economies: Size, causes, and consequences', *Journal of Economic Literature*, 38, 77—114.
- F. Schneider, A. Buehn, C. E. Montenegro (2010) "New Estimates for the Shadow Economies all over the World", *International Economic Journal*, Vol. 24, No. 4, 443—461.
- Mork, K.A. (1975) 'Income tax evasion: some empirical evidence', *Public Finance*, 30, 70—76.
- Spicer, M.W. and S.B. Lundstedt (1976) 'Understanding tax evasion', *Public Finance*, 31, 295—305
- **Challenging reading**
  - Bordignon, M. (1993) 'A fairness approach to income tax evasion', *Journal of Public Economics*, 52, 345—362.
  - Cowell, F.A. and J.P.F. Gordon (1988) 'Unwillingness to pay', *Journal of Public Economics*, 36, 305—321.

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### Reading

- McManus, J. and N. Warren (2006), "The Case of Measuring Tax Gap", *eJournal of Tax Research*, vol. 4, no1, pp 61- 79.
- Hindriks, J., M. Keen and A. Muthoo (1999) 'Corruption, extortion and evasion', *Journal of Public Economics*, 74, 395—430.
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- J. Alm (2011), "Measuring, explaining, and controlling tax evasion: lessons from theory, experiments, and field studies", *International Taxation and Public Finance*, forthcoming.
- Scotchmer, S. (1987) Audit classes and tax enforcement policy, *American Economic Review*, 77, 229—233.
- Torgler, B. and F. Schneider (2007b), "The Impact of Tax Morale and Institutional Quality on the Shadow Economy", CREMA Working Paper Series, 2007-01, Center for Research in Economics, Management and the Arts (CREMA).

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### Readings for Greece

- Παυλόπουλος, Π. (2002), *Η παραοικονομία στην Ελλάδα: επανεξέταση*, Ινστιτούτο Τουριστικών Ερευνών και Προβλέψεων.
- Παυλόπουλος, Π. (1987), *Η παραοικονομία στην Ελλάδα*, IOBE.
- Κανελλόπουλος, Κ., Κουσουλάκος, Γ., Ράπανος, Β. (1995), *Παραοικονομία και φοροδιαφυγή: Μετρήσεις και Οικονομικές Επιπτώσεις*, ΚΕΠΕ.
- Τάτσος Ν. (2001), *Παραοικονομία και Φοροδιαφυγή στην Ελλάδα*, IOBE.
- Βαβούρας, Ι. και Μανωλάς, Γ. (2004), *Η Παραοικονομία στην Ελλάδα και τον κόσμο*, εκδόσεις Παπαζήση.
- Βαβούρας, Ι.Σ. (επιμ.), ( 1990), *Παραοικονομία*, Εκδόσεις Κριτική.
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### Readings for Greece

- Georgia Kaplanoglou & Vassilis T. Rapanos (2012): "Tax and Trust: The Fiscal Crisis in Greece", *South European Society and Politics*, pp. 1–22, DOI:10.1080/13608746.2012.723327
- Georgia Kaplanoglou & Vassilis T. Rapanos (2015 ), "Why do people evade taxes? New experimental evidence from Greece", *Journal of Behavioral and Experimental Economics*, 56, pp. 21–32 <http://dx.doi.org/10.1016/j.socec.2015.02.005>
- Βασίλης Θ. Ράπανος & Γεωργία Καπλάνογλου (2014), "Φορολογία και οικονομική ανάπτυξη: Η περίπτωση της Ελλάδας", στον τόμο Μ. Μασουράκης και Χ. Γκόρτσος (επιμέλεια): Ανταγωνιστικότητα και Ανάπτυξη, έκδοση της Ελληνικής Ένωσης Τραπεζών.
- Georgia Kaplanoglou, Vassilis T. Rapanos & Nikolaos Daskalakis (2016) "Tax compliance behaviour during the crisis: the case of Greek SMEs", *European Journal of Law and Economics*, vol. 42, pp. 405–444, DOI 10.1007/s10657-016-9547-y

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## Tax Evasion

- Tax evasion is the illegal failure to pay tax
- Tax avoidance is the reorganization of economic activity to lower tax payment
  - tax avoidance is legal, tax evasion is not
  - the borderline is unclear
- Estimates show evasion to be a significant fraction of measured economic activity
- It is an important consideration for tax policy

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## Extent of Evasion

- The black, shadow or hidden economy are all economic activities for which payment is received but is not **officially** declared.
  - illegal activities
  - unmeasured legal activity such as output of smallholders
  - legal but undeclared activity
- The **unmeasured economy** would be the *shadow economy* **plus** activities such as do-it-yourself jobs that are economically valuable but do not involve economic transaction.

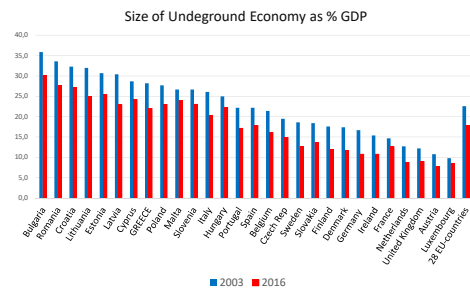
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## Extent of Evasion

- There are many methods for measuring the hidden economy including:
  - the difference between the income and expenditure measures of national income
  - the use of survey evidence, either directly or indirectly as an input into an estimation procedure
  - the demand for cash, on the basis that transactions in the hidden economy are financed by cash rather than checks or credit (monetary approach)
  - the use of the quantity of a basic input that is measured to estimate true output (input approach)
- Table below presents estimates of the size of the hidden economy estimates are subject to error
  - there is a degree of consistency running through them
  - undeclared economic activity is substantial

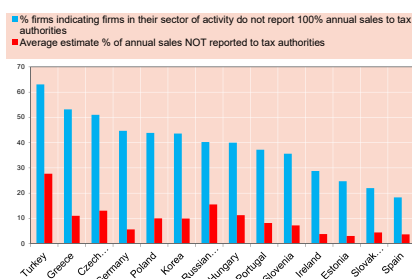
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## Shadow economies in the EU



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## Tax evasion



Source: OECD calculations based on EBRD-World Bank BEEPS Survey (1999, 2002, 2004, 2005).

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## Evasion Decision

- The simplest model of the evasion decision considers it to be a gamble.
- If a taxpayer declares less than their true income (or overstates deductions)
  - they may do so without being detected
  - there is also a chance that they may be caught
  - when they are caught a punishment is inflicted
  - usually a fine but sometimes imprisonment
- A taxpayer has to weigh-up these gains and losses taking account of the chance of being caught and the level of the punishment

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### Evasion Decision

- The taxpayer has an income level  $Y$ 
  - known to the taxpayer
  - not known to the tax collector
- The income declared is  $X \leq Y$ 
  - taxed at a constant rate  $t$
- Amount of unreported income is  $Y - X \geq 0$
- The unpaid tax is  $t[Y - X]$

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### Evasion Decision

- If the taxpayer evades without being caught, their income is given by
 
$$Y^{nc} = Y - tX$$
- When the taxpayer is caught evading all income is taxed and a fine at rate  $F$  is levied on the tax that has been evaded.
- The income level when caught is
 
$$Y^c = [1 - t]Y - Ft[Y - X]$$
- If income is understated the probability of being caught is  $p$

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### Evasion Decision

- Assume that the taxpayer derives utility  $U(Y)$  from an income  $Y$
- After making declaration  $X$ 
  - income level  $Y^c$  occurs with probability  $p$
  - income level  $Y^{nc}$  occurs with probability  $1 - p$
- The taxpayer chooses  $X$  to maximize expected utility
- The declaration  $X$  solves

$$\max_{\{X\}} E[U(X)] = [1 - p]U(Y^{nc}) + pU(Y^c)$$

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### Evasion Decision

- This choice problem can be displayed graphically
- Observe that there are two states of the world.
  - in one state of the world the taxpayer is not caught evading and income is  $Y^{nc}$
  - in the other state of the world they are caught and income is  $Y^c$
- The expected utility function describes preferences over income levels in these two states
- The choice of  $X$  determines an income level in each state
- Varying  $X$  trades-off income between the two states
  - a high value of  $X$  provides relatively more income in the state in which the taxpayer is caught evading
  - a low value of  $X$  provides relatively more when they are not caught.

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### Evasion Decision

- When  $X = Y$  the taxpayer's income is  $[1 - t]Y$  in both states
- When  $X = 0$  income will be
  - $[1 - t(1 + F)]Y$  if caught
  - $Y$  if not caught
- The options available to the taxpayer lie on the line joining the points for  $X = 0$  and  $X = Y$ 
  - this is the opportunity set of achievable allocations of income between the two states
- The utility function provides a set of indifference curves
  - an indifference curve describes income levels in the two states which give the same level of expected utility

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### Evasion Decision

- The choice problem is shown in Figure 16.1
- The optimal declaration achieves the highest indifference curve
- The taxpayer chooses to locate at the point with declaration  $X^*$
- This is an interior point with  $0 < X^* < Y$
- Some tax is evaded but some income is declared

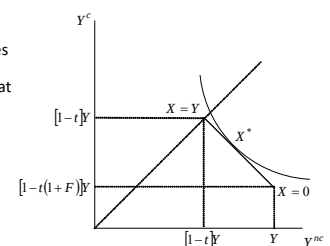


Figure 16.1: Interior choice

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### Evasion Decision

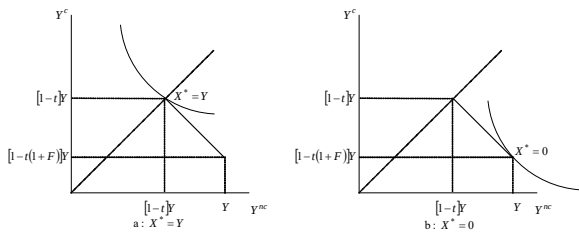


Figure 16.2: Corner solutions

- It is also possible for corner solutions to arise
- The taxpayer in Figure 16.2a chooses to declare their entire income so  $X^* = Y$
- The taxpayer in Figure 16.2b declares no income so  $X^* = 0$

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### Evasion Decision

- An interesting question is what guarantees that evasion will occur
- Evasion occurs if the indifference curve is steeper than the budget constraint on the 45° line
- Totally differentiating expected utility the indifference curve has slope

$$dY^c/dY^{nc} = -[1-p]U'(Y^{nc})/pU'(Y^c)$$

- On the 45° line  $Y^c = Y^{nc}$  so  $U'(Y^{nc}) = U'(Y^c)$  implying

$$dY^c/dY^{nc} = -[1-p]/p$$

- The slope of the budget constraint is given by  $-F$
- The indifference curve is steeper than the budget constraint on the 45° line if

$$[1-p]/p > F \text{ or } p < 1/[1+F]$$

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### Evasion Decision

- Evade if the probability of detection is too small relative to the fine rate
- This is a trigger condition
  - it says nothing about the extent of evasion
- The condition applies to all taxpayers regardless of preferences
  - if one evades, all should evade.
- Typical punishments suggest  $F$  is between 0.5 and 1 so  $1/(1+F) \geq 1/2$ .
- Information on  $p$  hard to obtain: 1 in a 100 or 1 in a 1000?
- The model predicts all taxpayers should be evading.
- In the US
  - the proportion of individual tax returns audited was 1.7 per cent in 1997
  - the Taxpayer Compliance Measurement Program revealed that 40 per cent of US taxpayers underpaid their taxes#
  - this is large but less than predicted

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### Evasion Decision

- A change in the probability of detection is shown in Figure 16.3
- An increase in  $p$  reduces the gradient of the indifference curves where they cross the 45° line
- The optimal choice moves closer to  $X = Y$
- Amount of income declared rises, so an increase in the probability of detection reduces the level of evasion

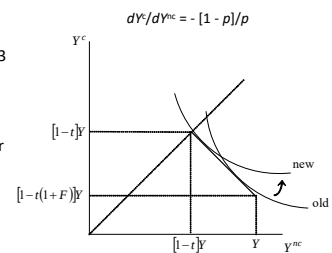


Figure 16.3: Probability of detection

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### Evasion Decision

- A change in the fine rate affects income when caught evading
- An increase in  $F$  pivots the budget constraint round the honest report point
- The optimal choice moves closer to the honest declaration point
- This is shown in Figure 16.4 by the move from  $X^{old}$  to  $X^{new}$
- An increase in the fine rate leads to a reduction in evasion

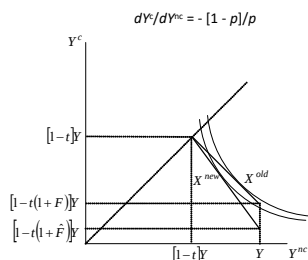


Figure 16.4: Fine rate

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### Evasion Decision

- An income increase moves the budget constraint outward
- The optimal choice then moves from  $X^{old}$  to  $X^{new}$  in Figure 16.5
- The effect on evasion depends on the degree of absolute risk aversion,  $R_A(Y) = -U''(Y)/U'(Y)$
- If  $R_A(Y)$  is constant the optimal choices are on a locus parallel to the 45° line
- Evidence shows  $R_A(Y)$  decreases as income increases so undeclared income rises as income increases

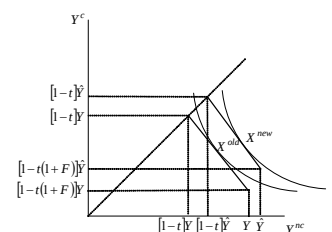


Figure 16.5: Increase in income

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### Evasion Decision

- An increase in the tax rate moves the budget constraint inwards
- Figure 16.6 shows the outcome is not clear-cut
- If  $R_d(Y)$  is decreasing a tax increase reduces tax evasion
- This is counter to what seems reasonable
- The result holds because the fine is determined by  $Ft$  so an increase in the tax rate raises the penalty
- This takes income away from the taxpayer in the state in which they have least income

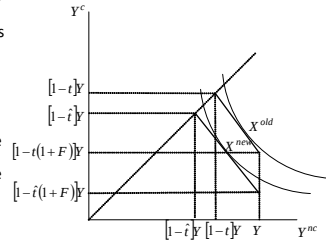


Figure 16.6: Increase in tax rate

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### Auditing and Punishment

- The analysis of the evasion decision assumed that the  $p$  and  $F$  were fixed
- This is satisfactory from the perspective of the individual taxpayer
- From the government's perspective these are choice variables that can be chosen
  - the probability of detection can be raised by the employment of additional tax inspectors
  - the fine can be legislated or set by the courts.
- The issues involved in the government's decision can be analyzed

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### Auditing and Punishment

- An increase in either  $p$  or  $F$  will reduce the amount of undeclared income
- Assume the government wishes to maximize revenue
- Revenue is defined as taxes paid plus the money received from fines
- From a taxpayer with income  $Y$  the expected value of the revenue collected is

$$R = tX + p(1 + F)t[Y - X]$$

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### Auditing and Punishment

- Differentiating with respect to  $p$

$$\frac{\partial R}{\partial p} = (1 + F)t[Y - X] + t[1 - p - pF]\frac{\partial X}{\partial p} > 0$$

- Differentiating with respect to  $F$

$$\frac{\partial R}{\partial F} = pt[Y - X] + t[1 - p - pF]\frac{\partial X}{\partial F} > 0$$

- If  $pF < 1$  -  $p$  an increase in  $p$  or  $F$  will increase the revenue the government receives
- $p$  is costly,  $F$  is free
- Optimal policy is low  $p$  very high  $F$

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### Auditing and Punishment

- This policy maximizes revenue not welfare
- The government may be constrained by political factors
- The government may not be a single entity that chooses all policy instruments
  - the tax rate set by central government
  - the probability of detection controlled by a revenue service
  - the punishment set by the judiciary.
- The economics of crime would view tax evasion as just another crime with a punishment that should fit with the general scheme of punishments
  - levels of punishment should provide incentives that lessen the overall level of crime
  - lower punishments for less harmful rather crimes

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### Evidence on Evasion

- There have been two approaches taken in studying tax evasion.
- The first was to collect survey or interview data and use econometric analysis to provide a quantitative determination of the relationships.
- The second was to use experiments to provide an opportunity for designing the environment to permit the investigation of particular hypotheses.

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### Evidence on Evasion

| Income interval | 17-20 | 20-25 | 25-30 | 30-35 | 35-40 |
|-----------------|-------|-------|-------|-------|-------|
| Midpoint        | 18.5  | 22.5  | 27.5  | 32.5  | 37.5  |
| Assessed income | 17.5  | 20.6  | 24.2  | 28.7  | 31.7  |
| Percentage      | 94.6  | 91.5  | 88.0  | 88.3  | 84.5  |

Source: Mork (1975)  
Table 16.2: Declaration and Income

- Compares income level from interviews to income on tax return
- Interviewees placed in income intervals based on interview
- The percentage found by dividing the assessed income by the midpoint of the income interval
- Declared income declines as a proportion of reported income occurs as income rises

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### Evidence on Evasion

the importance of attitudes and social norms in the evasion decision

- Propensity to evade taxation
  - reduced by an increase in probability of detection, age, income
  - increased by an increase in the perceived inequity and of the number of tax evaders known
- Extent of tax evasion increased by
  - attitude and social variables
  - experience of previous tax audits.
- Social variables are clearly important

| Variable                       | Propensity to evade | Extent of evasion |
|--------------------------------|---------------------|-------------------|
| Inequity                       | 0.34                | 0.24              |
| Number of evaders known        | 0.16                | 0.18              |
| Probability of detection       | -0.17               |                   |
| Age                            | -0.29               |                   |
| Experience of audits           | 0.22                | 0.29              |
| Income level                   | -0.27               |                   |
| Income from wages and salaries | 0.20                |                   |

Source: Spicer and Lundstedt (1976)  
Table 16.3: Explanatory Factors

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### Evidence on Evasion

- Effect of the tax rate is concerned
  - data from the US Internal Revenue Services Taxpayer Compliance Measurement Program survey of 1969 show that tax evasion increases as the marginal tax rates increases but decreases when wages are a significant proportion of income
  - supported by employing the difference between income and expenditure figures in National Accounts as a measure of evasion
  - a study of Belgian data found precisely the converse conclusion with tax increases leading to lower evasion
- The ambiguity about the relation between marginal tax rates and tax evasion is not resolved

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### Evidence on Evasion

experimental studies

- Tax evasion games have shown
  - evasion increases with the tax rate
  - evasion falls as the fine is increased or the detection probability increases
  - women evade more often than men but evade lower amounts
  - that purchasers of lottery tickets were no more likely to evade than non-purchasers but evaded greater amounts when they did evade
- The nature of the tax evasion decision has been tested by running two parallel experiments
  - one framed as a tax evasion decision and the other as a simple gamble with the same risks and payoffs
  - for the tax evasion experiment some taxpayers chose not to evade even when they would under the same conditions with the gambling experiment
  - this suggests that tax evasion is not just a gamble

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### Evidence on Evasion

- There are two important lessons to be drawn
  - the theoretical predictions are generally supported except for the effect of the tax rate
  - tax evasion is more than the simple gamble portrayed in the basic model
- There are attitudinal and social aspects to the evasion decision in addition to the basic element of risk

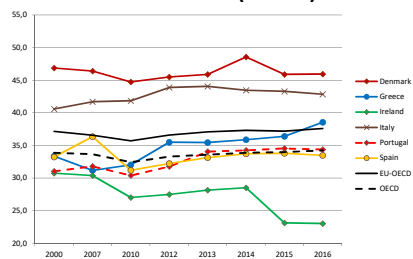
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### SOME FACTS ABOUT GREECE

- Structure of the Greek tax system
- Efficiency of the tax system
- Tax administration
- Societal Factors

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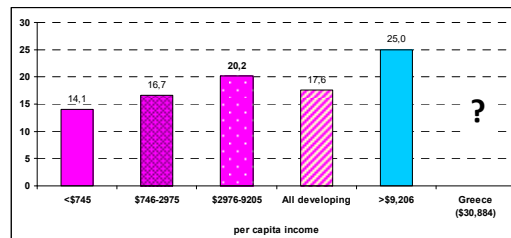
### Tax revenue (% GDP)



Source: OECD (2017), OECD Revenue Statistics, Paris.

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### Tax revenue/GDP Countries with different levels of per capita GDP

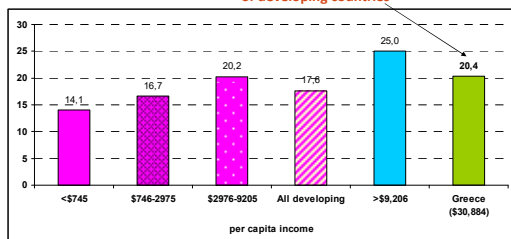


Sources: Gordon and Li (2009), World Development Indicators (World Bank, 2011), Government Finance Statistics (IMF, 2011)

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### Tax revenue/GDP Countries with different levels of per capita GDP

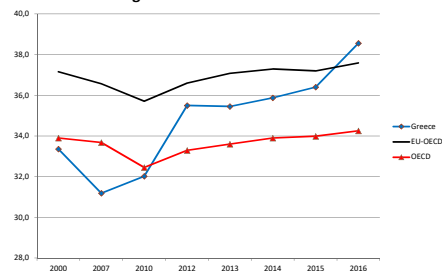
Greece was close to the average of developing countries



Sources: Gordon and Li (2009), World Development Indicators (World Bank, 2011), Government Finance Statistics (IMF, 2011)

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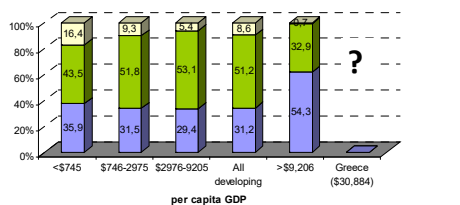
### Convergence in revenues with EU & OECD



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### Structure of government revenues

Income taxes were the main source of revenues in developed countries.

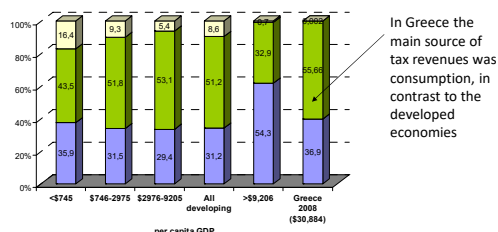


Income taxes (% of revenue)  
Consumption and production taxes (% of revenue)  
Border taxes (% of revenue)

Sources: Gordon and Li (2009), World Development Indicators (World Bank, 2011), Government Finance Statistics (IMF, 2011)

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### Structure of government revenues

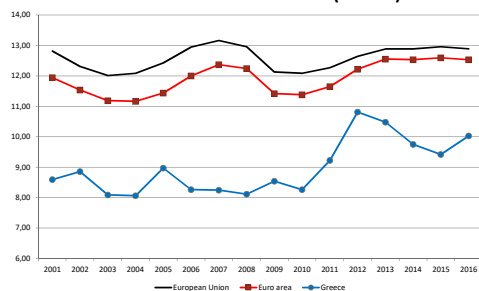


Border taxes (% of revenue)  
Consumption and production taxes (% of revenue)  
Income taxes (% of revenue)

In Greece the main source of tax revenues was consumption, in contrast to the developed economies

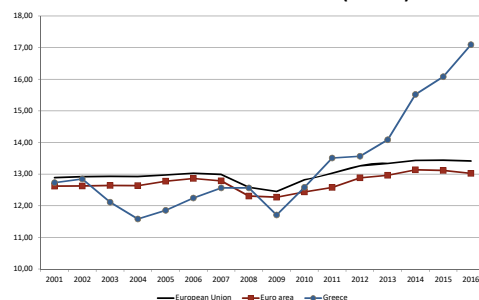
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Revenues from Direct Taxes (% GDP)



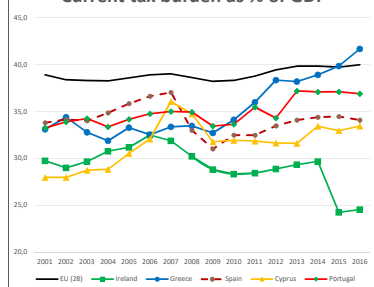
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Revenues from Indirect Taxes (% GDP)



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Current tax burden as % of GDP



The current tax burden of total economy is the sum of indirect taxes, direct taxes, and social security contributions

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## Tax Burden

- From the above data it is clear that the tax burden in Greece has increased significantly during the crisis.
- Yet, it seems that, the higher tax revenue, comes from higher tax rates and much less from combatting tax evasion.
- This is quite clear from the data that measure the "TAX GAP" for the value added tax (VAT), for which we have comparable data for all EU countries.

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## VAT GAP

- The VAT Gap is defined as the difference between the amount of VAT actually collected and the VAT Total Tax Liability (VTTL).
- The VTTL is the theoretical tax liability according to tax law.
- The VAT Gap, however, refers to more than just fraud and evasion. It also covers the VAT lost due to, for example, insolvencies, bankruptcies, administrative errors, and legal tax optimisation.

- For details see: [http://europa.eu/rapid/press-release\\_IP-16-2936\\_en.htm](http://europa.eu/rapid/press-release_IP-16-2936_en.htm)

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|                | VAT Revenues (EUR million) |        |         |         |
|----------------|----------------------------|--------|---------|---------|
|                | 2013                       | 2014   | 2015    | 2016    |
| Belgium        | 27250                      | 27518  | 27594   | 28750   |
| Bulgaria       | 3898                       | 3810   | 4059    | 4417    |
| Czechia        | 11694                      | 11602  | 12382   | 13091   |
| Denmark        | 24320                      | 24950  | 25672   | 26735   |
| Germany        | 197005                     | 203081 | 211616  | 218779  |
| Estonia        | 1558                       | 1711   | 1873    | 1974    |
| Ireland        | 10372                      | 11521  | 11955   | 12826   |
| Greece         | 12593                      | 12676  | 12885   | 14333   |
| Spain          | 60951                      | 63643  | 68601   | 70705   |
| France         | 144490                     | 148454 | 151680  | 154490  |
| Croatia        |                            | 5455   | 5690    | 6016    |
| Italy          | 93921                      | 97071  | 100692  | 102378  |
| Cyprus         |                            |        | 1517    | 1664    |
| Latvia         | 1690                       | 1787   | 1876    | 2032    |
| Lithuania      | 2611                       | 2764   | 2888    | 3026    |
| Luxembourg     | 3438                       | 3762   | 3435    | 3436    |
| Hungary        | 9073                       | 9754   | 10669   | 10587   |
| Malta          | 582                        | 642    | 673     | 712     |
| Netherlands    | 42408                      | 42951  | 44746   | 47849   |
| Austria        | 24895                      | 25386  | 26247   | 27301   |
| Poland         | 27780                      | 29317  | 30075   | 30838   |
| Portugal       | 13710                      | 14682  | 15368   | 15767   |
| Romania        | 11710                      | 11496  | 12939   | 10968   |
| Slovenia       | 3046                       | 3155   | 3218    | 3316    |
| Slovakia       | 4696                       | 5021   | 5420    | 5420    |
| Finland        | 18888                      | 18948  | 18974   | 19694   |
| Sweden         | 39048                      | 38846  | 40501   | 42770   |
| United Kingdom | 139220                     | 154085 | 178176  | 163344  |
| EU             | 930847                     | 974088 | 1031422 | 1043219 |

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|                | VAT Gap (EUR million) |             |             |             |             |
|----------------|-----------------------|-------------|-------------|-------------|-------------|
|                | 2013                  | 2014        | 2015        | 2016        | 2017        |
| Belgium        | 3962                  | 2755        | 3722        | 3865        | 3996        |
| Bulgaria       | 761                   | 1086        | 992         | 603         | 625         |
| Czechia        | 2796                  | 2345        | 2665        | 2264        | 2082        |
| Denmark        | 3367                  | 3006        | 2938        | 2378        | 2235        |
| Germany        | 26013                 | 26543       | 24225       | 23662       | 25016       |
| Estonia        | 256                   | 200         | 113         | 126         | 122         |
| Ireland        | 1296                  | 946         | 1464        | 1941        | 1938        |
| <b>Greece</b>  | <b>6214</b>           | <b>4611</b> | <b>5660</b> | <b>6436</b> | <b>7399</b> |
| Spain          | 8149                  | 5900        | 3209        | 2024        | 1806        |
| France         | 16140                 | 17066       | 15841       | 15294       | 12030       |
| Croatia        |                       | 504         | 639         | 503         | 459         |
| Italy          | 40424                 | 39033       | 36167       | 37044       | 33629       |
| Cyprus         |                       |             | 132         | 87          | 11          |
| Latvia         | 530                   | 456         | 467         | 310         | 385         |
| Lithuania      | 1095                  | 1115        | 987         | 1027        | 1119        |
| Luxembourg     | 107                   | 129         | 107         | 119         | 23          |
| Hungary        | 2424                  | 2215        | 2067        | 1813        | 1893        |
| Malta          | 226                   | 264         | 51          | 71          | 13          |
| Netherlands    | 4726                  | 4248        | 5010        | 2906        | 2744        |
| Austria        | 2849                  | 2572        | 2486        | 2384        | 2444        |
| Poland         | 10071                 | 9485        | 9555        | 7761        | 5764        |
| Portugal       | 2511                  | 2300        | 2264        | 2301        | 1929        |
| Romania        | 7192                  | 7818        | 6890        | 6201        | 6413        |
| Slovenia       | 183                   | 335         | 272         | 239         | 128         |
| Slovakia       | 2147                  | 2111        | 2209        | 1874        | 1791        |
| Finland        | 1120                  | 1177        | 1223        | 1599        | 1622        |
| Sweden         | 1384                  | 1291        | 1189        | 714         | 654         |
| United Kingdom | 18043                 | 20147       | 20680       | 19880       | 19199       |
| EU-            | 163986                | 159658      | 153227      | 145428      | 137470      |

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|                | VAT Gap Estimates, 2017 (EUR million) |               |              |               |
|----------------|---------------------------------------|---------------|--------------|---------------|
|                | Revenues                              | VTTL          | VAT Gap      | VAT Gap %     |
| Belgium        | 29,763                                | 33,759        | 3,996        | 11.80%        |
| Bulgaria       | 4,664                                 | 5,289         | 625          | 11.80%        |
| Czechia        | 14,721                                | 16,803        | 2,082        | 12.40%        |
| Denmark        | 27,931                                | 30,166        | 2,235        | 7.40%         |
| Germany        | 226,582                               | 251,598       | 25,016       | 9.90%         |
| Estonia        | 2,148                                 | 2,270         | 122          | 5.40%         |
| Ireland        | 13,278                                | 15,215        | 1,938        | 12.70%        |
| <b>Greece</b>  | <b>14,642</b>                         | <b>22,041</b> | <b>7,399</b> | <b>33.60%</b> |
| Spain          | 74,107                                | 75,913        | 1,806        | 2.40%         |
| France         | 161,932                               | 173,962       | 12,030       | 6.90%         |
| Croatia        | 6,485                                 | 6,944         | 459          | 6.60%         |
| Italy          | 107,901                               | 141,530       | 33,629       | 23.80%        |
| Cyprus         | 1,851                                 | 1,862         | 11           | 0.60%         |
| Latvia         | 2,164                                 | 2,549         | 385          | 15.10%        |
| Lithuania      | 3,310                                 | 4,429         | 1,119        | 25.30%        |
| Luxembourg     | 3,469                                 | 3,492         | 23           | 0.70%         |
| Hungary        | 11,725                                | 13,617        | 1,893        | 13.90%        |
| Malta          | 810                                   | 823           | 13           | 1.60%         |
| Netherlands    | 49,900                                | 52,644        | 2,744        | 5.20%         |
| Austria        | 28,304                                | 30,748        | 2,444        | 7.90%         |
| Poland         | 36,330                                | 42,094        | 5,764        | 13.70%        |
| Portugal       | 16,809                                | 18,738        | 1,929        | 10.30%        |
| Romania        | 11,650                                | 18,063        | 6,413        | 35.50%        |
| Slovenia       | 3,479                                 | 3,606         | 128          | 3.50%         |
| Slovakia       | 5,917                                 | 7,708         | 1,791        | 23.20%        |
| Finland        | 20,404                                | 22,026        | 1,622        | 7.40%         |
| Sweden         | 44,115                                | 44,769        | 654          | 1.50%         |
| United Kingdom | 161,509                               | 180,708       | 19,199       | 10.60%        |
| EU-            | 1,085,899                             | 1,223,369     | 137,470      | 11.20%        |

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Table B7. VAT Gap (percent of VTTL)

|                | 2013       | 2014       | 2015       | 2016       | 2017       |
|----------------|------------|------------|------------|------------|------------|
| Belgium        | 13%        | 9%         | 12%        | 12%        | 12%        |
| Bulgaria       | 16%        | 22%        | 20%        | 12%        | 12%        |
| Czechia        | 19%        | 17%        | 18%        | 15%        | 12%        |
| Denmark        | 12%        | 11%        | 10%        | 8%         | 7%         |
| Germany        | 12%        | 12%        | 10%        | 10%        | 10%        |
| Estonia        | 14%        | 10%        | 6%         | 6%         | 5%         |
| Ireland        | 11%        | 8%         | 11%        | 13%        | 13%        |
| <b>Greece</b>  | <b>33%</b> | <b>27%</b> | <b>31%</b> | <b>31%</b> | <b>34%</b> |
| Spain          | 12%        | 8%         | 4%         | 3%         | 2%         |
| France         | 10%        | 10%        | 9%         | 9%         | 7%         |
| Croatia        |            | 8%         | 10%        | 8%         | 7%         |
| Italy          | 30%        | 29%        | 26%        | 27%        | 24%        |
| Cyprus         |            |            | 8%         | 5%         | 1%         |
| Latvia         | 24%        | 20%        | 20%        | 13%        | 15%        |
| Lithuania      | 30%        | 29%        | 25%        | 25%        | 25%        |
| Luxembourg     | 3%         | 3%         | 3%         | 3%         | 1%         |
| Hungary        | 21%        | 19%        | 16%        | 15%        | 14%        |
| Malta          | 28%        | 29%        | 7%         | 9%         | 2%         |
| Netherlands    | 10%        | 9%         | 10%        | 6%         | 5%         |
| Austria        | 10%        | 9%         | 9%         | 8%         | 8%         |
| Poland         | 27%        | 24%        | 20%        | 25%        | 14%        |
| Portugal       | 15%        | 14%        | 13%        | 13%        | 10%        |
| Romania        | 38%        | 40%        | 35%        | 36%        | 36%        |
| Slovenia       | 6%         | 10%        | 8%         | 7%         | 4%         |
| Slovakia       | 31%        | 30%        | 29%        | 26%        | 23%        |
| Finland        | 6%         | 6%         | 6%         | 8%         | 7%         |
| Sweden         | 3%         | 3%         | 3%         | 2%         | 1%         |
| United Kingdom | 11%        | 12%        | 10%        | 11%        | 11%        |
| EU-            | 15%        | 14%        | 13%        | 12%        | 11%        |

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## Tax rates

- The tax revenue in Greece has increased significantly.
- Is it the result of higher tax rates
- Or
- The result of broadening the tax base, and/or
- The result of enhanced effort in tax collection and reduction in tax evasion?
- This is difficult to answer.
- Let us see first the evolution of tax rates in Greece and the rest of EU in the last few years.

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VAT rates in the Member States, 2000-2017. (%) Standard

|                | 2000      | 2008      | 2013      | 2016      | 2017      |
|----------------|-----------|-----------|-----------|-----------|-----------|
| Belgium        | 21        | 21        | 21        | 21        | 21        |
| Bulgaria       | 20        | 20        | 20        | 20        | 20        |
| Czech Republic | 22        | 19        | 21        | 21        | 21        |
| Denmark        | 25        | 25        | 25        | 25        | 25        |
| Germany        | 16        | 19        | 19        | 19        | 19        |
| Estonia        | 18        | 18        | 20        | 20        | 20        |
| Ireland        | 21        | 21        | 23        | 23        | 23        |
| <b>Greece</b>  | <b>18</b> | <b>19</b> | <b>23</b> | <b>23</b> | <b>24</b> |
| Spain          | 16        | 16        | 21        | 21        | 21        |
| France         | 19.6      | 19.6      | 19.6      | 20.0      | 20.0      |
| Croatia        | 22        | 22        | 25        | 25        | 25        |
| Italy          | 20        | 20        | 21        | 22        | 22        |
| Cyprus         | 10        | 15        | 18        | 19        | 19        |
| Netherlands    | 17.5      | 19        | 21        | 21        | 21        |
| Austria        | 20        | 20        | 20        | 20        | 20        |
| Poland         | 22        | 22        | 23        | 23        | 23        |
| Portugal       | 17        | 20        | 23        | 23        | 23        |
| Romania        | 19        | 19        | 24        | 20        | 19        |
| Slovenia       | 19        | 20        | 22        | 22        | 22        |
| Slovakia       | 23        | 19        | 20        | 20        | 20        |
| Finland        | 22        | 22        | 24        | 24        | 24        |
| Sweden         | 25        | 25        | 25        | 25        | 25        |
| EU-28 Average  | 19.3      | 19.5      | 21.5      | 21.5      | 21.5      |
| EA-19 Average  | 18.1      | 18.8      | 20.6      | 20.8      | 20.8      |

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Top statutory personal income tax rates

|                | 1995        | 2002        | 2008        | 2010        | 2014        | 2015        | 2016        | 2017        |
|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Sweden         | 61.3        | 55.5        | 56.4        | 56.6        | 56.9        | 57.0        | 57.1        | 57.1        |
| Portugal       | 40.0        | 40.0        | 42.0        | 45.9        | 56.5        | 56.5        | 56.5        | 56.2        |
| Denmark        | 65.7        | 62.3        | 62.3        | 55.4        | 55.6        | 55.8        | 55.8        | 55.8        |
| <b>Greece</b>  | <b>45.0</b> | <b>40.0</b> | <b>40.0</b> | <b>49.0</b> | <b>46.0</b> | <b>48.0</b> | <b>48.0</b> | <b>55.0</b> |
| Belgium        | 60.6        | 56.4        | 53.7        | 53.7        | 53.8        | 53.7        | 53.2        | 53.2        |
| Netherlands    | 60.0        | 52.0        | 52.0        | 52.0        | 52.0        | 52.0        | 52.0        | 52.0        |
| Finland        | 62.2        | 52.5        | 50.1        | 49.0        | 51.5        | 51.6        | 51.6        | 51.4        |
| France         | 59.1        | 57.8        | 45.4        | 45.4        | 50.3        | 50.2        | 50.2        | 50.2        |
| Austria        | 50.0        | 50.0        | 50.0        | 50.0        | 50.0        | 50.0        | 50.0        | 50.0        |
| Slovenia       | 50.0        | 50.0        | 41.0        | 41.0        | 50.0        | 50.0        | 50.0        | 50.0        |
| Ireland        | 48.0        | 42.0        | 41.0        | 47.0        | 48.0        | 48.0        | 48.0        | 48.0        |
| Germany        | 57.0        | 51.2        | 47.5        | 47.5        | 47.5        | 47.5        | 47.5        | 47.5        |
| Italy          | 51.0        | 46.1        | 44.9        | 45.2        | 47.8        | 48.8        | 48.8        | 47.2        |
| United Kingdom | 40.0        | 40.0        | 40.0        | 50.0        | 45.0        | 45.0        | 45.0        | 45.0        |
| Spain          | 56.0        | 48.0        | 43.0        | 43.0        | 52.0        | 45.0        | 45.0        | 43.5        |
| Croatia        | 42.9        | 41.3        | 53.1        | 50.2        | 47.2        | 47.2        | 47.2        | 42.4        |
| Cyprus         | 40.0        | 40.0        | 30.0        | 30.0        | 35.0        | 35.0        | 35.0        | 35.0        |
| Poland         | 45.0        | 40.0        | 40.0        | 32.0        | 32.0        | 32.0        | 32.0        | 32.0        |
| Slovakia       | 42.0        | 38.0        | 19.0        | 19.0        | 25.0        | 25.0        | 25.0        | 25.0        |
| Estonia        | 26.0        | 26.0        | 21.0        | 21.0        | 21.0        | 20.0        | 20.0        | 20.0        |
| Romania        | 40.0        | 40.0        | 16.0        | 16.0        | 16.0        | 16.0        | 16.0        | 16.0        |
| Czech Republic | 43.0        | 32.0        | 15.0        | 15.0        | 15.0        | 15.0        | 15.0        | 15.0        |
| Bulgaria       | 50.0        | 29.0        | 10.0        | 10.0        | 10.0        | 10.0        | 10.0        | 10.0        |
| EU-28          | 47.2        | 42.9        | 38.4        | 38.5        | 39.2        | 39.0        | 38.9        | 39.0        |
| EA-19          | 46.9        | 43.3        | 39.1        | 39.7        | 42.3        | 42.0        | 42.0        | 42.3        |

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Top statutory corporate income tax rates

|                | 1995 | 2007 | 2008 | 2010 | 2011 | 2013 | 2017 |
|----------------|------|------|------|------|------|------|------|
| Bulgaria       | 40.0 | 10.0 | 10.0 | 10.0 | 10.0 | 10.0 | 10.0 |
| Ireland        | 40.0 | 12.5 | 12.5 | 12.5 | 12.5 | 12.5 | 12.5 |
| Cyprus         | 25.0 | 10.0 | 10.0 | 10.0 | 10.0 | 12.5 | 12.5 |
| Romania        | 38.0 | 16.0 | 16.0 | 16.0 | 16.0 | 16.0 | 16.0 |
| Croatia        | 25.0 | 20.0 | 20.0 | 20.0 | 20.0 | 20.0 | 18.0 |
| Czech Republic | 41.0 | 24.0 | 21.0 | 19.0 | 19.0 | 19.0 | 19.0 |
| Poland         | 40.0 | 19.0 | 19.0 | 19.0 | 19.0 | 19.0 | 19.0 |
| Slovenia       | 25.0 | 23.0 | 22.0 | 20.0 | 20.0 | 17.0 | 19.0 |
| United Kingdom | 33.0 | 30.0 | 28.0 | 28.0 | 26.0 | 23.0 | 19.0 |
| Estonia        | 26.0 | 22.0 | 21.0 | 21.0 | 21.0 | 21.0 | 20.0 |
| Finland        | 25.0 | 26.0 | 26.0 | 26.0 | 26.0 | 24.5 | 20.0 |
| Slovakia       | 40.0 | 19.0 | 19.0 | 19.0 | 19.0 | 23.0 | 21.0 |
| Denmark        | 34.0 | 25.0 | 25.0 | 25.0 | 25.0 | 25.0 | 22.0 |
| Sweden         | 28.0 | 28.0 | 28.0 | 26.3 | 26.3 | 22.0 | 22.0 |
| Spain          | 35.0 | 32.5 | 30.0 | 30.0 | 30.0 | 30.0 | 25.0 |
| Netherlands    | 35.0 | 25.5 | 25.5 | 25.5 | 25.0 | 25.0 | 25.0 |
| Austria        | 34.0 | 25.0 | 25.0 | 25.0 | 25.0 | 25.0 | 25.0 |
| Italy          | 52.2 | 37.3 | 31.4 | 31.4 | 31.4 | 31.3 | 27.8 |
| Greece         | 40.0 | 25.0 | 35.0 | 24.0 | 20.0 | 26.0 | 29.0 |
| Portugal       | 39.6 | 26.5 | 26.5 | 29.0 | 29.0 | 31.5 | 29.5 |
| Germany        | 56.8 | 38.7 | 30.2 | 30.2 | 30.2 | 30.2 | 30.2 |
| Belgium        | 40.2 | 34.0 | 34.0 | 34.0 | 34.0 | 34.0 | 34.0 |
| France         | 36.7 | 34.4 | 34.4 | 34.4 | 36.1 | 38.0 | 34.4 |
| EU-28          | 35.0 | 24.4 | 23.8 | 23.2 | 23.0 | 23.2 | 21.9 |
| EA-19          | 35.8 | 25.7 | 25.1 | 24.5 | 24.4 | 25.0 | 24.1 |

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Overall statutory tax rates on dividend income

|                 | CIT rate on distributed profit |       | Overall PIT + CIT rate |       |
|-----------------|--------------------------------|-------|------------------------|-------|
| Country         | 2008                           | 2017  | 2008                   | 2017  |
| Estonia         | 21.00                          | 20.00 | 21.00                  | 20.00 |
| Hungary         | 20.00                          | 9.00  | 48.00                  | 22.65 |
| Latvia          | 15.00                          | 15.00 | 15.00                  | 23.50 |
| Slovak Republic | 19.00                          | 21.00 | 19.00                  | 26.53 |
| Czech Republic  | 21.00                          | 19.00 | 32.85                  | 31.15 |
| Poland          | 19.00                          | 19.00 | 34.39                  | 34.39 |
| Slovenia        | 22.00                          | 19.00 | 37.60                  | 39.25 |
| Greece          | 25.00                          | 29.00 | 25.00                  | 39.65 |
| Spain           | 30.00                          | 25.00 | 42.60                  | 42.25 |
| Luxembourg      | 29.63                          | 27.08 | 43.95                  | 42.39 |
| Finland         | 26.00                          | 20.00 | 40.50                  | 43.12 |
| Netherlands     | 25.50                          | 25.00 | 44.13                  | 43.75 |
| Italy           | 27.50                          | 24.00 | 36.56                  | 43.76 |
| Sweden          | 28.00                          | 22.00 | 49.60                  | 45.40 |
| Austria         | 25.00                          | 25.00 | 43.75                  | 45.63 |
| Germany         | 29.41                          | 29.83 | 48.02                  | 48.33 |
| Portugal        | 26.50                          | 29.50 | 41.20                  | 49.24 |
| United Kingdom  | 28.00                          | 19.00 | 46.00                  | 49.86 |
| Belgium         | 33.99                          | 33.99 | 43.89                  | 53.79 |
| Denmark         | 25.00                          | 22.00 | 58.75                  | 54.76 |
| Ireland         | 12.50                          | 12.50 | 48.38                  | 57.13 |
| France          | 34.43                          | 46.10 | 53.45                  | 69.82 |

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## Αδυναμίες επίσημου θεσμικού πλαισίου

- Όμως ο κύριος λόγος για τη μειωμένη απόδοση εσόδων του ελληνικού φορολογικού συστήματος είναι οι αδυναμίες του επίσημου θεσμικού πλαισίου εφαρμογής της νομοθεσίας, δηλαδή αναποτελεσματική φορολογική διοίκηση, αδυναμία επιβολής των φορολογικών κανόνων, ανεπάρκεια των μηχανισμών επίλυσης διαφορών, κλπ.

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## Φόρος εισοδήματος φυσικών προσώπων

- Οι ενδείξεις υποδεικνύουν ότι υπάρχει μεγάλη φοροδιαφυγή, π.χ.
- Με βάση τα στοιχεία της ΓΓΠΣ για τα εισοδήματα του 2009, το 60% των φορολογουμένων δηλώνει εισοδήματα κάτω από το αφορολόγητο όριο και δεν πληρώνει φόρο εισοδήματος.
- 30% των φορολογουμένων πληρώνει το 95% του συνολικού ΦΕΦΠ
- 42% των μισθωτών/συνταξιούχων και 83% των άλλων επαγγελματιών ομάδων δηλώνει εισοδήματα κάτω από 10,000 ευρώ.

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## Εισοδήματα και κατανάλωση διαφόρων επαγγελματιών ομάδων

Table 2 Reported income and consumption expenditure of occupational groups

| Occupational group                       | Taxpayers (as a % of total) (1) | Average income tax burden (% of total taxable income) (2) | Income as a % of population average (3) | Expenditure as a % of population average (4) | Non-durable expenditure as a % of population average (5) |
|------------------------------------------|---------------------------------|-----------------------------------------------------------|-----------------------------------------|----------------------------------------------|----------------------------------------------------------|
| Traders, liberal professionals, rentiers | 29.3%                           | 12.1%                                                     | 103.0%                                  | 125.7%                                       | 123.0%                                                   |
| Farmers                                  | 6.9%                            | 6.5%                                                      | 66.3%                                   | 81.1%                                        | 80.7%                                                    |
| Wage-earners                             | 35.9%                           | 8.6%                                                      | 110.8%                                  | 106.3%                                       | 104.9%                                                   |
| Pensioners                               | 28.0%                           | 7.4%                                                      | 91.3%                                   | 84.9%                                        | 87.5%                                                    |

Sources: Own calculations from Ministry of Finance (2011) – columns (1)-(3), own calculations from 2008 Household Expenditure Survey conducted by the Hellenic Statistical Authority.

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## Άλλες ενδείξεις της αναποτελεσματικότητας των μηχανισμών συλλογής φόρων

- Στο τέλος του 2010, οι ανεισπρακτοί φόροι (tax arrears) ανέρχονταν σε 14,5 % του ΑΕΠ.
- Περίπου 150.000 φορολογικές υποθέσεις εκκρεμούν στα δικαστήρια.
- Κάθε 3-5 χρόνια το Υπουργείο καταφεύγει σε «περαιώσεις», πρακτική που επιβραβεύει τους φοροφυγάδες.
- Η δομή της ελληνικής οικονομίας περαιτέρω δυσχεραίνει το έργο της φορολογικής διοίκησης (μεγάλο ποσοστό ελεύθερων επαγγελματιών και πολύ μικρών επιχειρήσεων).
- Η πολυπλοκότητα και οι συνεχείς αλλαγές του φορολογικού πλαισίου περιπλέκουν το έργο των εφοριακών, αλλά και των φορολογουμένων.

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### Παραδοσιακά υποδείγματα φοροδιαφυγής

- Τα παραδοσιακά υποδείγματα προσδιορισμού του επιπέδου της φοροδιαφυγής (π.χ. Allingham and Sandmo, 1971) αντιμετωπίζουν τους φορολογούμενους ως ορθολογικά σκεπτόμενα άτομα, τα οποία αποφασίζουν με βάση έναν υπολογισμό κόστους-οφέλους.
- Εμπειρικές μελέτες δείχνουν ότι αυτά τα υποδείγματα αποτυγχάνουν να εξηγήσουν τα υψηλά ποσοστά όχι της φοροδιαφυγής, αλλά της εθελοντικής συμμόρφωσης!

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### Παραδοσιακά υποδείγματα φοροδιαφυγής

- Για παράδειγμα στις ΗΠΑ, το ποσοστό των ατομικών δηλώσεων φόρου εισοδήματος που ελέγχονται είναι περίπου 0,8%.
- Προφανώς υπάρχουν στοιχεία που επηρεάζουν το βαθμό συμμόρφωσης των φορολογουμένων που δεν έχουν σχέση με οικονομικά κίνητρα

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### Εναλλακτικές θεωρίες για τη συμπεριφορά των φορολογουμένων

- Τα άτομα αντιλαμβάνονται τη σχέση ανάμεσα στους φόρους που πληρώνουν και την αποτελεσματικότητα των κρατικών δαπανών.
- Η εθελοντική συμμόρφωση ενός ατόμου με το φορολογικό σύστημα εξαρτάται από το πώς το άτομο αντιλαμβάνεται τη συμπεριφορά των άλλων φορολογουμένων. (η πληρωμή φόρων είναι «κοινωνικό φαινόμενο»)

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### Εναλλακτικές θεωρίες για τη συμπεριφορά των φορολογουμένων

- Πρέπει να λάβουμε υπόψη ψυχολογικούς και κοινωνικούς παράγοντες, όπως
  - Προσωπικές και κοινωνικές αξίες (norms)
  - Εμπιστοσύνη στους κρατικούς θεσμούς και στους άλλους φορολογούμενους

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### Προσωπικές αξίες

- Η συμπεριφορά του φορολογούμενου επηρεάζεται από τις προσωπικές του αξίες (τι θεωρεί ηθικά σωστή συμπεριφορά) (Kirchler, 2007), π.χ. αν θεωρεί ότι είναι σημαντικό να είναι ειλικρινής, αν αισθάνεται τύψεις στην περίπτωση που φοροδιαφεύγει.
- Από τι εξαρτώνται οι προσωπικές αξίες;
  - Προφανώς είναι το αποτέλεσμα της μακροχρόνιας κοινωνικοποίησης του ατόμου
  - Αντίληψη για το κατά πόσο το φορολογικό σύστημα είναι δίκαιο
  - Αντίληψη για το τι κάνουν οι άλλοι, κλπ.

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### Κοινωνικές αξίες

- Οι μελέτες δείχνουν ότι η συμμόρφωση των ατόμων με το φορολογικό σύστημα εξαρτάται από το τι εκλαμβάνουν ως γενικά αποδεκτό στην κοινωνία.
- Διάφορες μελέτες δείχνουν ότι τα άτομα τείνουν να υιοθετούν τις συμπεριφορές που υιοθετούν και οι άλλοι.
- Αν τα άτομα πιστεύουν ότι όλοι πληρώνουν τους φόρους που τους αναλογούν, θα τείνουν και αυτά να κάνουν το ίδιο. Και το αντίστροφο (π.χ. Scholz and Lubell, 1998).

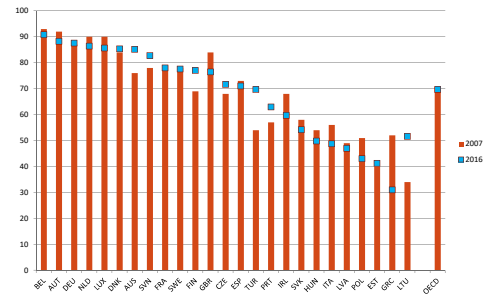
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## Εμπιστοσύνη

- Εμπιστοσύνη στους θεσμούς και στην κυβέρνηση συνδέεται με μεγαλύτερη φορολογική συνείδηση και υψηλότερα ποσοστά εθελοντικής συμμόρφωσης με το φορολογικό σύστημα (Torgler, 2003, 2005).
- Αν ο φορολογούμενος πιστεύει ότι η κυβέρνηση συλλέγει φόρους και κατανέμει τις δαπάνες με αποτελεσματικό και δίκαιο τρόπο, είναι πιο πρόθυμος να πληρώσει τους φόρους που του αναλογούν.

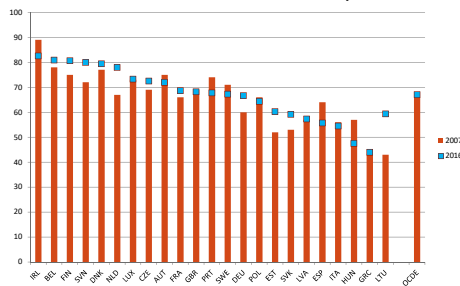
73

Citizen satisfaction with the health care system



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Citizen satisfaction with the education system

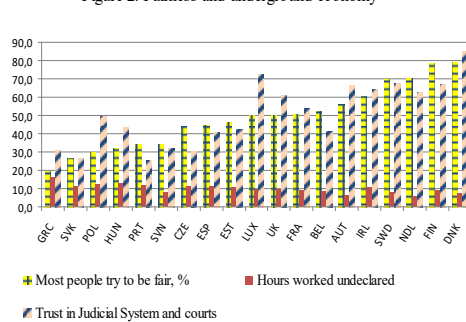


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## Ερώτημα

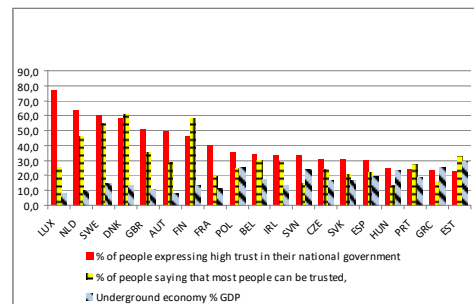
- Συνδέονται τέτοιοι παράγοντες με την χαμηλή απόδοση του φορολογικού συστήματος στην Ελλάδα;

Figure 2. Fairness and underground economy



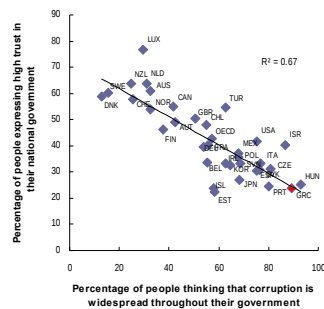
77 Sources: Euro Barometer 2007 Survey of undeclared work in the European Union, European Social Survey and OECD (2011) "How's life? Measuring well-being", Paris.

Trust and shadow economy



78 Sources: OECD (2011) "How's life? Measuring well-being", Paris and Schneider et al (2010).

### Trust in government and corruption



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### Αποτυχίες ανεπίσημων θεσμών (informal institutions)

- Οι Έλληνες φορολογούμενοι είναι απρόθυμοι να πληρώσουν τους φόρους τους για τους πρόσθετους λόγους ότι:
  - Δεν εμπιστεύονται τους δημόσιους θεσμούς
  - Δεν εμπιστεύονται το κράτος και την κυβέρνηση
  - Δεν εμπιστεύονται τους συμπολίτες τους
  - Πιστεύουν ότι η διαφθορά είναι εκτεταμένη

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### Συμπεράσματα

- Το φορολογικό σύστημα είναι αναποτελεσματικό, τόσο ως προς τη συνολική του απόδοση, όσο και ως προς τη δομή του.
- Σε πρώτο επίπεδο, αιτίες είναι η αναποτελεσματικότητα των επίσημων θεσμών (δηλαδή της φορολογικής διοίκησης και των φοροεισπρακτικών μηχανισμών, των μηχανισμών επίλυσης διαφορών), η πολυπλοκότητα του συστήματος και η δομή της ελληνικής οικονομίας.

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### Συμπεράσματα

- Σε δεύτερο επίπεδο, οι αποτυχίες των επίσημων θεσμών έχουν τη ρίζα τους και ταυτόχρονα ενισχύουν τις αποτυχίες ανεπίσημων θεσμών (έλλειψη εμπιστοσύνης στο κράτος, τους θεσμούς, τη δικαστική εξουσία και τους συμπολίτες)
- Παράλληλα, οι δυσλειτουργίες του φορολογικού συστήματος εκλαμβάνονται ότι οδηγούν σε άνιση κατανομή των φορολογικών βαρών και άρα ότι αποτελούν πηγή ανισότητας.

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### Συμπεράσματα

- Η αντιμετώπιση των προβλημάτων του ελληνικού φορολογικού συστήματος είναι πολύπλοκη.
- Η αναδιοργάνωση των εφοριών, η εκλογίκευση των προστίμων, η απλοποίηση της φορολογικής δομής και των διαδικασιών είναι απαραίτητα βήματα, αλλά δεν επαρκούν.
- Οποιαδήποτε βελτίωση, για να έχει ουσία και διάρκεια, πρέπει να περιλαμβάνει τη δημιουργία φορολογικής συνείδησης, την αλλαγή της αντίληψης των Ελλήνων για τους δημόσιους θεσμούς και τη δημιουργία κοινωνικής συνείδησης και ευθύνης.
- Αυτός είναι πολύ πιο δύσκολος στόχος, εάν όμως επιτευχθεί τα οφέλη θα είναι πολλαπλά και πολύ περισσότερα από ένα εύρυθμο φορολογικό σύστημα.

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