

UNIVERSITA' DEGLI STUDI DI PADOVA

Dipartimento di Psicologia dello sviluppo e della socializzazione

**Corso di Laurea Magistrale in Psicologia di Comunità, della Promozione
del Benessere e del Cambiamento Sociale**

Tesi di Laurea Magistrale

**Tax Compliance and Civic Engagement in Italy: the role
of Economic Inequality and Social Trust**

Relatrice

Prof.ssa Michela Lenzi

Correlatrice esterna

Carmen Cervone

Laureanda: Debora Meluzzi

Matricola: 1204467

Anno accademico 2021-2022

INDEX

Introduzione.....	6
1.Economic Inequality.....	11
2.Tax Compliance and Tax evasion.....	15
2.1Tax Compliance and its definitions.....	15
2.2 Income inequality and tax evasion	15
2.3Tax morale and the slippery slope framework.....	17
2.4Tax evasion in Italy.....	19
3.Social trust and Civic Engagement.....	22
3.1 Trust.....	22
3.2 Civic Engagement.....	24
3.3 Research.....	26
4. Study 1.....	28
4.1Aims and hypotheses.....	28
4.2 Participants.....	30
4.3 Procedure.....	30
4.4 Moderator.....	31
4.5 Experimental condition.....	31
4.6 Dependent variables.....	32
4.7 Control variables.....	34
4.8 Demographics.....	35
4.9 Results.....	36
5 Discussion.....	41

5 Study 2.....	44
5.1 Aim and hypotheses.....	44
5.2 Participants.....	45
5.3 Procedure.....	46
5.4 Experimental condition.....	46
5.5 Dependent variables.....	47
5.6 Demographics.....	49
5.7 Results.....	49
5.8 Discussion.....	56
5.9 Limitations and implications for future research.....	58
7 References: Bibliography and Sitography.....	60

Introduzione

La crescita della disuguaglianza economica in Italia, in Europa e nei diversi paesi del mondo è un fenomeno che va avanti da decenni e che i recenti eventi globali come la pandemia di Covid-19, hanno esacerbato.

Una eccessiva disparità economica ha ripercussioni deleterie in diversi ambiti fra cui la salute fisica e psicologica delle persone.

Ciò che ha ispirato questo lavoro è una rassegna di studi riguardo agli effetti psicologici della disuguaglianza economica: ad essa sono associati una minore fiducia negli altri ed una minore partecipazione socio-politica (Buttrick & Oishi, 2017). Nell'interpretazione delle ricerche la società appare sempre più atomizzata e divisa, così che si ipotizza che sia la sfiducia negli altri a disincentivare l'impegno sociale. Se la disuguaglianza economica, rendendo diffidenti verso gli altri, scoraggiasse la propria partecipazione socio-politica, potrebbe avere lo stesso effetto sul proprio contributo monetario, meglio detto pagamento delle tasse?

Secondo le evidenze all'aumentare della disuguaglianza economica aumenta il tasso di evasione fiscale.

Il seguente lavoro indaga le relazioni fra disuguaglianza economica, sfiducia negli altri, partecipazione socio-politica e adempimenti fiscali.

Nel primo capitolo, *Disuguaglianza economica*, vengono esposti gli ultimi dati riguardo alla crescita della disparità economica nel mondo e in Italia e si spiega come si misura e come si definisce la disuguaglianza economica. Il fenomeno della disuguaglianza economica non viene percepito per la sua reale entità dalla popolazione, nonostante abbia effetti pervasivi nella società. Vengono così trattati gli effetti della disuguaglianza economica sulla salute delle persone, per finire esponendo gli effetti della disuguaglianza sulla fiducia negli altri, sulla partecipazione socio-politica e sull'adempimento fiscale, chiamato anche Tax compliance.

Nel secondo capitolo, *Tax compliance*, si introduce l'argomento definendo i concetti di tax compliance, evasione fiscale ed elusione fiscale, che sono sfumature di una negativa tax compliance.

Successivamente si espongono le evidenze a supporto della relazione fra evasione fiscale e disuguaglianza economica sottolineando come la relazione sia bilaterale, in quanto da

un lato l'evasione fiscale aumenta la disuguaglianza economica e dall'altro lato la disuguaglianza economica può motivare la decisione di evadere. Le fasce della popolazione che evadono maggiormente sono i più ricchi, facilitati dai minori controlli sulle rendite degli immobili, oppure i più poveri motivati dallo stress finanziario. Un'altra ragione per evadere è l'ingiustizia percepita dal cittadino riguardo ai servizi che riceve dallo stato o rispetto al trattamento degli altri cittadini da parte dello stato (Bloomquist, 2003a).

Successivamente si descrive la tax morale ovvero il campo della psicologia che studia i comportamenti dei cittadini in materia di adempimenti fiscali. Viene presentato il modello dello slippery slope framework, riguardante l'effetto del potere dello stato e della fiducia nello stato sulla tax compliance (Kirchler, Hoelzl & Wahl, 2008). Sebbene la fiducia nello stato abbia un ruolo centrale nei comportamenti di tax compliance, anche la fiducia negli altri concittadini è rilevante perché i cittadini tendono a conformarsi e ad imitare il comportamento degli altri.

Nella parte conclusiva del capitolo si illustra la situazione in Italia, uno degli stati europei con il tasso di evasione fiscale più alto. Ci si chiede se l'evasione fiscale sia maggiormente un comportamento imputabile a eredità culturali o alla situazione socio-politica. Si presentano studi al riguardo, dai quali emerge il ruolo preponderante del clima istituzionale e sociale.

Nel terzo capitolo, *Fiducia sociale e impegno civico*, si danno le definizioni delle due variabili e si presenta la letteratura al riguardo. Specificatamente la disuguaglianza ha una relazione con la fiducia negli altri: gli esperti ipotizzano che in casi di eccessiva disuguaglianza economica una percezione della società come disomogenea e/o una percezione di ingiustizia indebolisca la fiducia negli altri. Inoltre alla disuguaglianza economica si associa un ridotto impegno civico. Secondo la teoria della Disintegrazione sociale, una società diseguale è composta da persone divise e diffidenti che si isolano e non partecipano a iniziative collettive sociali, politiche o di volontariato. Tradizionalmente però anche all'impegno civico viene riconosciuto un effetto sulla fiducia negli altri. Per concludere si indica lo scopo della ricerca, ora che si è fatta chiarezza sull'argomento con la letteratura esistente.

Nel quarto e nel quinto capitolo si descrivono ipotesi, metodologia e risultati dei due studi condotti in questo lavoro.

Nello studio 1 attraverso un questionario online, abbiamo dapprima misurato l'impegno civico dei partecipanti e dopo aver diviso i partecipanti in due gruppi abbiamo raccolto le loro attitudini riguardo a sfiducia negli altri e tax compliance. Ad un gruppo di partecipanti è stato mostrato un video riguardo alle ultime notizie sulla disuguaglianza economica mentre l'altro gruppo ha direttamente compilato il questionario. Il nostro obiettivo era verificare se la percezione dell'ascesa della disuguaglianza economica in Italia, presentata nel video, fosse associata a maggior sfiducia negli altri e ad una minore tax compliance.

Ipotizzavamo che l'impegno civico potesse moderare la relazione fra disuguaglianza economica e sfiducia negli altri. La nostra manipolazione non ha funzionato e non abbiamo potuto osservare gli effetti della percezione della disuguaglianza economica. Si è notato però che a bassi livelli di fiducia negli altri corrispondeva una più bassa tax compliance. La manipolazione ha avuto effetto sui partecipanti con un più basso status socio-economico, forse già consapevoli dell'eccessiva disparità economica. Non si è potuto indagare il ruolo dell'impegno civico.

Nel secondo studio si è proceduto a indagare gli effetti della disuguaglianza economica con un'altra manipolazione. Sempre attraverso un questionario online i partecipanti sono stati associati casualmente a due gruppi diversi che erano le due condizioni della manipolazione. Infatti il partecipante poteva ritrovarsi cittadino di una società immaginaria altamente diseguale o eguale per reddito e doveva immaginare la propria vita in quelle condizioni attraverso la scelta della propria casa, del proprio mezzo di trasporto e delle vacanze. Successivamente venivano poste domande riguardo alla sfiducia verso gli altri cittadini della società immaginaria, riguardo all'attitudine all'impegno civico e alla tax compliance nella società immaginaria. Anche in questo studio si voleva indagare se la percezione della disuguaglianza economica avesse un effetto sulla sfiducia e sulla tax compliance. Inoltre si è voluto vedere se fossero anche influenzate le attitudini all'impegno civico, trattato questa volta come possibile variabile dipendente e non come possibile moderatore. Come nel primo studio è emersa una correlazione fra sfiducia e ridotta tax compliance. Questa volta però, la manipolazione utilizzata ha influenzato la percezione della disparità economica permettendo di indagarne gli effetti ipotizzati. I partecipanti della società diseguale hanno significativamente mostrato una più alta sfiducia e una minore tax compliance, ma non differenze per quanto riguarda l'attitudine all'impegno civico.

Attraverso analisi di regressione si è visto anche l'effetto dell'orientamento politico sulle variabili che agisce indipendentemente dalla percezione della disparità economica, come l'effetto del genere. Avendo la manipolazione funzionato, è stato possibile controllare se la

sfiducia negli altri abbia un ruolo di mediatore fra la disuguaglianza economica e la tax compliance, ovvero se la disuguaglianza economica aumenti la sfiducia negli altri e di conseguenza riduca l'attitudine alla tax compliance. Seppur lieve, emerge un ruolo significativo della sfiducia negli altri come mediatore.

Nell'ultimo capitolo vengono descritti i limiti delle due ricerche e potenziali proposte per il futuro.

Economic Inequality

"Today, wherever people live, they don't have to look too far to confront inequalities. Inequality in its various forms is an issue that will define our time." United Nations, 2020, p. 1

Economic Inequality is a social issue that, in the last decades, has been increasing in magnitude within countries and diminishing globally (UN, 2020; Alvaredo et al., 2018). Furthermore, it is also a massive phenomenon, as stated in a recent report (Chancel et al., 2021) and it is of great concern since it also affects other types of inequality such as gender inequality. Moreover, nowadays economic issues have been exacerbated by the 2020 Global Pandemic (Van Barneveld et al., 2020).

Different measures of Economic Inequality exist, such as proportions (i.e., top 10%, bottom 50%...) or the most famous Gini Coefficient. The Gini coefficient shows the income or wealth distribution of a nation's residents. It could be a value ranging between 0 and 1, where 0 equals to perfect equality, meaning that everybody has the same income, whereas 1 equals to perfect inequality, where one person owns the whole income share (De Maio, 2007).

Economic Inequality is a two-sided phenomenon with income inequality and wealth inequality, which enhance social stratification (Skopek et al., 2014). More in depth, wealth is a stock measure of the properties (savings, financial assets, and capitals) which everyone owns, while income is a flow measure of the income earned by each individual through working or properties. Regarding wealth inequality, properties are inherited by family members and these are sources of passive and future profits. Thus, growth in wealth inequality has a cascading effect that boosts economic inequality (Chancel et al., 2021). Worldwide, both wealth and economic inequality originated from liberalizations and privatizations fostered by governments from the '80s (Chancel et al., 2021). With the idea of preventing a growth decline, governments intervened less, pushed Neoliberalism, and promoted entrepreneurs' freedom (Chancel et al., 2021). Most western countries had a similar harsh approach when facing the Great Recession sprung from the 2008 financial crisis, which on the long run was counterproductive (Stuckler & Basu, 2013). They imposed austerity programmes detrimental for the population's health and did not intervene with any social or health policies (Stuckler & Basu, 2013). Wealth shared by governments diminished more and more in favour of an increment in wealth of super rich citizens. Worldwide, the wealth of the top 1% grew consistently in the last 20 years: the top 1% obtained 38% of the global wealth increase, whereas on the other hand the bottom 50% had

only 2% of the global wealth increase (Chancel et al., 2021). Inequalities in global income distributions are lower but still of concern. Worldwide apart from Europe, the top 10% of people possesses between 40% and 60% of the income share, while the bottom 50% owns less than 15% of the income share. Globally, income inequality has been rising everywhere for four decades but at different speeds and patterns. For example, between the '80s and 2016 income inequality in USA increased 5 times more than in Western Europe (Alvaredo et al., 2018).

Although, Economic Inequality is the lowest in Europe compared to other regions, economic and wealth inequality are constantly growing (Alvaredo et al., 2018; Chancel et al. 2021).

Data about Italy's economic inequality are not reassuring. In 2019, Italy already had high wealth inequality, with the top 10% having almost 70% of the wealth share and bottom 60% with less than 14% of the wealth share (Oxfam Italia, 2021). The disparity was exacerbated by the past health crisis and self-employed workers had the most difficulties losing their job without an employer providing for them (Oxfam Italia, 2021). From 2000 to 2019, the top 10% had a growth in wealth share, whereas the wealth share of bottom 50% had a slow but constant decline (Oxfam Italia, 2020). Regarding income inequality top 20% have 40% of the income share, while bottom 60% have 36, 9% of the income share (Oxfam Italia, 2020). In the European Union the average Gini coefficient for income inequality is 0.30 and Italy is above the average with a Gini coefficient for income equal to 0.33 (Eurostat, 2020; Istat, 2022). In addition, the Italian northern-south divide is noteworthy, with a Gini coefficient ranging from 0.30 in north-east regions to 0.36 in the islands (Istat, 2022).

Nevertheless, what emerged from research is that people would rather fair economic inequality to unfair economic equality (Starmans et al., 2017). In fact, citizens prefer meritocratic societies where inequality reflects individuals who differ for their effort and merit. It results that in public opinion inequality to a certain extent is accepted and desirable but the issue remains the magnitude of our inequality worldwide (Starmans et al., 2017).

People of different nationalities underestimate the real pay gap between unskilled workers and Ceos, therefore they are not aware of the level of income inequality (Kiatpongsan & Norton, 2014). Moreover, people underestimate economic inequality's relevance, justifying the system (Jost et al., 2004) A key example of this is the USA, where people still pursue the so-called "American dream" which leads them to accept disparities and believe that commitment and willpower are sufficient to improve their situation; in addition, they overestimate the possibility of moving up the social ladder while underestimating the opposite situation (Davidai & Gilovich, 2015). Those beliefs make citizens, particularly the

more disadvantaged, believe in a just world and make them justify the system (Jost, Banaji & Nosek, 2004).

Nevertheless, acknowledging the role of economic inequality is crucial because it is an important determinant in public health not only because the most disadvantaged have less access to opportunities but also because it affects societal mechanisms at different levels (Wilkinson & Pickett, 2010).

Economic inequality is associated with a lot of health outcomes. The relation between people's socio-economic status and health outcomes is a central concept that is called social gradient: the more an individual has a low income and wealth and the worse could be their physical and psychological health (Wilkinson & Pickett, 2010). Through a lifetime work the epidemiologists Wilkinson and Pickett collected data about the burden of health outcomes (i.e., Obesity, life expectancy...) and social and psychological outcomes (i.e., trust, substance abuse, mental health, violence...) both from global north countries and the 50 USA states. The associations between each country's Gini coefficient and those outcomes were investigated and strong correlations emerged, suggesting that the more the Economic Inequality of a country the higher the burden of physical and mental health is.

In the global north economic growth reduced poverty so much that nowadays what affects quality of life is not anymore the poor health related to a lack of resources. High economic inequality puts socioeconomic status at the centre of people's concern and what matters today is where people stand in relation to others in society. Indeed, people at the bottom of the social ladder adopt certain behaviours which lead them to struggle with anxiety, obesity, or crimes not only with hunger (Goya-Tocchetto & Payne, 2022).

Socioeconomic status is what defines people's success and everybody is affected by social comparison. The social evaluative threat is a big source of stress and people experience degrees of anxiety for others' opinion and try to defend themselves through an inflated self (Piff, 2014; Kitayama, Markus, Matsumoto & Norasakkunkit, 1997). The social evaluation based on status could also prompt feelings of shame and humiliation to which people could answer with violence to regain respect (Gilligan, 2001). This may explain why violence and homicides rates are higher in places with major economic disparity (Daly, 2017).

A stream of literature focuses on the fact that economic inequality leads to distrust between people, and this is eroding the social capital so that citizens are less prone to help others and to get involved in social participation (Buttrick & Oishi, 2017; Putnam, 2001; Uslaner & Brown, 2005), while tax evasion increases (Bloomquist, 2003a). Trust, civic engagement and tax evasion related to economic inequality will be illustrated in next pages.

Tax compliance and tax evasion

Tax Compliance and its definitions

“Tax compliance represents the most inclusive and neutral term for taxpayers’ willingness to pay taxes.” (Kirchler & Wahl, 2010, p.). Instead, tax avoidance, tax evasion, and tax fraud are examples of ways in which taxes are not paid. Tax avoidance implies creatively and lawfully taking advantage of legislation gaps to reduce the amount of taxes one has to pay and it could eventually become tax evasion or tax fraud when the law is broken (Kirchler & Wahl, 2010).

An official distinction between tax evasion and tax fraud does not exist, even though according to the Italian vocabulary Treccani, tax fraud is “a more sophisticated kind of evading taxes with even less probability of attracting attention and being punished” (Aчек, 2015; Treccani, 2012). For instance, citizens evade taxes when they benefit of tax exemptions due to a false declared civil, personal or marital status or dishonest reports of income and expenses (Ugur, 2020). Another example of tax evasion is the income transfer from the source country to tax havens. Anyway, cases of tax loss due to mistakes in good faith also exist, since the procedure to pay taxes is generally complex (Saad, 2014; Ugur, 2020; Kopczuk, 2006).

Income Inequality and Tax Evasion

Tax evasion is both connected to wealth inequality and income inequality. On one hand investigations in most developed countries highlight that most of tax evaders are in the top 0,01% of population for wealth share (Alstadsæter et al., 2019). On the other hand, Bloomquist’s hypothesis (2003a) states that income inequality and tax evasion are linked. Evidence comes from time-series data about underreporting wages and income inequality in the USA (Bloomquist, 2003a). A time window from 1947 to 1999 was considered and what emerged was a large and positive correlation between rising income inequality and the increase of income false reports. In particular, the distribution of tax evaders has a U-shape with tax evasion spreading among the richest and the poorest. A reason of this association could be that when economic inequality raises, rich people improve their wealth, therefore their income comes more and more from their properties, thus there is lower probability for taxes on Income coming from assets to be audited. Then, rich people could opportunistically take advantage of less controls from authorities and consequently evade (Allingham & Sandmo, 1972).

Economic inequality brings financial concerns and perception of exchange inequity (Bloomquist, 2003a). Indeed, with the growth of economic inequality poor people are more prone to evade since they experience more financial stress, whereas rich perceive exchange inequity. Exchange inequity refers to the perception that the level of the services received by the state is lower than the taxes paid, and this could be real for the richest, who need less assistance by the state's welfare system.

Subsequently to Bloomquist's research other empirical results confirmed a relation between income inequality and tax evasion, also in Europe (Christie & Holzner, 2006; Masca et al., 2022). Masca and colleagues (2022) demonstrated the relationship between income inequality and shadow economy across European Union countries for a time window of 10 years (2007-2017). It is important to bear in mind that the observed association is between economic inequality and shadow economy, not tax evasion. Even though there is not a shared and precise definition of shadow economy, it generally encompasses economic activities which are not declared such as black market, undeclared works, and criminal economic activities; therefore, all of the activities of shadow economy imply tax evasion since they are not declared (Kirchgässner 2011).

Their analysis even reveals a causation going in the direction from economic inequality to shadow economy. This is an outstanding and promising piece of evidence that confirms the remarkable role of economic inequality as a predictor of citizens' behaviours.

Tax evasion in a context of economic inequality seems to be motivated by citizens' perception of state's unfairness due to inequities such as exchange inequity, horizontal inequity, and vertical inequity (Argentiero et al, 2021).

Exchange inequity, as already said by Bloomquist (2003a), regards the relation between services offered by the state and taxes paid in exchange, while vertical and horizontal inequities consider disparities among citizens due to the fiscal regime (Argentiero et al., 2021). Horizontal inequity is the case in which equal citizens, who for example have the same pre-tax income, must pay different amount of taxes (Kaplanoglou & Newbery, 2008). Vertical inequity consists in a taxation system which is convenient for people of certain categories and unfavourable for other social layers (Argentiero et al.,2021; Engel et al., 2020). Progressive taxation could prevent vertical inequity (Kaplanoglou & Newbery, 2008). If on one side economic inequality could foster unfair inequalities such as exchange inequity, on the other side tax evasion contributes to increase economic inequality, thus the relation between this last and tax evasion is bidirectional (Bloomquist 2003a; Argentiero et al., 2021). Specifically, wage underreporting would give a false image of income distribution.

Tax morale and the slippery slope framework

A classical model to explain tax evasion is that of economists Allingham and Sandmo (1972). The “expected utility model” encompasses economic reasons and states citizens could decide to evade when the risk to be detected is lower and punishments are not severe.

On the other hand, the stream of literature which focuses on cultural, social, and psychological factors related to tax compliance is called Tax Morale (Luttmer & Singhal, 2014).

Firstly, man is a social animal and interactions between taxpayers could be crucial on influencing tax compliance. Especially when audit rates and fines are low, the reason to pay taxes is to defend the status of honest citizen and not to be judged by others but if also others evade, they will be imitated (Mittone & Panelli, 2000; Myles & Naylor, 1996). Behaviours of the reference group related to tax compliance have an influence on taxpayers (Kirchler et al., 2008). Tax morale encompasses also the fairness perception of the state described above (exchange inequity, vertical inequity, horizontal inequity) and the perception of authority.

The slippery slope framework is a remarkable model which takes into account the perception of authorities’ power and trust in authorities to determine citizens’ tax compliance (Kirchler et al., 2008).

Kirchler’s model has been confirmed by evidence such as survey studies about taxation in an imaginary society, done in Europe and worldwide in countries with different cultural backgrounds and political climates (Batrancea et al., 2019; Kogler et al., 2013)

In figure 1 the framework is graphically represented with its two dimensions, Power of authorities and Trust in authorities. Power of authorities, intended like their ability to limit tax evasion with audits and fines, and trust in authorities, intended like the perceived benevolence of authorities who control for the common good, are two dimensions that act together and interact with each other. Power of authorities could be legitimate or coercive: legitimate power is when authorities’ interventions are accepted and credible, whereas coercive power is when controls are based on violence, with an inquisitory approach. Legitimate power could increase trust in authorities, while coercive power could undermine trust in authorities. Conversely citizens who have high levels of trust in authorities could support them and thus enhance their power. Through interactions examples it is clear that the framework is called “slippery” for its dynamic nature. In particular, changes in power make a difference when trust is weak and on the other side changes in trust are important

when power is weak. When the state adopts frequent audits and severe punishments citizens could feel enforced to pay taxes and their compliance is therefore considered as Enforced; on the other side, when citizens want to give their contribution to the community spontaneously their compliance is Voluntary.

It would be better to foster Voluntary Tax compliance rather than Enforced tax Compliance, since in high power states severe punishments and frequent controls are costly, do not contain tax avoidance and citizens, feeling enforced to pay taxes, would evade whenever they have the possibility (Kirchler, Hoelzl & Wahl 2008).

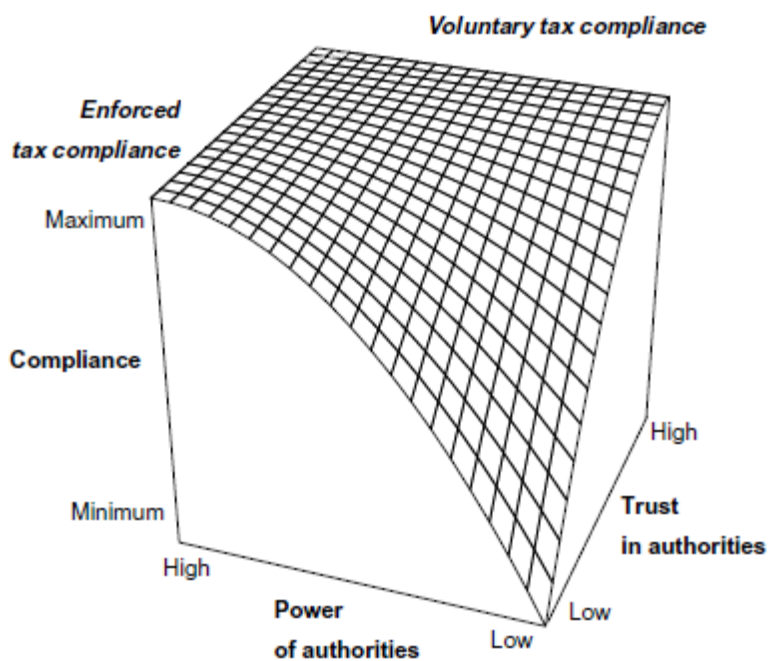


Figure 1

“The slippery slope framework: 3D representation of Tax Compliance influenced by Enforced Tax Compliance related to Power of authorities and Voluntary Tax Compliance related to Trust in Authorities”

Image taken from Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance: The “slippery slope” framework. Journal of Economic psychology, 29(2), 210-225.

Type of Compliance is also influenced by political orientation (Lozza et al., 2013). What emerged is that left-leaning individuals had higher Voluntary Tax Compliance considering

paying taxes a civic duty, while on the contrary right-leaning individuals had higher Enforced Tax Compliance levels and were motivated to comply by controls. In addition, tax compliance could be undermined by authorities' abuse of power for left-wing people, or by lack of trust in authorities who waste resources for right-wing people (Lozza et al., 2013).

Tax Evasion in Italy

"[...] almost half of the taxpayers support the other half of dishonest citizens. Those have made the state coffers miss what is due, declaring starvation wages or declaring anything, but owning chalets and beach houses, custom-built cars in the garage and perhaps also money abroad. At the same time, they manage to take advantage of public aids such as health discounts, school discounts and different kinds of assistance, which are generally addressed to poor people and are granted by a too generous politics toward them and a well-known welfare state. Those public aids were conquered by labor unions made of billions of employee, who, with a direct taxation on their salary, have been paying taxes for ever, down to the last penny. Those workers have been seeing for decades other billions of dishonest citizens, often neighbours or relatives, receiving benefits from tax bonus given by too generous and complicit politician, who made favours to obtain electoral constituency" (Di Nicola et al., 2021, p. 8)

According to the last report on non-observed economy and tax evasion, Italian tax gap was 99.273 billion in 2019 with a mean tax gap of 105.189 from 2014 to 2019 (MEF, 2021). 2019 is the last reported year and we expect worse outcomes from subsequent years (2020-2021) when the health crisis caused by Covid-19 brought detrimental economic implications. Nonetheless in newspapers and media, tax evasion is presented like a current Achilles heel of the Italian state since the unification of Italy in 1861 (Di Nicola et al., 2021). Nowadays, the government is committed to contain and reduce tax gap. Indeed, the Italian government declared reducing tax gap as a primary objective in its recovery plan (PNRR) to face social and economic consequences of the Pandemic (MEF, 2021). In spring 2022 a law to allow electronic payments in every commercial establishment came into effect (L. 36/2022). Indeed, every electronic payment tracks the money exchange and it could help in reducing tax evasion.

Estimations say the most evaded tax is the VAT (Value-added Tax), the tax on goods and services, while the second most commonly evaded tax is IRPEF (Imposta sul Reddito delle Persone Fisiche), which means taxation on the personal income (MEF, 2021). Generally, IRPEF could be evaded in the case a person is working without a regular contract or by self-employed people and enterprises.

In periodic comparisons on VAT tax gap between the 28 European countries, Italy is leading after Romania, Lithuania and Greece (European Commission 2022; European Commission 2020).

As already said, in Italy tax evasion is a hot topic often taken in account by journalists or politics during their election campaigns. Specifically, the passage above is from a 2021 book where three journalists depicted weaknesses of the Italian state in fighting tax evasion (Di Nicola et al., 2021). On one hand politicians often have underlined the importance of reforming the Italian fiscal system to contain tax evasion, without doing real actions in the end. On the other hand, Italian institutions undertaking tax audits and penalties are not efficient. Italian Revenue Agency, Finance police and the power of attorney are the three organs involved in controlling and sanctioning. Di Nicola and colleagues explained that personnel of those institutions is old and below strength (2021). Therefore, tax audits are few with respect to the number of tax evaders, penalties are not severe enough and mostly of the sanctions revenues derive from few big penalties to multinational corporations.

The power of the state is weak while tax evasion is an old but crucial issue. As already said, Italians evade taxes since the birth of the Italian state. Historically, in a battle for hegemony, Church officials tended to delegitimize the Italian state and its taxes for long time, and some studies endorses that current behaviour of tax evasion may be part of an inheritance of this historical conflict between the Italian State and the State of the Church (Hien, 2018).

As could be seen from these lines, Kirchler's slippery slope dimensions of power of the state and trust in authorities' competence are weak, according to public opinion in Italy. Also, in an online focus group Italian taxpayers complained about inefficiency of Italian fiscal system and consequently trust is compromised (Lozza et al., 2013).

After all a question about determinant of high tax evasion in Italy remains. Is evading taxes a cultural feature of Italians or their low compliance is more due to certain institutional

climates? According to a theory, countries of south Europe have a limited morality, while North European countries have a generalized morality (Banfield, 1967). . A limited morality means behaving in a trustworthy and respectful behaviour just towards the limited group of the family and friends; while on the opposite a person has a generalized morality when his/her behaviour is correct towards every stranger out there (Banfield, 1967). Therefore, it is claimed that in south Europe countries people tend to invest a lot in their family and group of friends and they rely on this group, having at the same time an opportunistic behaviour outside this group. Conversely, people of northern Europe are from individualistic societies, do not rely on people around them but on the state and on society in general. According to this culturalist argument those differences play a role in behaviours regarding civic duties and common goods such as tax payment (Zhang, Andrighetto, Ottone, Ponzano & Steinmo, 2016).

Different cross-cultural research tried to investigate this topic. In an experimental study on tax compliance, Italians were compared to English citizens to see if cultural differences or institutional performance prevailed (Zhang et al., 2016). When government administration was efficient, Italians showed higher compliance than the British.

In another research, comparing Italians to Sweden, the role of institutional performance was confirmed again, debunking the culturalist argument (Andrighetto et al., 2016). Nonetheless, different styles of tax evasion between the two nations were uncovered. Swedes are more prone to behave in a completely honest or fraudulent way, while many Italians fudge (i.e., cheat by a small amount). Fudging is an ambivalent behaviour and for this reason it is widespread, since it is not clearly condemned by others' opinion and by the fiscal system (Andrighetto et al., 2016).

Moreover, a cross-national study involving Swedes, Brits, Americans, and Italians tried to disentangle the role of cultural tendencies and institutional scenarios (Pampel et al., 2019). Resulted that Italy has higher fiscal responsibility attitudes with respect to Great Britain and the USA, but holds low trust in authorities' competence, since the Italian government does less controls and punishments, and this matters a lot for tax compliance.

From the extant literature institutional climate seems to have an higher impact on tax compliance than culturalist argument.

Trust and civic Engagement

Trust

As we have seen from literature, trust in authorities has a remarkable effect on tax compliance. Even though trust in others has a minor role compared to trust in politicians; when citizens perceive others as not trustworthy, they are inclined to think they are going to evade taxes (Hammar et al., 2009). They could then decide to imitate their fellow citizens by evading taxes (Frey & Torgler, 2007; Mittone & Panelli, 2000; Myles & Naylor, 1996;). Trust, both in the case of political trust and social trust, is an umbrella term which encompasses the definitions of trust, mistrust, and distrust (Jennings et al., 2021; Frederiksen, 2011). Trust is defined as a positive confidence towards the other who is considered trustworthy, while Mistrust and Distrust are two shades of the lack of trust. In particular Mistrust is a skeptical attitude towards the other who could reveal as trustworthy or not, while Distrust is a settled negative judgement of the other, who is, cynically, considered greedy and unreliable (Jennings et al., 2021). Nevertheless, what characterizes trust is the social uncertainty related to the decision to invest in the relation with the other part, who could harm and lead to losses (Yamagishi et al., 1998). Indeed, trust could be conceived as an expectation of cooperation by others in situations which are interest-conflicting (Mooijman et al., 2015).

Trust is conceptualized as situational/limited (i.e., A could trust B in relation to a specific context), or as generalized (i.e., the tendency to trust strangers; Nannestad, 2008). Generalized trust (item “Generally speaking, would you say that most people can be trusted or that you can’t be too careful in dealing with people?”; Nannestad, 2008; Pickett & Wilkinson, 2010), has the limitation of being assessed through a vague and incomplete question, and participants have to choose on their own which context or group of people refer to in the answer (Nannestad, 2008). Nonetheless, in USA and Europe many studies uncovered a remarkable association between diminished trust and increased economic inequality (Wilkinson & Pickett, 2010; Nannestad, 2008).

Putnam (2000) claims that the relation between social capital and economic inequality is bidirectional. Instead, Uslaner (2002) endorses that there is causality between economic inequality affecting trust and social capital.

What could explain the link between economic inequality and trust?

Insights derive from considering group perception. Social heterogeneity, intended as perceiving the community not cohesive, could undermine trust towards others. Specifically, a homogeneous social environment seems to foster trust. (Öberg et al., 2011). Some factors could be detrimental for the perception of homogeneity of the surrounding group, like ethnic heterogeneity and income heterogeneity (Öberg et al., 2011).

Different scholars hypothesized that ethnic heterogeneity could decrease trust, according to the idea that different ethnicities could fragment society in little groups, but evidence is mixed (Nannestad, 2008). At the same time, inquiries claim that a feature of economic inequality, specifically dispersion of income distribution also called income heterogeneity, is associated to less trust. In unequal environment others' diversity is exacerbated and this leads to a divided society (You, 2012).

Another explanation is that what affects the relation between economic inequality and trust could be perceived fairness (You, 2012). This reminds the link between increased tax evasion and high economic inequality explained in the previous chapter, where the key of this relation could be the perceived unfairness elicited by exchange, vertical, or horizontal inequity (Bloomquist, 2003a). You (2012) inferred from data that skewness of income distribution, level of corruption, and democracy of a country lead to perceive more or less fairness and that this is related to trust tendency. Skewness of income distribution more than dispersion of income distribution, also known as income heterogeneity could affect perceived fairness and in turn have an effect on trust (You, 2012). Recent evidence also endorses the impact of perceived unfairness of economic inequality on trust (Fehr et al., 2020).

Conversely, influence of trust on economics is crucial. Indeed, trust is associated to social capital and economic growth (Algan & Cahuc, 2013).

In conclusion, trust matters since it is related both to societal and individual wellbeing (Pickett & Wilkinson, 2010). At the individual level, trusting people have better health and a longer life (Pickett & Wilkinson, 2010). Regards to societal functioning, trust fosters social capital since people who trust more others are more prone to pro-social behaviours (Buttrick & Oishi, 2017; Pickett & Wilkinson, 2010).

Civic Engagement

The expression civic engagement addresses citizens' commitment on public issues and it fosters social change; although there is not a precise and shared definition for civic engagement (Adler & Goggin, 2005).

In this work we adopt the broadest definition of civic engagement, according to which civic engagement encompasses all the individual and collective activities which improve the human condition and sense of connectedness between people in the community (Adler & Goggin, 2005). Therefore civic engagement could refer to a vast range of actions such as informal social activities (i.e., helping a neighbor, visiting friends...), formal activities (i.e., associationism, volunteering...), and political activities (i.e., voting, advocating for a policy...), (Adler & Goggin, 2005).

Putnam (1998) was a pioneer in this field and highlighted the remarkable role of civic engagement for democracy maintenance through an analysis of Italian regions. He described that Italy's best regional government performances were in regions with higher levels of civic engagement and attributed those social differences to different regions' history.

Nowadays there is concern regarding the decline in socio-political participation, especially among young citizens, identified in industrialized countries, Italy included, during last decades (OECD, 2006). Thus, scholars focused primarily on factors affecting the youth's civic engagement: not only education but also social environment plays an important role (Lenzi, Vieno, Perkins, Santinello, Elgar, Morgan & Mazzardis, 2012). As outlined previously, the social environment is shaped by economic inequality in a dramatic way and consistent with this, economic inequality seems to affect trust as well as civic engagement (Pickett & Wilkinson, 2010).

There are multiple mechanisms contributing to the pathway linking economic inequality to civic engagement, but literature is fragmented and contradictory (Schröder & Neumayr, 2021). In a systematic review from 70 studies run mainly in USA and Europe, different explanations for economic inequality and civic engagement link were pinpointed (Schröder & Neumayr, 2021). Specifically decreased civic engagement could be explained through social disintegration hypothesis or resource hypothesis.

The social disintegration hypothesis held that socio-economic inequality impairs social connectedness, which in turn reduces trust between people, and ultimately results in decreased civic engagement. On the other hand, the resource hypothesis states that in unequal societies more disadvantaged individuals are not able to participate for a lack of material resources leading to a reduced civic engagement (Schröder & Neumayr, 2021). Social disintegration interpretation is adopted in different studies about reduced volunteering (Alesina and La Ferrara; 2000; Gesthuizen et al., 2009; Schröder & Neumayr, 2021) and in the review by Buttrick and Oishi (2017) on psychological effects of economic inequality. On the contrary a study regarding 24 European countries provided opposite evidence to the resource hypothesis, showing that disadvantaged individuals in high unequal societies choose not to participate even when they have the resources and possibility to do so (Lancee & Van de Werfhorst, 2012).

Thus, the link between economic inequality and civic engagement is explained mostly by social disintegration hypothesis, which highlights relevance of social cohesion and trust, so what remains to deepen is the relationship between trust and civic engagement.

A American research by Uslaner and Brown (2005) confirms the model of social disintegration, in which economic inequality affects trust, which in turn reduces civic engagement. In particular trust has a higher influence on community engagement rather than on political engagement. Even though in this study the causal relation was conceptualized as trust affecting civic engagement, traditionally the opposite direction is considered (Uslaner & Brown,2005). Indeed, participating for example in associations and therefore volunteer and cooperate with others has been believed to enhance trust toward others (Uslaner & Brown,2005).

In conclusion there are not experimental studies or enough evidence to shed a light on which mechanisms explains the relationship between economic inequality, trust and civic engagement even though the social disintegration hypothesis is, for now, the most compelling.

Research

In previous pages we have seen how economic inequality is a structural flaw of society which affects health, trust, tax evasion and social capital. There is a clear tie between tax evasion and economic inequality as well as between economic inequality and trust (Bloomquist, 2003a; Buttrick & Oishi, 2017). Regarding tax evasion, a prominent role is attributed to institutional climate, specifically to trust in authorities (Kitchler et al., 2008), but there is also evidence about a role exerted by social trust (Hammar et. al, 2009). Therefore, since economic inequality is associated to a decrease in social trust we would like to deepen the impact of distrust on tax compliance. In addition, we have also seen the relations between economic inequality, trust and civic engagement that according to the social disintegration theory are explained by societal detrimental effects of economic inequality (Schroder & Neumayr, 2021). Moreover, economic inequality seems to erode the social capital (Pickett & Wilkinson, 2010). Hence, we would inspire to those evidences in the model we would like to investigate.

STUDY 1

Aims and hypotheses

In this first study, as already said, we would like to inquiry a model according to which income inequality, mediated by distrust, affects tax compliance. At the same time, we wanted to discover if citizens' engagement in their community could act as a moderator on the relation between income inequality and distrust. Participating in political activities, volunteering or helping neighbors could make feel people more connected to others, (Pickett & Wilkinson,2010; Uslaner and Brown,2005), therefore we asked ourselves if the active engagement could be a protective factor against distrust.

Research was conducted through a survey and to assess the role of economic inequality we manipulated that variable. Participants were divided randomly in two conditions. In the experimental condition a video about rising economic and income inequality in Italy was shown, while in the other condition participants filled in the questionnaire without watching any video. The main dependent measures were distrust in others and tax compliance attitudes.

To assess the possible moderation by civic engagement, questions about civic engagement behaviour were showed before the video and/or the rest of the questionnaire. The complete model is represented in Figure 2.

We also wanted to explore participants' opinion on Italian tax burden, on other aspects of taxes, and their political orientation, a crucial factor regarding taxation perception (Lozza et al., 2013).

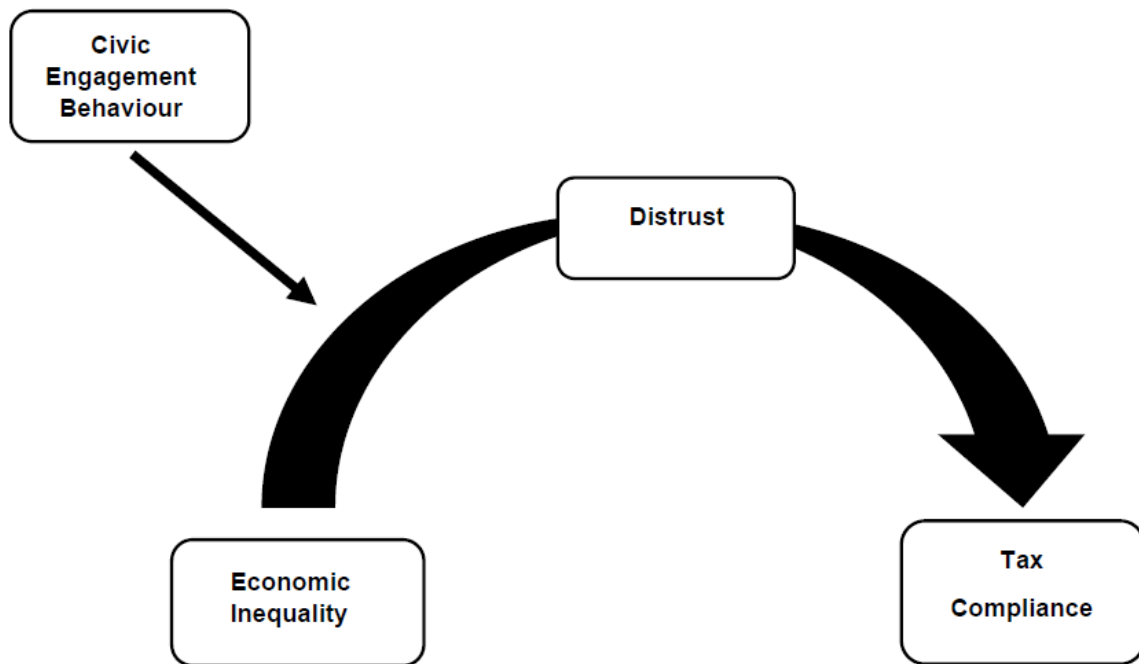


Figure 2

Model of research question. Study 1

The following predictions were made:

Hypothesis 1:

We expected distrust to be negatively correlated with tax compliance.

Hypothesis 2:

We expected greater distrust and reduced tax compliance in the experimental condition (video) compared to the control condition.

Hypothesis 3:

We expected that the effect of condition on tax compliance is mediated by distrust. Participants in the experimental condition were expected to show higher level of distrust and this in turn would lead to measure a lower tax compliance attitude.

Hypothesis 4:

Civic engagement was expected to *moderate* the effect of the experimental manipulation on distrust, such that those with high civic engagement would experience a smaller decline in trust than those with low civic engagement.

Participants

201 participants started the questionnaire (the questionnaire run on Qualtrics, a platform suitable for creating and distributing online surveys), but only 131 of them finished it and gave their consent to analyze their data. Nine participants were excluded because they failed at least one manipulation check, resulting in a final sample of 122 participants.

Participants were between 20 and 70 years old ($M = 32.68$, $SD = 12.97$), 77 were female, 44 were male, and 1 nonbinary. More than 60% had a bachelor's or a master's degree, while regarding their occupation less than 30% were students, 35% were employees and less than 25% were self-employed workers. Most of the participants were from centre and north Italy: around 27% were from the region Emilia-Romagna, another 27% from Veneto and 9% from Lombardy. Considering civic engagement, participants reported a low participation in last 3 years (possibly as a function of the Covid pandemic). Only 67 out of the 122 participants declared to have been participating in at least one voluntary work and only 31 out of the 122 participants declared to help their neighbours weekly.

Participants had a political orientation more toward the Left ($M=35.57$, $SD=24.43$), and their political orientation for economic policies was again rather left-oriented ($M=37.12$, $SD=25.57$). The sample perceived social standing of their origin family slightly higher than that of average Italian family ($M=54.00$, $SD=17.15$) and the majority of participants perceived themselves belonging to the middle class (i.e. 57.4% of middle class, 27% of lower middle class).

Procedure

The questionnaire created on Qualtrics platform, was distributed both through a link on social media and through a QR Code attached in public places such as libraries or the doctor's office. The questionnaire was distributed with a brief description asking to

participate in “a study on taxation perception in Italy with the title “Contribuenti: diligenti o reticenti? in English “Taxpayers: conscientious or avoidant?”. After signing a consent form the moderator Civic Attitude Behaviour was assessed, then participants were randomly assigned to the experimental or to the control condition. In the experimental condition they were shown a video followed by the rest of the questions, while in the control condition they filled it in right away without watching any video. In the experimental condition, a Reactivation of the manipulation was inserted between mediator and dependent variable to remind participants of the video content. Then dependent variables scales were displayed in the order in which they are described below. Subsequently, there were control variables about Covid restrictions, anxiety related to the Pandemic, and another manipulation check for the experimental condition, followed by demographic questions. At the end of the survey there was a debriefing explaining aims of the research.

Moderator: civic engagement

All the participants started the questionnaire answering the civic engagement behaviour questions, with the aim to inquire their level of socio-political participation in their community. We created 11 items about their participation in volunteer and political organizations as well as their participation in neighbourhood life. Responses were provided on a 6 point scale (“1 never”, “2 less than once per month”, “3 two or three time per month”, “4 once a week”, “5 more than once a week”, “6 almost every day”). Examples of items are: “In the last three years have you ever participated in one or more of the following kinds of organizations? Volunteering groups (nature, solidarity...)”; “In the last three years have you ever helped people of your neighbourhood through any of the following actions?... “Shopping for food for who could not” ...” Listening to their problems” and so on.

Experimental condition

Thanks to the randomizer function of Qualtrics, participants were assigned either to the experimental or to the control condition. For the experimental condition we created a 1 minute and 10 seconds video introducing latest news about economic inequality in Italy. Here the link to the video: https://youtu.be/u1s8_BXxLK0.

Information presented was taken from reports on Economic Inequality by Oxfam, Istat and OECD (Oxfam Italia 2020; Istat 2020; OECD 2019). Participant were informed about the critical situation of the middle class in Italy facing a low economic mobility due to raising

Economic Inequality in last 20 years. We referred to the middle class expecting that most of the participants thought to belong to the middle class. The aim of this video is to make participants aware of the detrimental economic disparity and its effects in Italy.

To ensure the message was clear, two manipulation checks about the video content were added. The first is “members of middle class could...” “a) improve their socio-economic status easily or “b) they are more under pressure” or “c) they have a low probability of casting into poverty” with b) being the correct one.

Second manipulation check states “Economic Inequality, also known as the economic difference between rich and poor people has...” “a) increased” or “b) remained constant” or “c) decreased” with a) being the correct one. To boost its effect the manipulation was later reactivated in the questionnaire asking participants to give a Title to the video watched. In order in the experimental condition participants after having answered civic engagements questions, watched the video, answered manipulation checks, answered distrust questions had to fill in reactivation before proceeding with tax compliance questions.

Dependent variables

The rest of the questionnaire consisted in questions regarding trust in others (General Distrust Scale), tax compliance (Tax Compliance Inventory TAX-I with its subscales: Voluntary Tax Compliance, Enforced Tax Compliance, Tax Evasion), perception of taxation, of tax burden, and cheating by Italians. In addition, there were control questions related to Covid threat and Covid restrictions effects, among which the State-Trait Anxiety Scale (STAI), followed a manipulation check asking participants if they perceived Economic Inequality rising in last years. The final section of the questionnaire consisted of demographic questions.

General Distrust Scale

To measure distrust in people we used General Distrust Scale (Moojiman et al., 2015). It is an adapted and extended version of the original scale General Trust (Yamagishi, 1986). It consists of 8 items and examines the extent to which people distrust others, in the sense of having a lack of confidence in others. Examples of items are “You should be careful

nowadays, otherwise people will try to take advantage of you.” Or “Most people can be trusted to cooperate with others.”, this last item being reverse-coded. Participants had to express their agreement or disagreement with the items through a 6 points Likert scale. Internal consistency was satisfactory ($\alpha = .825$).

Manipulation check: Reactivation

To boost the manipulation effect and to control comprehension, participants of the video condition were prompted to remember the video they had seen previously. The Reactivation of the manipulation consisted in giving a coherent Title to the video. During data analysis some participants were excluded because their title wasn't consistent with the video content and we hypothesized they did not understand or watched it carefully.

Tax Compliance

To measure attitudes toward taxation we selected items from the Tax Compliance Inventory TAX-I (Kirchler & Wahl 2010) which consists in 3 subscales: Voluntary Tax Compliance, Enforced Tax Compliance, Tax Evasion. We adopted the Italian version of the subscales (Berti et al., 2013; Lozza et al., 2013). We used 5 items of each of the three subscales with a 6 points Likert Scale . Voluntary tax compliance ($\alpha = .90$) refers to the spontaneous motivation to pay taxes to contribute to society (items, e.g., “when I pay my taxes as required by regulations...I do so because I consider it as my citizen duty”). Whereas, Enforced tax compliance ($\alpha = .87$) is intended as the motivation to pay taxes to avoid sanctions by authorities (items, e.g., “when I pay my taxes as required by regulations... I do so since tax evasion is punished harshly). To simplify analyses, we calculated a difference score (voluntary minus enforced), such that greater values indicate that people pay taxes voluntarily rather than because they feel forced.

From the scale Tax Evasion, we selected 5 items which were reformulated to refer to participant's partner rather than to him or herself, to reduce social desirability concerns (items, e. g., “a client has paid your partner in cash and your partner did not give a receipt. Therefore he/she could omit this earning from his/her individual income tax return. What is the probability that your partner decides not to declare this earning in his/her tax return?” Answers had a 6-point Likert scale and since the internal consistency of the scale was very good (Cronbach's $\alpha = .89$), items were averaged.

Tax evasion: Italians' tax evasion habit or excessive tax burden

We wanted to know whether participants attributed tax evasion in Italy to national character or to excessive tax burden. Therefore, we created a question asking participants to which extent they believed high tax evasion is a consequence of Italians' attitude to cheat or a consequence of an excessive tax burden. The answer was in the form of a slider, with "definitely to cheating attitude" on the left (0) and "definitely to excessive tax burden" on the right (100).

Tax Burden perception

To measure this, we created a scale about tax burden perception ($\alpha = .77$) to comprehend participants' opinions about tax burden for each worker category. In 7 items we asked to indicate the perceived fairness of tax burden for seven categories, namely employees, consumers, big enterprises, multinational corporations, small and medium sizes enterprises, self-employed workers, and commercial establishments. An example of item is "In Italy self-employed workers have a tax burden..." and the answer could range from "excessively low" ... "fair" ... to "excessively high" in a 7-points Likert Scale.

Taxes as contribution or penalty

To investigate how much people perceived taxes on one hand as a way to contribute to society and on the other like a penalty that government imposes, we adopted a measure developed by Maass and Suitner (University of Padua). We used a slider with the label "contribution" on the left (0) and "penalty" on the right (100).

Control variables

Effects of Covid restrictions on Civic Engagement, Economy and Trust

To control for the effects of Covid restrictions on civic engagement behavior, we asked participants to indicate whether their volunteering and their activities for the community after Covid restrictions were lifted had changed or not (with the following response option: you did not return to do volunteering and/or activities for the community, your engagement did not change, for the first time you started to take part in activities to help the community). Concerns for economic and social consequences of the Pandemic were assessed through two questions with a 6-points Likert Scale: "applying social distancing to

reduce virus spread I feel less trustful of others” and “I am worried about the economic consequences of the health crisis for me and my family”.

Covid specific STAI

In 2020 higher levels of anxiety were detected worldwide as result of the health crisis (Rossi et al., 2020; Limcaoco et al., 2020). To control for possible effects of anxiety on questionnaire’s responses, the STAI-short version ($\alpha=.81$) assessed the levels of distress each participant experienced when he/she/they were completing the survey. It consisted in 6 items with 6-points Likert scale (items e.g, “I feel relaxed”, “I feel worried”) (Marteau & Bekker, 1992).

Manipulation check: awareness of economic inequality

Subsequently appeared another manipulation check. This was a question asking the participant if economic inequality has increased in last years through a slider from 0 (“Economic Inequality has not risen at all”) to 100 (“Economic Inequality has risen too much”) (100).

Demographics

To conclude, participants were asked to indicate their gender, age, occupation, type of occupational contract, educational level, Italian region of residence, and information about their political orientation and subjective social standing described below.

Political orientation

Political orientation was assessed with two sliders, one asking the political orientation and the other asking the political orientation regarding taxation, public expenditure, and interventionism of the state. The two sliders had the labels “left” on the left (0) and “right” on the right (100). They were averaged into a single score, given that they were highly correlated, $r(117) = .90$.

Subjective social standing

Subjective social standing was assessed with two items: a 100-points slider asking how much participant's family respect to average Italian family has a worse or better economical position; and a 5-point scale to choose one's socio-economic status. They had $r(117) = .62$, and were averaged into a single score after z-transformation (given the different scale length).

Results

Preliminary analyses

Self-employed workers, students and dependent workers did not significantly differ on the perception of the variables voluntary tax compliance, taxes as contribution or penalty and tax burden perception. To assure similarity of the participants in the two conditions, we first ran t-tests on all demographic variables, finding similar characteristics in the two conditions, all t 's $< |1.35|$, all p 's $> .18$, thus confirming that the randomization procedure worked well.

Correlation between mistrust and tax compliance

In line with hypothesis 1 and with the extant literature, the more people mistrusted others, the more they perceived their tax compliance as forced rather than voluntary, $r(122) = -.26$, $p = .004$.

Manipulation check: awareness of economic inequality

Before testing hypotheses 2 and 3, we analyzed whether the exposure to the video had indeed increased participants' awareness of economic inequality. The effect of the manipulation was weak and non-significant, $t(120) = -1.41$, $p = .16$. Awareness of economic inequality was only slightly greater in the experimental ($M = 84.75$, $SD = 14.87$) than in the control condition ($M = 80.15$, $SD = 19.48$).

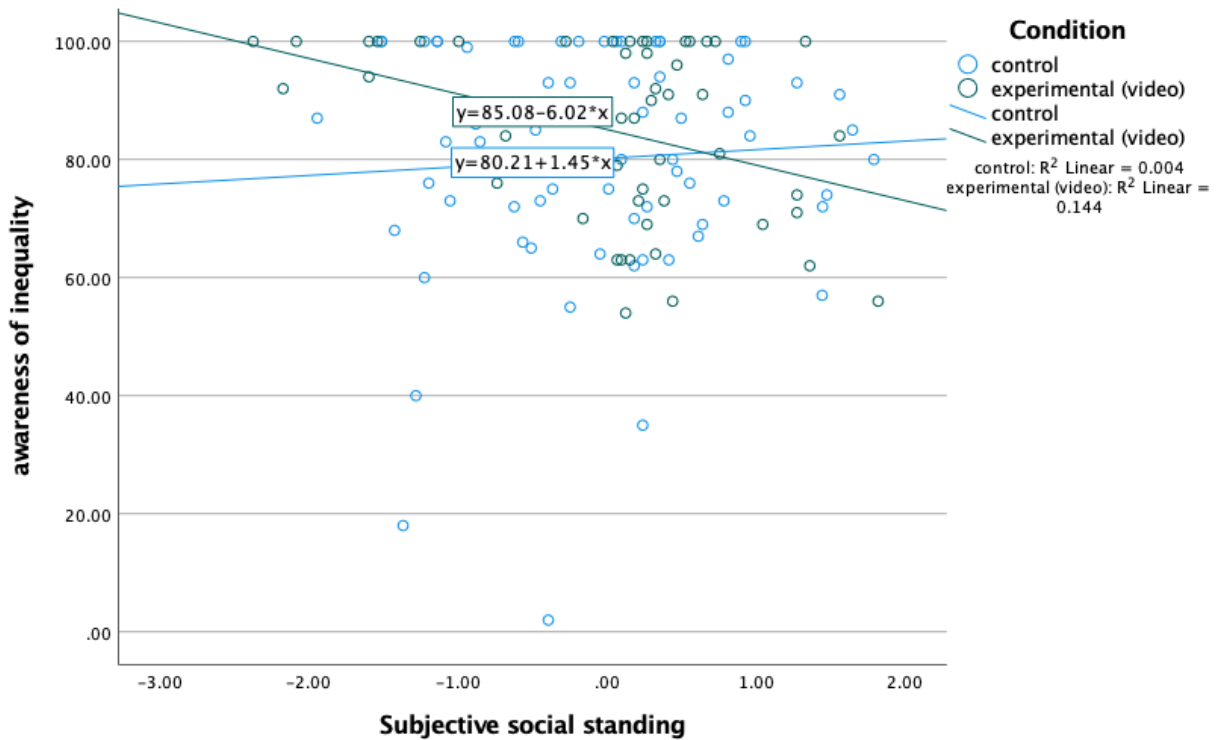
We also investigated whether the experimental manipulation may have affected left vs. rightwing participants differentially, running a regression analysis with condition, political orientation (centered) and their interaction as predictor variables. Unsurprisingly, the more

rightwing participants were, the less they thought economic inequality was a problem, $B = -.23$, $t = -2.96$, $p = .004$. However, the interaction was not significant, suggesting that the effectiveness of the manipulation did not reliably vary as a function of political orientation, $B = .23$, $t = 1.63$, $p = .11$.

The same regression analysis using subjective social class instead of political orientation as predictor revealed a significant interaction between subjective social class and the experimental manipulation, $B = -.25$, $t = -2.10$, $p = .038$, which is represented in Figure 3. From the image it is clear that the video about economic inequality enhanced awareness on economic inequality only among people who perceive themselves disadvantaged and belonging to a lower socio-economic status.

Figure 3

Scatterplot: Interaction between Economic Inequality and Subjective social standing as predictors of awareness of economic inequality



The manipulation check suggests that our main hypotheses (2 and 3) ought to be tested in combination with the participants subjective social standing.

The effect of condition on mistrust and tax compliance

To test hypothesis 2, we first ran t-tests on distrust, tax compliance, and on additional tax- related variables that had been included for exploratory purposes. As can be seen in Table 1, the experimental manipulation had no effect in and of itself.

Table 1. Independent samples t-test with means and standard deviations

	Experimental Condition (video)	Control Condition	t	df	Sig. (2-tailed)

General Distrust Scale	M = 3.6887 SD = .80676	M = 3.4472 SD = .81412	-1.622	120	.107
Voluntary Tax Compliance (VTC)	M = 4.2941 SD = 1.19154	M = 4.5324 SD = 1.33650	1.016	120	.312
Enforced Tax Compliance (ETC)	M = 3.0941 SD = 1.12950	M = 2.8732 SD = 1.31984	-.967	120	.335
VTC minus ETC	M = 1.2000 SD = 1.76045	M = 1.6592 SD = 2.01264	1.309	120	.193
Tax Evasion (mean)	M = 3.0941 SD = 1.36725	M = 3.2282 SD = 1.28031	.554	120	.580
Tax Burden (mean)	M = 4.8992 SD = .80726	M = 4.8511 SD = 1.00883	-.281	120	.779
Tax Evasion Italian tendency or tax burden_1	M = 61.5294 SD = 31.60718	M = 60.4930 SD = 30.86277	-.181	120	.857
Taxes as contribution or penalty_1	M = 42.8627 SD = 27.82303	M = 35.2535 SD = 26.90073	-1.519	120	.131

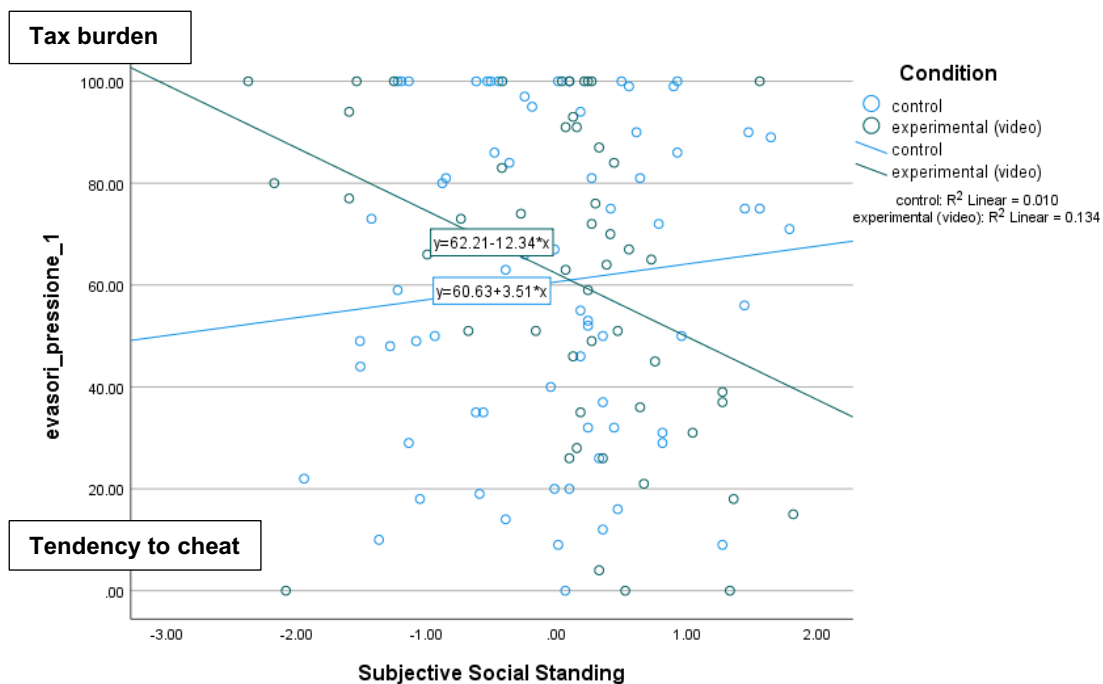
The effect of manipulation and subjective socio-economic status on the perception of reasons for tax evasion

Given the fact that the manipulation appeared mainly effective with participants of relatively low subjective social standing, we tested hypothesis 2 also in combination with the participants' social standing, using a regression analysis with condition, subjective social standing and their interaction as predictor variables. Therefore, we ran a regression

analysis to test hypothesis 2 with the experimental condition in combination with the participants' subjective socio-economic status. The only significant result concerned an interaction between condition and subjective social standing for the perception of tax evasion due to the Italian cheating tendency (0) or due to high tax burden (100), with beta = $-.308$, $t = -2.555$, $p = .012$. In particular as is displayed in Fig.4., in the experimental group the lower the subjective social standing, the more was tax evasion seen as due to tax burden rather than due to the Italian tendency to cheat, whereas an opposite tendency was observed for the control condition.

Figure 4

Scatterplot: Interaction between Economic Inequality and Subjective social standing as predictors of the perception of tax evasion due to Italian cheating tendency or to excessive tax burden



The mediating effect of mistrust on tax evasion

We did not test hypothesis 3 because both the condition itself and condition combined with subjective social standing did not influence tax evasion.

The moderating effect of civic engagement on distrust

To test hypothesis 4, we ran a moderation analysis with condition as predictor variable, distrust as criterion variable, and civic engagement (centered) as moderator using Hayes Process model n. 1 (95% confidence interval, 10.000 bootstrap). The predicted moderation was not supported (interaction: $t = -.68$, $p = .50$). However, as already seen in the description of the sample, civic engagement was overall very low ($M = 1.61$, $SD = .65$, on a 6-point scale), and 29% of the participants who usually engage in voluntary work reported that they had to interrupt the activity because of the Covid pandemic.

Discussion

The aim of this research was to depict the relationship between economic inequality, Trust, and tax compliance in Italy. In addition, we aimed at investigating the role civic engagement could play on this relationship.

Our hypothesis 1, according to which the more people mistrust others the lowest was their tax compliance, was confirmed by results. Tax compliance is theorized by Kirchler and colleagues (2008) as a behaviour that could be voluntary or enforced. Citizens pay taxes voluntarily as a natural contribution to society when they trust authorities, whereas when they do not trust authorities, they are enforced to pay taxes just to avoid fiscal controls and punishments (Kirchler & Wahl, 2010). To measure tax compliance attitudes, we computed the difference between the subscale Voluntary tax Compliance and the subscale Enforced Tax Compliance. Our results are in line with current literature, even though most of the papers consider trust in authorities (e.g., XX), while we measured distrust towards others. Therefore, this result could be crucial in underlining the effects of trust in general and its important influence. For further research, it could be interesting to investigate the variety of effects that trust could have. Already Hammar and colleagues (2009) demonstrated that when citizens do not trust other citizens, they are more likely to consider others as potential tax evaders. Moreover, when other citizens are distrusted the tendency to cheat seems to increase (Neville, 2012).

Our manipulation (the video), which aimed at understanding the effects of economic inequality, did not work, and therefore we could not test the rest of our hypotheses, concerning the mediating effect of distrust between economic inequality of tax compliance and the moderating effect of civic engagement on trust. The video may not have influenced participants' answers also due to its brief duration, 1 minute, but from *Figure 3* seemed there was a ceiling effect, indeed awareness could be already high for some participants without watching the video.

However, the manipulation seemed to have worked with participants who declared themselves of a low SSES. This may be true since the people who perceived themselves as disadvantaged may have felt a higher impact of the video content. Whereas those who are better off may deny the high degree of economic inequality

Economic inequality affects everybody, for different reasons and through different mechanisms (Buttrick & Oishi, 2017), but people from the lowest levels of the social ladder are likely to experience financial strain (Bloomquist, 2003a) and may constantly worry about money which is all-pervading and also affects their cognitive processes (Mani et al, 2013). The role of fiscal stress on poor citizens' tax evasion levels (Bloomquist, 2003a) was confirmed since in our study participants of lower subjective social standing (those in the inequality group) perceived tax evasion mostly due to an excessive tax burden rather than due to an Italian cheating tendency (2003a).

It was not possible to study the moderation of civic engagement due to manipulation inefficacy, but in general people reported a really low civic participation also due to the fact that in the last years Italy was characterized by lockdowns and semi-lockdowns to limit Covid threat. Hence, this study also provided a glimpse into the epochal changes Pandemic had on society.

Study 2

Aims of research and hypotheses

Second study was done since manipulation in first study did not work. Hence aims of this study were similar to the first, with a little difference. Indeed, here is studied influence of economic inequality on trust and tax compliance but also the influence of trust on civic Engagement. While in our first research civic engagement was studied as a moderator affecting trust, here civic engagement is a dependent variable, since literature endorses both relation's directions (Uslaner & Brown, 2005). Thus, we would like to inquiry a model where economic inequality, mediated by distrust, results in decreased tax compliance and decreased civic engagement, as displayed below in figure n. 5.

In order to test our hypotheses, was employed a version of the Bimboola paradigm (XX) that simulates degrees of economic inequality in a fictitious society. In line with this procedure, participants were randomly divided in two conditions. Participants could be citizens of an "economically equal" imaginary society or of an "economically unequal" imaginary society, depending on the condition they were assigned to. The questionnaire consisted of a main manipulation and scales about trust toward others, tax compliance and civic engagement attitudes. Because of the change in methodology, in the second study the attitude towards civic engagement was measured (rather than the report on actual behavior). At the end, demographic variables were collected.

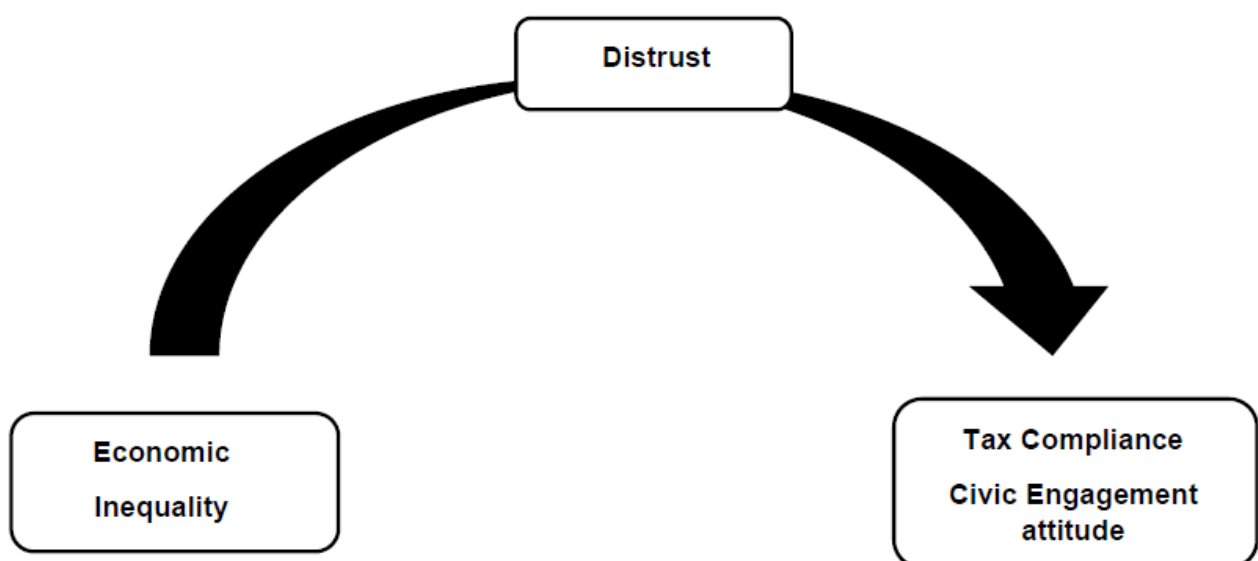


Figure 5: *Model of the research question. Study 2*

The following predictions were made:

Hypothesis 1:

We expected distrust to be negatively correlated with tax compliance, as in study 1.

Hypothesis 2:

We expected greater distrust, reduced tax compliance, and reduced civic engagement attitudes in the inequality condition (compared to the equality condition).

Hypothesis 3:

We expected that the effect of the unequal condition on tax compliance and civic engagement would be mediated by distrust. Participants in the experimental condition were expected to show higher level of distrust and this in turn would lead to measure lower levels of tax compliance attitude and civic engagement.

Participants

253 participants started the questionnaire (the questionnaire run on Qualtrics, a platform suitable for creating and distributing online surveys) and 179 of them finished it and gave their consent to analyse their data. Participants' ages ranged from 19 to 72 ($M=32.61$, $SD=11.49$), 64 were male, 112 were female, and 3 were nonbinary. Almost 70% had at least a bachelor's degree and most of them were employed (i.e., around 55% employees, 10,6% self-employed workers, 25% students).

The majority of participants was from North Italy regions: 43% were from Emilia-Romagna, 24% from Veneto, 7.3% from Lombardia, 5.6% from Trentino-Alto Adige. Participants' political orientation was more toward the Left ($M=30.21$, $SD=25.52$) and their political orientation for economic policies again was more toward the Left ($M=32.38$, $SD=25.89$). Regarding their socio-economic status, participants perceived their origin family to be slightly better than that of the average Italian family ($M=55.20$, $SD=16.32$), and majority declared to belong personally to the middle (54.7%) or lower middle class (25.7%).

Procedure

The questionnaire created on the Qualtrics platform, was distributed both through a link on social media and chats, and through a QR Code attached in public places (i.e., libraries, doctor's office...). The questionnaire was distributed with an attached brief description asking to participate in "a study on taxation perception and socio-political participation in the imaginary society of Koor" with the title "Vivere a Koor" in English "Living in Koor". After signing a consent form, participants were randomly assigned to one of the two conditions of the manipulation. Then, dependent variables were presented, followed by some demographic questions at the end. Finally, at the end, participants were fully debriefed and thanked for their participation.

Experimental condition

The manipulation we employed was an adapted version of the Bimboola paradigm by Jetten, Mols & Postmes (2015), in the form used by Professor Silvia Galdi (Università della Campania L. Vanvitelli). As in the Bimboola paradigm, participants were introduced to a fictitious nation, in this case called "Koor". Koor was characterized by a society with equal or unequal income distribution, depending on which of the two conditions the participant had been assigned to. In both cases, the society was composed of five income groups and participants had to imagine belonging to the middle income group, namely 3. Therefore, they were always classified as belonging to the middle class and what varied was the income distribution and wealth distribution around them.

In the equality condition groups were presented as follows: "The citizens belonging to income group 5 earn around 4.759 K per month. The citizens belonging to income group 4 earn around 3.960 K per month. The citizens belonging to income group 3 earn around 3.300 K per month. The citizens belonging to income group 2 earn around 2.750 K per month. The citizens belonging to income group 1 earn around 2.290 K per month."

Meanwhile, the description of the income groups in the inequality condition stated: “The citizens belonging to income group 5 earn around 13.200 K per month. The citizens belonging to income group 4 earn around 6.600 K per month. The citizens belonging to income group 3 earn around 3.300 K per month. The citizens belonging to income group 2 earn around 1.650 K per month. The citizens belonging to income group 1 earn around 825 K per month.”

After participants of both conditions were assigned to income group 3, they were asked to choose their basic life requirements such as a house, means of transport, and vacation type. Those goods were divided in five categories corresponding to what each of the five income groups could afford. Participants could make their choice among goods of their income group or those of a lower one. For more details see appendix study 2.

Dependent variables

After the Koor’s manipulation we employed manipulation checks regarding the perception of the economic distribution and the satisfaction for participants’ placements in their income bracket. Firstly, distrust was measured with a General Distrust Scale as in our first questionnaire. Subsequently, Tax Compliance and Civic engagement scales were presented, counterbalancing the order between these two scales across participants. This was followed by a question concerning the perception of taxation as a penalty or a contribution and demographic questions (see below).

Manipulation checks

Three questions investigated participants’ perception of Koor society, with answers provided on six-point scales: How satisfied are you with your position in the Koor society?, (from 1=“definitely not satisfied” to 6=“definitely satisfied”); Economically, how well off is the group you have been assigned to? (from 1=“definitely poor” to 6= “definitely rich”); and

How equal or unequal do you consider the Koor society to be?, (from 1= “definitely unequal” to 6= “definitely equal”).

General Distrust Scale

As in Study 1, there was the general distrust scale (Moojiman et al., 2015), with a 6-point scale. After deleting two items (items 5 and 7), the α was .84.

Tax Compliance

As in Study 1, we selected items from the Tax Compliance Inventory TAX-I (Kirchler & Wahl 2010) for all 3 subscales: Voluntary Tax Compliance (α = .821), Enforced Tax Compliance (α =.866), and Tax Evasion (α =.855).

Civic Engagement attitudes

To assess Civic Engagement attitudes, we used a scale inspired by work of Flanagan, et al. (2007), revisited and translated in Italian by professor D. Marzana, Sacro Cuore University (Milan). The scale was composed of 7 items on the willingness to participate in the fictitious society and was introduced as follows: “Thinking of my life and future in Koor I consider it important for me” ... completed by the 7 items of the scale (i.e.: “to give my contribution to the country” or “to help the others”). A further item was added concerning the intention to vote (i.e.: “going to vote”), since that is a remarkable civic right and duty. The questions including “voting” item had an α of .821.

Taxes as contribution vs. penalty.

At this point, the item measuring taxes perception as “taxes as contribution or penalty” was shown to participants, as in the first study.

Demographics

In the end, participants were asked to indicate their gender, age, occupation, type of occupational contract, educational level, Italian region of residence, and information about their political orientation and their subjective social standing. Political orientation was assessed as in Study 1. Again, the two items were highly correlated, $r(179) = .84$, and, hence, were averaged for our analyses. Subjective social standing of one's family (0-100 slider) and personal social class were assessed as in Study 1. Given the relatively low correlation of those two items, $r(179) = .63$, we decided to retain for our analyses only the slider assessing the subjective social standing of the family.

Results

Analytic approach

At the beginning we computed correlations between the variables to check for any negative correlation between distrust and tax compliance (see Hypothesis 1).

Then, an independent sample t-test on participants divided in two conditions (Equality condition = n 91, inequality condition = n 88) showed that the manipulation worked and differences between conditions' answers were in the expected directions. Then, we ran regressions with condition, political orientation and SSES as predictors to examine their role, similarly to what we did in our first study. Since the manipulation worked, we could run a mediation analysis on distrust (General Distrust Scale) to assess hypothesis 3.

To conclude we computed an analysis of variance analysis to explore the role of participants' gender.

Correlation between Distrust and Tax Compliance

General Distrust scale correlated significantly only with Tax Evasion $r(179) = .29$, $p < .001$, and did not correlate with the other Tax Inventory subscales (voluntary Tax compliance and wnforsed tax compliance). Nevertheless, this result confirmed, in part, our

hypothesis of a negative correlation between distrust and tax compliance since tax evasion is the opposite of tax compliance.

Independent t-test: manipulation checks and differences of dependent variables in two conditions

Concerning the manipulation checks, participants correctly perceived the different economic distribution of the two conditions, rating the fictitious society as more equal in the equality condition (M= 3.64, SD=1.11) than in the inequality condition (M=2.07, SD= 1.19); $t(179) = 9.12$; $p < .001$. Participants of the two conditions belonged objectively to the same income class (middle class), yet, confirming the efficacy of our manipulation, were less satisfied with their assigned income group in the inequality (M= 3.81, SD= 1.22) than in the equality condition (M= 4.35, SD= 1.13), $t(179) = 3.10$; $p = .002$. Also, they felt economically slightly worse off in the inequality (M= 3.67, SD= .85) than in the equality condition (M= 3.86, SD= .85), $t(179) = 1.47$; $p = .15$, although this difference did not reach conventional levels of significance.

Through the independent t-test we could assess our second hypothesis according to which we expected greater mistrust, reduced tax compliance, and reduced civic engagement attitudes in the unequal condition compared to the equal condition. As can be seen in Table n. 2, many dependent variables significantly differ in the two conditions.

In particular, participants reported greater distrust in other people in the inequality than in the equality condition. Also, they were less likely to want to pay taxes voluntarily in the inequality (vs. equality) condition, whereas enforced tax compliance was not affected by conditions. In addition tax evasion was higher in the unequal Koor (see fig.8), confirming Bloomquist's hypothesis on the link between economic inequality and tax evasion (2003a). Instead civic engagement and 'tax as contribution or penalty' answers did not report significant differences between the two groups.

Table n. 2 Independent samples t-test with means and standard deviations, study 2

	Equality condition Koor	Inequality Condition Koor	t	df	One-Sided p	Two-sided p
equality/ disequality check	M=3.64 SD=1.111	M=2.07 SD=1.192	9.116	177	.000	.000
General Distrust Scale	M=3.2784 SD=1.015333	M=3.5947 SD=.86945	-2.235	177	.013	.027
Civic Engagement	M=4.6525 SD=.79097	M=4.6520 SD=.76410	.004	177	.498	.997
VTC	M=4.7341 SD=.91460	M=4.4068 SD=1.01910	2.263	177	.012	.025
ETC	M=2.9495 SD=1.18419	M=2.9705 SD=1.25964	-.115	177	.454	.909
Tax Evasion	M=2.9055 SD=1.25480	M=3.2273 SD=1.24113	-1.724	177	.043	.086
Taxes as contribution or penalty	M=26.7363 SD=22.16295	M=30.4318 SD=23.82059	-1.075	177	.142	.284

*VTC= voluntary tax compliance; *ETC= enforced tax compliance

However, different from expectations, civic engagement attitudes were not affected by the level of inequality of the fictitious society. Moreover, the view of the taxes as a contribution or a penalty, displayed towards the end, did not show a remarkable discrepancy between the two conditions.

Regression analyses

We ran a series of regression analyses with Condition (equality, inequality), Political orientation (centered) and their interaction as predictors and our dependent variables as outcomes. The first regression was done with the General Distrust Scale as dependent variable and the model was almost significant ($r^2 = .04$, $F = 2.45$, $p = .065$); only Condition appeared as a significant predictor of Distrust ($B = .31$, $t = 2.16$, $p = .032$).

The second regression had Civic Engagement attitude as dependent variable, the model was significant ($r^2 = .09$, $F = 5.55$, $p = .001$) and only Political orientation had a significant effect ($B = -.01$, $t = -3.21$, $p = .002$) whereas differences between conditions, found in independent t-test analyses, were not significant. The more right-wing participants were, the less was their desire for Civic Engagement.

The third regression with Voluntary tax compliance as dependent variable was significant ($r^2 = .13$, $F = 8.39$, $p < .001$). Interestingly both Condition ($B = -.29$, $t = -2.14$, $p = .034$) and Political orientation ($B = -.01$, $t = -2.75$, $p = .007$) had a significant effect, but without an interaction between them. Indeed, participants in the inequality condition were less inclined to Voluntary Tax Compliance, independently of their political orientation. Also, the more a participant leaned towards right the less was his or her Voluntary Tax Compliance.

Our fourth and fifth regressions on dependent variables Enforced Tax Compliance and Tax evasion did not show any significant effects by predictors. The sixth regression was done with variable Taxes as contribution or penalty as outcome, was significant ($r^2 = .16$, $F = 11.27$, $p < .001$), with only Political orientation being a significant predictor ($B = .38$, $t = 4.23$, $p < .001$); right-wing participants were more prone to considerate taxes as a punishment.

Then we repeated the same regressions perceived SES of family instead of Political orientation, condition (equality, inequality), and their interaction as predictors. The first regression of this series only showed an effect of the condition on distrust ($B = .31$, $t = 2.21$, $p = .028$). The second regression on Civic engagement did not display any significant result. The third regression on Voluntary Tax Compliance showed, again, an effect of the condition ($B = -.32$, $t = -2.23$, $p = .027$). The fourth regression was conducted with Enforced tax Compliance as dependent variable, but no significant effect was found. In the fifth regression on tax evasion no significant outcome emerged, but only a non-significant tendency of condition ($B = .33$, $t = 1.77$, $p = .078$). The last regression on Taxes as contribution or penalty did not show any effect of predictors.

Mediation analysis

Since we saw that economic inequality was associated both with distrust and tax compliance, we were able to examine our second hypothesis conceiving distrust as a mediator between economic inequality and the dependent variables. To test whether distrust mediated the effect of economic inequality on voluntary tax compliance (VTC) and on tax evasion attitudes, we ran mediation models with the SPSS macro-PROCESS, model 4.1 (Hayes, 2022). Regression models with total and direct effects were computed. Outcomes showed a mediation effect just for one subscale of tax compliance. As shown in Fig. 9 there was no mediation effect by General Distrust Scale on voluntary tax compliance (VTC) (indirect effect $B = -.03$, BootLLCI = $-.09$, BootULCI = $.03$, with 5000 bootstrap samples for percentile bootstrap confidence intervals). But there was a mediation effect for Tax Evasion as showed in Fig. 10 (indirect effect $B = .11$, BootLLCI = $.01$, BootULCI = $.25$, with 5000 bootstrap samples for percentile bootstrap confidence interval).

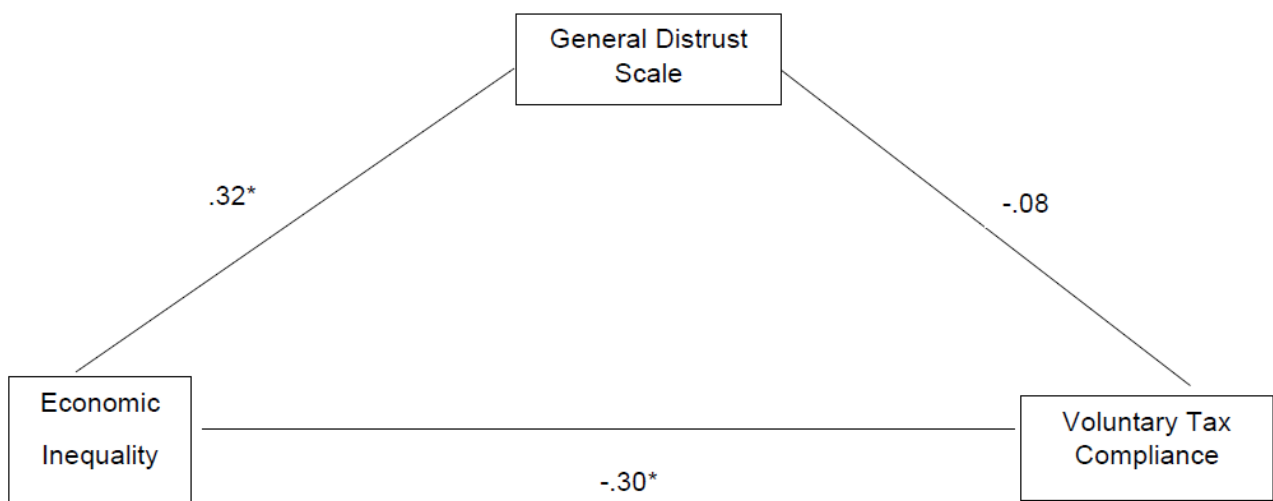


Fig. 9 Mediation model with Economic Inequality as predictor, General Distrust Scale as mediator and Voluntary Tax Compliance as outcome.

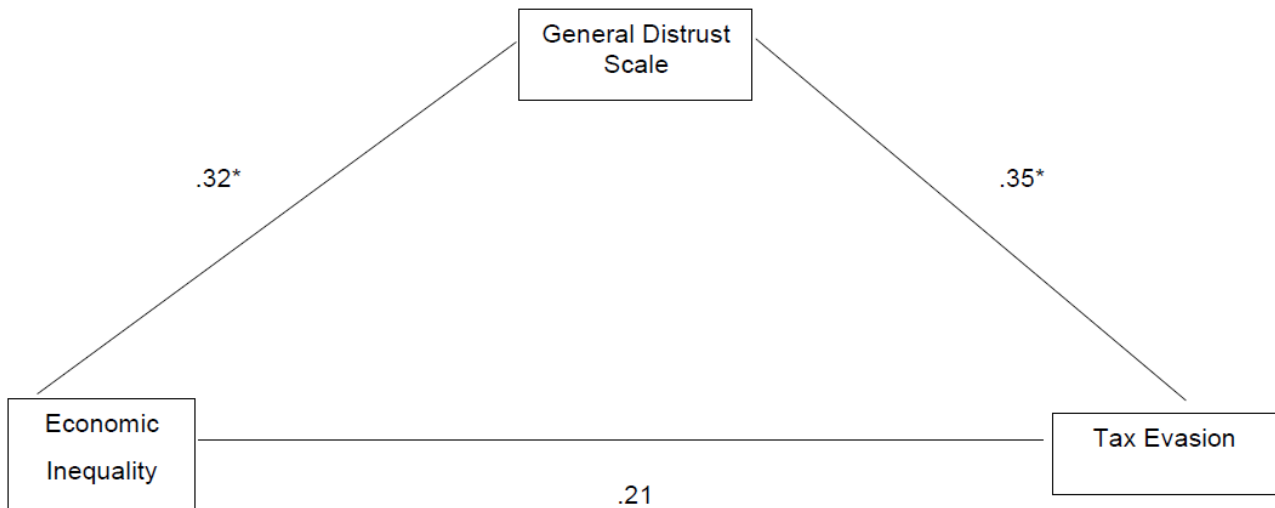


Fig. 10 Mediation model with Economic Inequality as predictor, General Distrust Scale as mediator and Tax Evasion as outcome.

The role of gender

To conclude, we explored the impact of gender. Participants were 64 males, 112 females and 3 nonbinary and of these 28 males and 61 females were in equal Koor, while 36 males and 51 females were in the unequal Koor. Since there were only 3 nonbinaries, they were not taken into account. We ran a 2(equality and inequality) X 2(gender: female, male) ANOVA with 2 conditions and two genders (female, male) for every dependent variable. For General Distrust Scale, enforced tax compliance, tax evasion and taxes as contribution or penalty gender had no effect. Gender had a significant effect on civic engagement (CE) with $F(1, 172) = 8.83, p = .003, \eta_p^2 = .049$, revealing that in both unequal and equal conditions female participants expressed a greater intention to get involved with the community (Civic Engagement) (see fig. 11). Gender had an important effect also on voluntary tax compliance, with females more prone to voluntary tax compliance, $F(1, 172) = 11.09, p = .001, \eta_p^2 = .061$, meaning that females had a higher intention to pay taxes in both the unequal and equal conditions (see Fig. 12).

Figure 11: Gender differences in Civic Engagement in both conditions

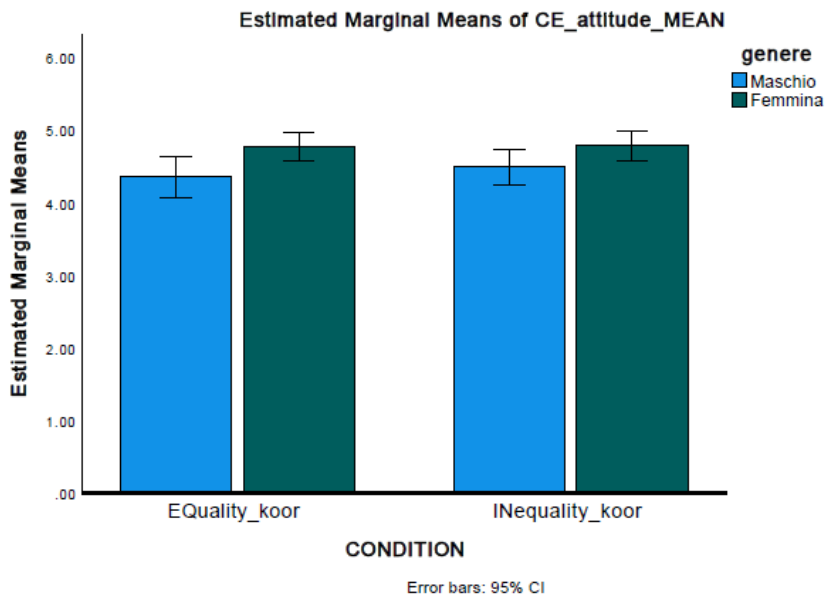
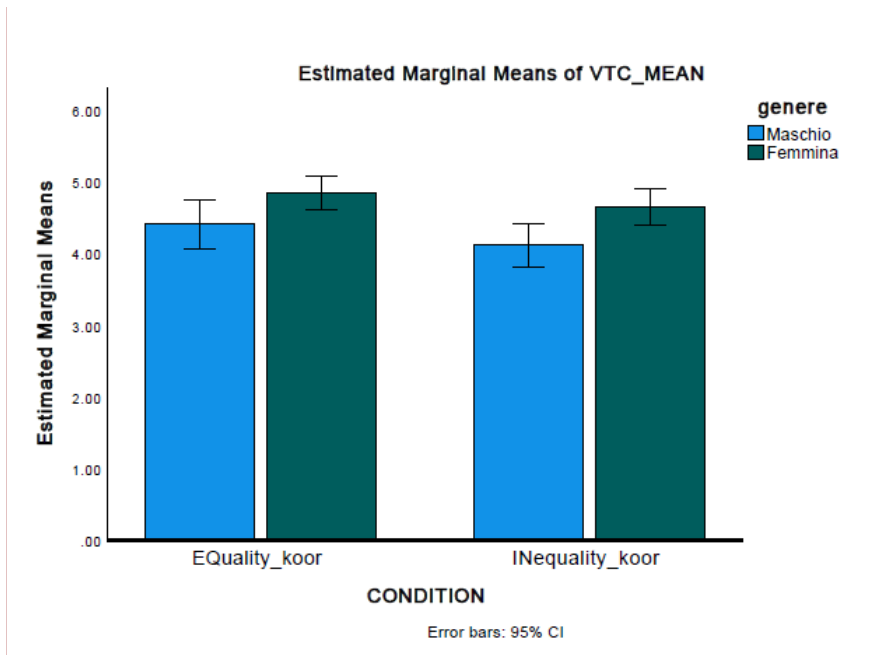


Figure 12: Gender differences in Voluntary Tax Compliance in both conditions



Discussion

In our second study the correlation between trust and tax compliance attitudes underling the role of Distrust toward others was confirmed. Moreover, distrust was correlated to tax evasion (Hammar et al., 2009).

In both studies manipulations were meant to activate the concept of economic inequality. Since the manipulation in the first study was not effective, we adopted a manipulation used in prior research based on the well-tested Bimboola paradigm (Jetten et al., 2015). This manipulation worked and we proceed to examine our hypothesis. Specifically, significant differences between the two conditions (economically equal or unequal Koor) emerged. In general, in the disparity condition Distrust was higher and Tax compliance was lower. Interestingly, the experimental manipulation affected Voluntary Tax Compliance, which was significantly lower, whereas no differences were detected for Enforced tax compliance. This result makes sense since the key feature of Koor is economic inequality and participants may have lessened their intention to give a spontaneous contribution to a society with structural flaws. In contrast, Enforced Tax Compliance is related to the perception of power of the State (Kirchler & Wahl, 2010; Kastlunger et al., 2013), while Koor's imaginary society is focused on income distribution. Both condition and political orientation had an effect on voluntary tax compliance, but the two variables acted independently. Voluntary tax Compliance was also influenced by gender: female participants showed a greater willingness to pay taxes volutarily, regardless of which condition they were assigned to. Higher compliance in females could be explained by the fact that, in prior research, females resulted more conscientious than males (Costa, Terracciano & McCrae, 2001). Taking into account the central role of voluntary tax compliance in this research, it is important to bear in mind that our participants were more left-leaning and that political orientation has an influence on tax compliance style (Lozza et a., 2013).

In literature the economic inequality and civic engagement link is not so clearly established as in the case of tax evasion and economic inequality, but there is indirect evidence going in this direction (Uslaner & Brown, 2005; Schröder & Neumayr, 2021). Nevertheless, our study did not confirm this link, since unequal and equal Koor did not produce significant differences in people's intention to engage in civic activities such as volunteering or helping neighbors. What emerged instead is that civic engagement was influenced by political orientation and gender. Female participants reported to be more willing to engage

in socio-political participation regardless of the income distribution of the (fictitious) society, while the more participants were politically right-wing, the less they had the tendency to participate in the community, regardless of the economic distribution. Political orientation confirmed its important role in these issues even though today's electoral context is fragmented and a sharp division between left and right does not grasp political complexity (Milesi, 2017).

Furthermore, we checked if subjective social standing interacted with manipulation in eliciting the significant differences found as outcomes, but conversely to our first study, this was not the case.

Our outcomes allowed us to check for the role of distrust through a mediation analysis. Distrust seemed to have a mild effect as mediator on tax evasion but not on voluntary tax compliance. Distrust, as the scale's name says, is a subtype of trust referred to perception of others' unreliability. Therefore, it is not only about being cautious toward others, but it is taking for granted that usually others would betray trust.

The model where economic inequality mediated by distrust increases tax evasion could be explained by the fact that a participant distrusting other people assumes that they are dishonest and swindlers, and therefore they could also evade taxes. In turn, the participant considers evading taxes themselves. In literature it has been suggested that when others are considered prone to cheating on taxes, tax evasion is going to be adopted as behaviour (Kirchler, Hoelzl & Wahl 2008; Mittone & Panelli, 2000; Myles & Naylor, 1996; Hammar et al., 2009).

A similar interpretation and results were provided by an American study in which economic inequality rates across cities mediated by generalized trust affected cheating academically (Neville, 2012). Nonetheless, the effect of distrust as mediator was mild and further research would be needed to shed light on this model.

Distrust did not result as a mediator for voluntary tax compliance. Perhaps perception of others' trustworthiness does not impact on voluntary tax compliance, but this outcome is not in line with current literature. Indeed, what is reported is that also voluntary tax compliance is determined by social norms and therefore if the reference group is non-tax compliant, evading taxes is perceived as normative (Kirchler, Hoelzl & Wahl 2008).

This research suggested the idea of a mediating role of distrust but, due to controversial results, more studies on this topic are necessary.

Limitations and implications for future research

Economics scholars refer to tax evasion measuring as an attempt to look for “evidence on the invisible”, in fact research trying to depict the tax evasion phenomenon could just rely on estimations but not on direct observations. For example tax evasion is an illegal behaviour who evaders try to hide. (Slemrod & Weber, 2012).

In psychology, research studying tax compliance through self-reports poses several challenges related to social desirability. In social sciences, social desirability is a bias according to which participants modulate their answers to make a good impression on others (Krumpal, 2013). Specifically, when talking of taxation, people tend to underreport their intentions (Korndörfer, Krumpal & Schmukle, 2014). Although our questionnaires were anonymous and we adopted reformulated questions of Tax Evasion subscale (see description in study 1, social desirability limitations remain.

Another limitation was represented by the convenience samples, which, on the one hand, were relatively small (less than 200 participants) and, on the other hand, not representative of the Italian population for its demographic features. In both studies participants were mostly from northern Italy, were politically left-leaning, and of relatively high educational level. Indeed, in study 1 around 60% were from northern regions, in study 2 almost 80% were from northern regions and in both studies almost 58% of participants defined as middle class. In Italy, the percentage of people with a university degree (between 25 and 64 years old) is 20% (Istat, 2021), while in our two samples it ranged from 60% in study 1 to almost 70% in study 2. According to evidence, people with higher education have a higher tax knowledge and higher tax compliance (Kirchler, Hoelzl & Wahl, 2008). In addition, tax payment regards adults who are working and among those, IRPEF is one of the most evaded taxes, mostly evaded by self-employed individuals. Self-employed participants were 25% in study 1 and less than 11% in study 2. In addition, in both studies students were around 25/30% and a recent experiment on tax morale suggests that unexperienced tax payers are prone to have more tax compliance attitudes (Deglaire, Daly & Le Lec, 2020). Thus, the characteristics of our samples may have led to unrealistically high levels of self-reported tax compliance.

Therefore, further research may investigate these phenomena looking for more balanced samples that include a greater number of right-wing participants of low perceived social standing and/or self-employed participants.

Finally, the different manipulations used in the current research had distinct advantages and disadvantages. In study 1 the manipulation may not have worked because it was too short a video or because it did not engage the participants enough. In study 2 participants had to actively imagine their life in Koor making choices on which means of transport, house and holidays to have. Nonetheless, a limitation of Koor manipulation was that it was not an ecological method, since participants were Italians but they had to answer imagining their life in an imaginary place and not the Italian state. Thus, for further research it could be useful to study those mechanisms through a manipulation which on one side engage participants concern and involvement, and on the other side that regards Italy.

Despite the above limits, the present research offers some preliminary insights into the important question of the way in which economic inequality affects distrust and in turn tax evasion. For further research could be interesting to deepen distrust role.

References: bibliography and sitography

Achek, I. (2015). The determinants of tax evasion: a literature review. International Journal of Law and Management.

Algan, Y., & Cahuc, P. (2013). *Trust and growth*. *Annu. Rev. Econ.*, 5(1), 521-549.

Alstadsæter, A., Johannesen, N., & Zucman, G. (2019). *Tax evasion and inequality*. *American Economic Review*, 109(6), 2073-2103.

Alvaredo, F. (2018). *World inequality report 2018*. In *World Inequality Report 2018*. Harvard University Press.

Andrighetto, G., Zhang, N., Ottone, S., Ponzano, F., D'Attoma, J., & Steinmo, S. (2016). *Are some countries more honest than others? Evidence from a tax compliance experiment in Sweden and Italy*. *Frontiers in psychology*, 7, 472.

Argentiero, A., Casal, S., Mittone, L., & Morreale, A. (2021). *Tax evasion and inequality: some theoretical and empirical insights*. *Economics of Governance*, 22(4), 309-320.

Banfield, E. C. (1967). *The moral basis of a backward society*.

Basu, S., Stuckler, D. (2013). *The Body Economic: Why Austerity Kills - Recessions, Budget Battles, and The Politics of Life and Death*. Stati Uniti: HarperCollins Canada.

Batrancea, L., Nichita, A., Olsen, J., Kogler, C., Kirchler, E., Hoelzl, E., ... & Zukauskas, S. (2019). *Trust and power as determinants of tax compliance across 44 nations*. *Journal of Economic Psychology*, 74, 102191.

Bloomquist, K. M. (2003a). *Tax evasion, income inequality and opportunity costs of compliance*. In *Proceedings. Annual Conference on Taxation and Minutes of the Annual Meeting of the National Tax Association (Vol. 96, pp. 91-104)*. National Tax Association.

Buttrick, N. R., & Oishi, S. (2017). *The psychological consequences of income inequality*. *Social and personality psychology compass*, 11(3), e12304.

Chancel, L., Piketty, T., Saez, E., & Zucman, G. (2021). *World inequality report 2022*.

Christie, E., & Holzner, M. (2006). *What explains tax evasion? An empirical assessment based on European data (No. 40)*. WIIW Working Paper.

Costa Jr, P. T., Terracciano, A., & McCrae, R. R. (2001). *Gender differences in personality traits across cultures: robust and surprising findings*. *Journal of personality and social psychology*, 81(2), 322.

Daly, M. (2017). *Killing the competition: Economic inequality and homicide*. Routledge.

Davidai, S., & Gilovich, T. (2015). *Building a more mobile America—One income quintile at a time*. *Perspectives on Psychological Science*, 10(1), 60-71.

De Maio, F. G. (2007). *Income inequality measures*. *Journal of Epidemiology & Community Health*, 61(10), 849-852.

Decreto-legge 30 aprile 2022, n. 36, *Ulteriori misure urgenti per l'attuazione del Piano nazionale di ripresa e resilienza (PNRR)*, from:
<https://www.gazzettaufficiale.it/eli/id/2022/04/30/22G00049/sq>

Di Nicola P., Pitoni N., Proietti I., (2021), *“Parassiti: Ladri e complici: così gli Italiani evadono (da sempre) il fisco”*. Roma: PaperFirst

Engel, C., Mittone, L., & Morreale, A. (2020). *Tax morale and fairness in conflict an experiment*. *Journal of Economic Psychology*, 81, 102314.

European Commission (2020) *“VAT Gap: EU countries lost €140 billion in VAT revenues in 2018, with a potential increase in 2020 due to coronavirus”* from:

https://ec.europa.eu/commission/presscorner/detail/en/IP_20_1579

EUROSTAT website database from:

https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_di12

Evasione fiscale definition, Maiorano Paola (2012). *Dizionario di Economia e Finanza*, Treccani from:

https://www.treccani.it/enciclopedia/evasione-fiscale_%28Dizionario-di-Economia-e-Finanza%29/

Fehr, D., Rau, H., Trautmann, S. T., & Xu, Y. (2020). *Inequality, fairness and social capital*. *European Economic Review*, 129, 103566.

Flanagan, C. A., Syvertsen, A. K., & Stout, M. D. (2007). *Civic measurement models: tapping adolescents' civic engagement*. CIRCLE Working Paper, 55.

Frederiksen, M. (2011). *Distrust and mistrust: Lessons from a low trust minority*. *Comparative sociology*, 10(2), 248-280.

Frey, B. S., & Torgler, B. (2007). *Tax morale and conditional cooperation*. *Journal of comparative economics*, 35(1), 136-159.

Gilligan, J. (2001). *Preventing violence*. Thames & Hudson.

Goya-Tocchetto, D., & Payne, B. K. (2022). *How economic inequality shapes thought and action*. *Journal of Consumer Psychology*, 32(1), 146-161.

Hammar, H., Jagers, S. C., & Nordblom, K. (2009). *Perceived tax evasion and the importance of trust*. *The Journal of Socio-Economics*, 38(2), 238-245.

Hien, J. (2018). *Tax evasion in Italy: A god-given right*. *The Leap of Faith: The Fiscal Foundations of Successful Government in Europe and America*, 3-32.

<https://www.un.org/en/un75/inequality-bridging-divide>

Istat (2020), "Rapporto annuale 2020. La situazione del Paese", from:

<https://www.istat.it/it/archivio/244848>

Istat, Gini coefficient website database from:

http://dati.istat.it/Index.aspx?DataSetCode=DCCV_GINIREDD

[Istat \(2021\), "Livelli di istruzione e partecipazione alla formazione" from:](#)

<https://www.istat.it/it/files/2021/10/REPORT-LIVELLI-DI-ISTRUZIONE-2020.pdf>

Jennings, W., Stoker, G., Valgarðsson, V., Devine, D., & Gaskell, J. (2021). How trust, mistrust and distrust shape the governance of the COVID-19 crisis. *Journal of European Public Policy*, 28(8), 1174-1196.

Jetten, J., Mols, F., & Postmes, T. (2015). Relative deprivation and relative wealth enhances anti-immigrant sentiments: The v-curve re-examined. *PloS one*, 10(10), e0139156.

Jost, J. T., Banaji, M. R., & Nosek, B. A. (2004). A decade of system justification theory: Accumulated evidence of conscious and unconscious bolstering of the status quo. *Political psychology*, 25(6), 881-919.

Kaplanoglou, G., & Newbery, D. M. (2008). Horizontal inequity and vertical redistribution with indirect taxes: The Greek case. *Fiscal Studies*, 29(2), 257-284.

Kastlunger, B., Lozza, E., Kirchler, E., & Schabmann, A. (2013). Powerful authorities and trusting citizens: The Slippery Slope Framework and tax compliance in Italy. *Journal of Economic psychology*, 34, 36-45.

Kiatpongsan, S., & Norton, M. I. (2014). How much (more) should CEOs make? A universal desire for more equal pay. *Perspectives on Psychological Science*, 9(6), 587-593.

Kim M. Bloomquist, (2003b). *Income Inequality and Tax Evasion: A Synthesis*, OECD.

Kirchgässner, G. (2011). *Tax morale, tax evasion and the shadow economy*. In *Handbook on the Shadow Economy*. Edward Elgar Publishing.

Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance: The "slippery slope" framework. *Journal of Economic psychology*, 29(2), 210-225.

Kirchler, E., & Wahl, I. (2010). Tax compliance inventory TAX-I: Designing an inventory for surveys of tax compliance. *Journal of Economic Psychology*, 31(3), 331-346.

Kitayama, S., Markus, H. R., Matsumoto, H., & Norasakkunkit, V. (1997). Individual and collective processes in the construction of the self: self-enhancement in the United States and self-criticism in Japan. *Journal of personality and social psychology*, 72(6), 1245.

Kogler, C., Batrancea, L., Nichita, A., Pantya, J., Belianin, A., & Kirchler, E. (2013). Trust and power as determinants of tax compliance: Testing the assumptions of the slippery

slope framework in Austria, Hungary, Romania and Russia. *Journal of Economic Psychology*, 34, 169-180.

Kopczuk, W. (2006). *Tax simplification and tax compliance: An economic perspective. Bridging the tax gap. Addressing the crisis in tax administration*, 111-143.

Limcaoco, R. S. G., Mateos, E. M., Fernández, J. M., & Roncero, C. (2020). *Anxiety, worry and perceived stress in the world due to the COVID-19 pandemic, March 2020. Preliminary results. MedRxiv.*

Korndörfer, M., Krumpal, I., & Schmukle, S. C. (2014). *Measuring and explaining tax evasion: Improving self-reports using the crosswise model. Journal of Economic Psychology*, 45, 18-32.

Krumpal, I. (2013). *Determinants of social desirability bias in sensitive surveys: a literature review. Quality & quantity*, 47(4), 2025-2047.

Lozza, E., Kastlunger, B., Tagliabue, S., & Kirchler, E. (2013). *The relationship between political ideology and attitudes toward tax compliance: The case of Italian taxpayers. Journal of Social and Political Psychology*, 1(1), 51-73.

Luttmer, E. F., & Singhal, M. (2014). *Tax morale. Journal of economic perspectives*, 28(4), 149-68.

Mani, A., Mullainathan, S., Shafir, E., & Zhao, J. (2013). *Poverty impedes cognitive function. science*, 341(6149), 976-980.

Marteau, T. M., & Bekker, H. (1992). *The development of a six-item short-form of the state scale of the Spielberger State—Trait Anxiety Inventory (STAI). British journal of clinical Psychology*, 31(3), 301-306.

Masca, S. G., Drutu, M., & Pojoca, A. M. (2022). *Income Inequality and Shadow Economy in the EU. A Panel Cointegration and Causality Analysis. In International Conference on Applied Economics (pp. 513-529). Springer, Cham.*

MEF (2021) *“Relazione sull’economia non osservata e sull’evasione fiscale e contributiva. Aggiornamenti per gli anni 2014-2019 a seguito della revisione dei conti nazionali apportata dall’ISTAT”*, from:

<https://www.mef.gov.it/documenti-allegati/2021/Aggiornamento-anni-2014-2019-Relazione-sullEconomia-non-osservata-e-sullevasione-fiscale-e-contributiva.pdf>

Milesi, P. (2017). *Moral foundations and voting intention in Italy*. *Europe's Journal of Psychology*, 13(4), 667.

Mittone, L., & Patelli, P. (2000). *Imitative behaviour in tax evasion*. In *Economic simulations in swarm: Agent-based modelling and object oriented programming* (pp. 133-158). Springer, Boston, MA.

Mooijman, M., Van Dijk, W. W., Ellemers, N., & Van Dijk, E. (2015). *Why leaders punish: A power perspective*. *Journal of Personality and Social Psychology*, 109(1), 75.

Nannestad, P. (2008). *What have we learned about generalized trust, if anything?*. *Annu. Rev. Polit. Sci.*, 11, 413-436.

Neville, L. (2012). *Do economic equality and generalized trust inhibit academic dishonesty? Evidence from state-level search-engine queries*. *Psychological Science*, 23(4), 339-345.

Öberg, P., Oskarsson, S., & Svensson, T. (2011). *Similarity vs. homogeneity: Contextual effects in explaining trust*. *European Political Science Review*, 3(3), 345-369.

OECD (2019), "Under Pressure: The Squeezed Middle Class", from:

<https://www.oecd.org/social/under-pressure-the-squeezed-middle-class-689afed1-en.htm>

Oxfam Italia (2020), "Disuguitalia. Dati e considerazioni sulla disuguaglianza socio-economica in Italia." From:

https://www.oxfamitalia.org/wp-content/uploads/2020/01/Disuguitalia_2020_final.pdf

Oxfam Italia, 2020 "DISUGUITALIA. Dati e considerazioni sulla disuguaglianza socio-economica in Italia. Briefing di accompagnamento del rapporto Oxfam "Avere cura di noi" a cura di Oxfam Italia"

Pampel, F., Andrighetto, G., & Steinmo, S. (2019). *How institutions and attitudes shape tax compliance: a cross-national experiment and survey*. *Social Forces*, 97(3), 1337-1364.

Pickett, K., & Wilkinson, R. (2010). *The spirit level: Why equality is better for everyone*. Penguin UK.

Piff, P. K. (2014). *Wealth and the inflated self: Class, entitlement, and narcissism*. *Personality and Social Psychology Bulletin*, 40(1), 34-43.

Putnam, R. D. (2000). *Bowling alone: The collapse and revival of American community*. Simon and schuster.

Putnam, R. (2001). *Social capital: Measurement and consequences*. *Canadian journal of policy research*, 2(1), 41-51.

Rossi, R., Socci, V., Talevi, D., Mensi, S., Niolu, C., Pacitti, F., ... & Di Lorenzo, G. (2020). *COVID-19 pandemic and lockdown measures impact on mental health among the general population in Italy*. *Frontiers in psychiatry*, 790.

Saad, N. (2014). *Tax knowledge, tax complexity and tax compliance: Taxpayers' view*. *Procedia-Social and Behavioral Sciences*, 109, 1069-1075.

Schröder, J. M., & Neumayr, M. (2021). *How socio-economic inequality affects individuals' civic engagement: a systematic literature review of empirical findings and theoretical explanations*. *Socio-Economic Review*

Skopek, N., Buchholz, S., & Blossfeld, H. P. (2014). *National patterns of income and wealth inequality*. *International Journal of Comparative Sociology*, 55(6), 463-488.

Slemrod, J., & Weber, C. (2012). *Evidence of the invisible: toward a credibility revolution in the empirical analysis of tax evasion and the informal economy*. *International Tax and Public Finance*, 19(1), 25-53.

Starmans, C., Sheskin, M., & Bloom, P. (2017). *Why people prefer unequal societies*. *Nature Human Behaviour*, 1(4), 1-7.

Ugur, O. (2020). *Rethinking European Union In A Changing World: Politics, Economics And Issues*. *Rethinking European Union In A Changing World: Politics, Economics And Issues*.

United Nations (2020), "Inequality-Bridging the divide" from:

<https://www.un.org/en/un75/inequality-bridging-divide>

Uslaner, E. M., & Brown, M. (2005). *Inequality, trust, and civic engagement*. *American politics research*, 33(6), 868-894.

Uslaner, E. M. (2002). *The moral foundations of trust*. Available at SSRN 824504.
Van Barneveld, K., Quinlan, M., Kriesler, P., Junor, A., Baum, F., Chowdhury, A., ... & Rainnie, A. (2020). *The COVID-19 pandemic: Lessons on building more equal and sustainable societies*. *The economic and labour relations review*, 31(2), 133-157.

Yamagishi, T., Cook, K. S., & Watabe, M. (1998). *Uncertainty, trust, and commitment formation in the United States and Japan*. *American journal of sociology*, 104(1), AJSv104p165-194.

You, J. S. (2012). *Social trust: Fairness matters more than homogeneity*. *Political Psychology*, 33(5), 701-721.

Zhang, N., Andrighetto, G., Ottone, S., Ponzano, F., & Steinmo, S. (2016). "Willing to pay?" *Tax compliance in Britain and Italy: An experimental analysis*. *PloS one*, 11(2), e0150277.

APPENDIX STUDY 2

Appenix – questionnaire manipulation: condition inequality

Gentile partecipante, sta per iniziare una nuova vita nel paese di Koor...



Koor è una nazione bagnata a nord dal mare, mentre a sud, da est a ovest, confina con altri paesi. Conta 30.000.000 di abitanti concentrati prevalentemente nelle città principali. Koor è un paese abbastanza diseguale dal punto di vista della distribuzione del reddito. Rispetto ad altre nazioni, infatti, qui la differenza tra il reddito mensile percepito dai

cittadini più ricchi e il reddito mensile percepito dai cittadini più poveri è decisamente ampia.

Come può vedere nella figura, a Koor ci sono 5 classi di reddito:

I cittadini che rientrano nella classe di reddito 5 guadagnano in media 13.200 K al mese.

I cittadini che rientrano nella classe di reddito 4 guadagnano in media 6.600 K al mese.

I cittadini che rientrano nella classe di reddito 3 guadagnano in media 3.300 K al mese.

I cittadini che rientrano nella classe di reddito 2 guadagnano in media 1650 K al mese.

I cittadini che rientrano nella classe di reddito 1 guadagnano in media 825 K al mese.

Per permetterle di iniziare una nuova vita a Koor, le assegneremo una di queste cinque classi di reddito.

Le chiediamo di leggere con attenzione le informazioni che troverà nella prossima pagina.

Il suo reddito è di **3.300 K al mese.**

Questo significa che rientra nella **classe di reddito 3**

La sua nuova vita.

Per vivere a Koor, prima di tutto ha bisogno di una casa.
Le offriamo l'opportunità di sceglierla...

Le mostriamo diverse immagini di case disponibili a Koor. Come può vedere, le abbiamo organizzate in 5 gruppi di 3 case ciascuno, a seconda della classe di reddito mensile necessario per poterle acquistare e mantenere.

Una volta visionate le diverse opzioni, selezioni l'immagine della casa che vuole acquistare cliccandoci sopra.

ATTENZIONE: ha la possibilità di acquistare una sola casa, scegliendola tra quelle che rientrano nella classe di reddito a cui appartiene o in una classe di reddito inferiore.

Per questo, le ricordiamo che la sua classe di reddito è la classe di reddito 3 e guadagna 3.300 K al mese. Può quindi scegliere una casa tra quelle che rientrano nel Gruppo 3, oppure nel Gruppo 2, oppure nel Gruppo 1.

Le consigliamo di ruotare lo schermo e/o usare la funzione zoom in caso stesse compilando il test da cellulare e volesse vedere le immagini più grandi. Selezioni la casa

cliccando sopra all'immagine. Una volta selezionata l'immagine diventerà verde e potrà andare avanti cliccando sulla freccia blu.

Gruppo 5 Classe di reddito 5 = 13.200 k al mese



SIAMO SPIACENTI! PURTROPPO QUESTE CASE NON SE LE PUO' PERMETTERE

Gruppo 4 Classe di reddito 4 = 6.600 k al mese



SIAMO SPIACENTI! PURTROPPO QUESTE CASE NON SE LE PUO' PERMETTERE

Gruppo 3 Classe di reddito 3 = 3.300 k al mese



Gruppo 2 Classe di reddito 2 = 1.650 k al mese



Gruppo 1 Classe di reddito 1 = 825 k al mese



COMPLIMENTI!!! ORA HA UNA CASA

Ora che ha una casa, per vivere a Koor ha bisogno anche di un mezzo di trasporto. Le offriamo l'opportunità di sceglierlo...

Di seguito vedrà le immagini dei mezzi di trasporto. Come può vedere, sono organizzati in 5 gruppi, con 3 mezzi di trasporto ciascuno, a seconda della classe di reddito mensile necessario per poterli acquistare e mantenere.

Una volta visionate le diverse opzioni, selezioni l'immagine del mezzo che vuole acquistare cliccandoci sopra.

ATTENZIONE: Ha la possibilità di acquistare solo un mezzo di trasporto, scegliendolo tra quelli che rientrano nella classe di reddito a cui appartiene o una classe di reddito inferiore. Le ricordiamo che la sua classe di reddito è la classe di reddito 3 e guadagna 3.300 K al mese. Può quindi scegliere un mezzo di trasporto tra quelli che rientrano nel Gruppo 3, oppure nel Gruppo 2, oppure nel Gruppo 1.

Le consigliamo di ruotare lo schermo e/o usare la funzione zoom in caso stesse compilando il test da cellulare e volesse vedere le immagini più grandi. Selezioni il mezzo di trasporto cliccandoci sopra.

Una volta selezionata l'immagine diventerà verde e potrà andare avanti cliccando sulla freccia blu.

Gruppo 5 Classe di reddito 5 = 13.200 k al mese



SIAMO SPIACENTI! PURTROPPO QUESTI MEZZI DI TRASPORTO NON SE LI PUO' PERMETTERE

Gruppo 4 Classe di reddito 4 = 6.600 k al mese



SIAMO SPIACENTI! PURTROPPO QUESTI MEZZI DI TRASPORTO NON SE LI PUO' PERMETTERE

Gruppo 3 Classe di reddito 3 = 3.300 k al mese



Gruppo 2 Classe di reddito 2 = 1.650 k al mese



Gruppo 1 classe di reddito 1 = 825 k al mese



COMPLIMENTI!!!! ORA HA ANCHE UN MEZZO DI TRASPORTO

È primavera inoltrata e deve decidere dove trascorrere le sue vacanze quest'estate. Le offriamo l'opportunità di sceglierle...

Come può vedere di seguito queste ci sono diverse possibilità di vacanza a Koor. Anche in questo caso, sono organizzate in 5 gruppi, con 3 tipologie di vacanza ciascuno, a seconda della classe di reddito mensile necessario per poterle acquistare.

*Una volta visionate le diverse opzioni, **selezioni l'immagine della vacanza che vuole acquistare cliccandoci sopra.***

ATTENZIONE: Ricordi che può acquistare una sola tipologia di vacanza, scegliendola tra quelle che rientrano nella sua classe di reddito oppure in una classe di reddito inferiore.

Le ricordiamo che la sua classe di reddito è la **classe di reddito 3** e guadagna **3.300 K** al mese. Può quindi scegliere una vacanza tra quelle che rientrano nel **Gruppo 3**, oppure nel **Gruppo 2**, oppure nel **Gruppo 1**.

Le consigliamo di ruotare lo schermo e/o usare la funzione zoom in caso stesse compilando il test da cellulare e volesse vedere le immagini più grandi. Selezioni la vacanza cliccandoci sopra.

Una volta selezionata l'immagine diventerà verde e potrà andare avanti cliccando sulla freccia blu.

Gruppo 5 Classe di reddito 5 = 13.200 k al mese



un viaggio nello spazio



nella sua isola privata (non le costa nulla)



sul suo panfilo privato (non le costa nulla)

SIAMO SPIACENTI! PURTROPPO QUESTE VACANZE NON SE LE PUO' PERMETTERE

Gruppo 4 Classe di reddito 4 = 6.600 k al mese



una maxi crociera



vacanza nella sua casa al mare (non le costa nulla)



soggiorno in un villaggio vacanze su un'isola tropicale

SIAMO SPIACENTI! PURTROPPO QUESTE VACANZE NON SE LE PUO' PERMETTERE

Gruppo 3 Classe di reddito 3 = 3.300 k al mese



giro di Koor in camper (1 settimana)



trekking sulla catena montuosa di Koor (1 settimana)



soggiorno in un villaggio sulle coste di Koor (1 settimana)

Gruppo 2 Classe di reddito 2 = 1.650 k al mese



fine settimana in campeggio



qualche pic nic in spiaggia nei giorni più caldi



4 giorni a Fesian a casa di un parente

Gruppo 1 Classe di reddito 1 = 825 k al mese

Purtroppo i Kooriani che rientrano in questa classe di reddito non possono permettersi vacanze

SPERIAMO LEI ABBAIA AVUTO LA POSSIBILITA' DI PRENOTARE LA SUA VACANZA!