

TAXATION EDUCATION IN SECONDARY SCHOOLS

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ABSTRACT

This study aims to understand the existing levels of taxation knowledge evident amongst a sample size of tertiary students. Eligible participants were asked to complete an online survey in an attempt to ascertain the degree to which their secondary school curriculum engaged with elements of Australia's taxation regime. A further component of the study required participants to consider whether tax education should be adopted into Australia's secondary school curriculum, and sought to ascertain whether formal taxation education – whilst at secondary school – would have proved useful or applicable to their future taxpayer obligations. The results of the study indicate that a majority of the participants agree with the proposition that formal tax education should be introduced into secondary school curriculum and, as a corollary, would assist taxpayers in their interactions with Australia's taxation system. In light of the outcomes of this study, it is recommended that the Department of Education and Training, in collaboration with the Australian Taxation Office and other relevant agencies, devise a strategy for the development and introduction of a compulsory taxation education programme within all Australian secondary schools to support and inform future generations of Australian taxpayers.

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I INTRODUCTION

The secondary school curriculum has been at the forefront of national and global scrutiny for some time now.¹ Relevantly, the level of financial literacy among students and citizens alike has become an area of increasing concern.²

Financial literacy is an essential life skill, affording individuals the ability to navigate financial decisions whilst simultaneously strengthening their financial well-being.³ As a consequence, sound financial literacy in a population also promotes inclusive growth, and resilient financial systems and economies.⁴

In recognition of the need for improved and sustained financial literacy, the Australian National Financial Literacy Strategy (ANFLS) was first developed in 2011 – later revised in 2014 – to impact upon perceived educational deficiencies in this area.⁵ One of the key strategic priorities for the period 2014–17 was to ‘[e]ducate the next generation, particularly through the formal education system’.⁶ The core actions proposed in respect of this priority included: a curriculum-based approach to teaching financial literacy in primary and secondary schools;⁷ building teachers’ capabilities;⁸ developing resources for teachers and students linked to the Australian Curriculum website;⁹ extending opportunities to engage students in completing the post-compulsory years of education, with a particular emphasis on students in the Vocational Education and Training sector;¹⁰ and, engaging parents and families to help amplify the core messages students and young people learn through formal education.¹¹

¹ See, eg, Ministerial Council for Education, Early Childhood Development and Youth Affairs, *National Consumer and Financial Literacy Framework* (2009) <http://www.curriculum.edu.au/verve/_resources/Financial_Literacy_Framework_revised2009.pdf>; Organisation for Economic Co-operation and Development (OECD), *PISA 2012 Assessment and Analytical Framework: Mathematics, Reading, Science, Problem Solving and Financial Literacy* (11 February 2013) <https://www.oecd-ilibrary.org/education/pisa-2012-assessment-and-analytical-framework_9789264190511-en>.

² OECD, *PISA 2015 Results (Volume IV): Students’ Financial Literacy* (24 May 2017) <<https://www.oecd-ilibrary.org/docserver/9789264270282-en.pdf?expires=1523245128&id=id&accname=guest&checksum=BE1235FB5DB60EB4816DAFECC8C87B4A>>.

³ Ibid 3.

⁴ Ibid 40; OECD, *PISA 2012*, above n 2.

⁵ Australian Securities and Investment Commission (ASIC), *Report 229: National Financial Literacy Strategy* (March 2011) <<http://www.financialliteracy.gov.au/media/218312/national-financial-literacy-strategy.pdf>>; ASIC, *Report 403: National Financial Literacy Strategy 2014–2017* (August 2014) <<https://asic.gov.au/regulatory-resources/find-a-document/reports/rep-403-national-financial-literacy-strategy-2014-17>>.

⁶ ASIC, *Report 229*, above n 5; ASIC, *Report 403*, above n 5, 18–21.

⁷ ASIC, *Report 403*, above n 5, 18, [1.1].

⁸ Ibid [1.2].

⁹ Ibid [1.3]. See also, Australian Curriculum, *Home* (24 May 2017) <<https://www.australiancurriculum.edu.au>>.

¹⁰ Ibid 19.

¹¹ Ibid.

While the ANFLS initiative has shown signs of improving the financial literacy of the Australian community,¹² attempts to facilitate taxation education as a fundamental aspect of the financial landscape remained ambiguous at the time this study was conducted.¹³

However, in recent years a strategic collaboration between the Australian Securities and Investment Commission (ASIC), the Australian Taxation Office (ATO) and the Australian Curriculum, Assessment and Reporting Authority has led to the development and introduction of a consumer and financial literacy 'curriculum connections' resource featured on the Australian Curriculum website.¹⁴ This resource showcases where financial literacy sits within the Australian curriculum learning areas, provides interactive activities to assist teachers in planning and delivering their learning programmes,¹⁵ and features links to ASIC's 'MoneySmart Teaching'¹⁶ and the ATO's 'Tax, Super and You'¹⁷ initiatives.

While these resources identify the need for, and importance of, developing financial literacy – and attempt to address the issue in an informal, non-invasive and supportive manner – it is the opinion of the authors, supported by the findings in this study,¹⁸ that financial literacy and, ideally, taxation education form an integral component of Australia's secondary school curriculum as either an independent subject or integrated into other strands of the broader curriculum.¹⁹

II RESEARCH OBJECTIVES

A general lack of academic literature in the field of taxation education and secondary schools, as will be discussed later, motivates this study. Against this background, this study aimed to: i) identify the type of taxation education that a sample size of undergraduate students studying at Curtin University (target group) received whilst they attended secondary school; ii) ascertain whether the target group desired a compulsory form of taxation education be provided to students in secondary schools; iii) evaluate the

¹² ASIC, *NFLS Annual Highlights Report 2016-17* (2017) <<http://www.financialliteracy.gov.au/media/560953/nfls-annual-highlights-report-16-17.pdf>>.

¹³ ASIC, *NFLS Annual Highlights Report 2015-16* (2016) <<https://www.moneysmart.gov.au/media/560313/nfls-annual-highlights-report-2016-web-version.pdf>>.

¹⁴ Australian Curriculum, *Curriculum Connector: Consumer and Financial Literacy* (2018) <<https://www.australiancurriculum.edu.au/resources/curriculum-connections/portfolios/consumer-and-financial-literacy/?searchTerm=taxation#dimension-content>>.

¹⁵ Ibid.

¹⁶ ASIC, *MoneySmart Teaching* <<https://www.moneysmart.gov.au/teaching>>: a dedicated educational resource aimed at developing consumer and financial literacy capabilities in young Australians.

¹⁷ ATO, *Tax, Super and You* <<https://www.taxsuperandyou.gov.au>>: a free online educational resource aimed at secondary school students, but available to anyone. It explains how the taxation and superannuation systems work, the benefits to the community and the role Australians play in supporting these systems.

¹⁸ This position is further supported by the pervading literature on the topic. See, eg, OECD, *National Strategies for Financial Education: OECD/INFE Policy Handbook* (16 November 2015) <<http://www.oecd.org/daf/fin/financial-education/National-Strategies-Financial-Education-Policy-Handbook.pdf>>; OECD, *Financial Education in Schools* (2012) <https://www.oecd.org/finance/financial-education/FinEdSchool_web.pdf>.

¹⁹ OECD, *Financial Education in Schools*, above n 18, 6.

confidence levels of the target group when completing their first income tax return; and, iv) ascertain which areas of financial literacy were of most importance to the target group.

III LITERATURE REVIEW

This section describes a selection of past studies on taxation education and complementary literature.

A Australia's self-assessment framework

Australia has operated a system for self-assessment of income tax since 1986/87.²⁰ Under this system, the onus to assess tax liability vests with the taxpayer.²¹ This shift in responsibility from the tax authority to the taxpayer raises concerns with respect to voluntary compliance and associated non-compliance behaviours.

Hence, in order to comply with Australia's taxation laws, taxpayers need to possess some degree of basic knowledge and understanding of personal taxation matters. In particular, individual taxpayers need to have a rudimentary understanding of the concepts of income, deductions, offsets, and exemptions, in order to accurately compute their tax liability.²² This is especially crucial as the taxpayers remain answerable to the tax authority in the case of a tax audit.

B Taxation education, knowledge and compliance

Kasippilai²³ argues that taxation knowledge, which may be defined as 'the level of awareness or sensitivity of the taxpayer to taxation legislation and the processes, by which taxpayers become aware of taxation legislation and other tax-related information',²⁴ is an essential element in a self-assessment tax system,²⁵ particularly in determining accurate tax liability and encouraging taxpayers to voluntarily comply with

²⁰ See, Treasury, *Report on Aspects of Income Tax Self Assessment* (August 2004) <http://selfassessment.treasury.gov.au/content/_download/report/final_report.pdf>.

²¹ *Income Tax Assessment Act 1936* (Cth) s 161.

²² *Income Tax Assessment Act 1997* (Cth) s 4-15.

²³ Jeyapalan Kasippilai, 'Taxpayer Knowledge Index as a Clue for Non-Compliance' (2000) 81(3) *Journal on Pakistan's Taxation Laws* 1.

²⁴ Adesina Olugoke Oladipupo and Uyioghosa Obazee, 'Tax Knowledge, Penalties and Tax Compliance in Small and Medium Scale Enterprises in Nigeria' (2016) 8 *iBusiness* 1-9, 2; see also, John Hasseldine, Kevin Holland and Pernill van der Rijt, 'The Market for Corporate Tax Knowledge' (2011) 22(1) *Critical Perspectives on Accounting* 39.

²⁵ Kasippilai, above n 23.

the tax regime.²⁶ Similarly, the studies of Loo²⁷ and Loo et al²⁸ suggest that tax knowledge is the most influential factor when assessing taxpayers' compliance behaviour under a self-assessment system.²⁹

The correlation between taxation knowledge and tax compliance is empirically established by several other studies,³⁰ which documented that possessing tax knowledge would lead to higher compliance rates. Conversely, it has been argued that the absence of tax knowledge may lead to non-compliance. This is postulated by McKerchar,³¹ who studied small business taxpayers in Australia. In her study, McKerchar suggested that small business taxpayers may not be aware of their tax knowledge shortfall and this may lead to unintentional non-compliant behaviour.

The level of taxation education received by taxpayers is therefore an important factor that contributes to the understanding of taxation requirements, especially as they relate to compliance, computation and reporting of tax liability. Taxation education has broadly been defined, with consensus, as 'a general introduction to concepts and principles of taxation covering personal, business and corporation taxation, tax administration, assessment and appeal and basic tax planning for individuals and businesses'.³²

In their study, Lai et al³³ sought to understand whether an appetite for taxation education existed among a sample of Malaysian undergraduate students from non-accounting disciplines. Whilst the primary focus of this study was to ascertain whether the sample shared an enthusiasm for the introduction of taxation education into their curriculum, their analysis was grounded, in part, on the notion that an understanding of the basic principles of taxation law could lend itself to enhanced tax compliance. Indeed, in drawing their conclusions, Lai et al argued that taxation education is paramount to developing tax

²⁶ See also, Mohd Rizal Palil, 'Does Tax Knowledge Matter in Self-Assessment System? Evidence from the Malaysian Tax Administration' (2005) 6(2) *Journal of American Academy of Business* 80; Natrah Saad Muzainah Mansor and Idawati Ibrahim, 'The Self-Assessment System and Its Compliance Costs' (2004) 2(1) *National Accounting Research Journal* 1.

²⁷ Ern Chen Loo, 'Tax Knowledge, Tax Structure and Compliance: A Report on a Quasi-Experiment' (2006) 12(2) *New Zealand Journal of Taxation Law and Policy* 117.

²⁸ Ern Chen Loo, Margaret McKerchar and Ann Hansford, 'Understanding the Compliance Behavior of Malaysian Individual Taxpayers Using a Mixed Method Approach' (2009) 4(1) *Journal of the Australasian Tax Teachers Association* 181.

²⁹ For the purposes of this study, the definition of tax compliance, offered by James and Alley, which considers tax compliance in terms of the difference between the person's legal tax liability and the amount of tax finally collected on a voluntary basis or by enforcement action, has been adopted. See, Simon James and Clinton Alley, 'Tax Compliance, Self-Assessment and Tax Administration in New Zealand – Is the Carrot or Stick More Appropriate to Encourage Compliance?' (1999) 5(1) *New Zealand Journal of Taxation Law and Policy* 3, 11.

³⁰ See, eg, Erich Kirchler, Apolonia Niemirowski and Alexander Wearing, 'Shared Subjective Views, Intent to Cooperate and Tax Compliance: Similarities between Australian Taxpayers and Tax Officers' (2006) 27(4) *Journal of Economic Psychology* 502; Jeyapalan Kasipillai and Hijattulah Abdul Jabbar 'Gender and Ethical Differences in Tax Compliance' (2006) 11(2) *Asian Academy of Management Journal* 73.

³¹ Margaret McKerchar, 'Understanding Small Business Taxpayers: Their Sources of Information and Level of Knowledge of Taxation' (1995) 12(1) *Australian Tax Forum* 25.

³² This definition was adopted throughout the conduct of this study. See, eg, Ming Ling Lai, Yaacob Zalilawati, Mahat Mohd Amran and Kwai Fatt Choong, 'Quest for Tax Education in Non-Accounting Curriculum: A Malaysian Study' (2013) 9(2) *Asian Social Science* 154, 155.

³³ *Ibid.*

knowledge and a compliant tax culture.³⁴ This view is echoed by the prior studies of Eriksen and Fallan,³⁵ Kasipillai et al³⁶ and Sarker,³⁷ which found that with a reasonable understanding of the tax laws, individuals are more willing to respect the tax system and, thus, become more tax compliant. The presupposition is therefore: with basic taxation education, a person is better equipped to understand and comply with taxation laws.

C Tax education and secondary schools

With the exception of studies conducted by Eriksen and Fallan,³⁸ Craner and Lymer,³⁹ Miller and Woods,⁴⁰ Juchau and Neale,⁴¹ Schwartz and Stout,⁴² Hite and Hasseldine,⁴³ Kasipillai et al,⁴⁴ Furnham,⁴⁵ Tan and Veal,⁴⁶ Lai,⁴⁷ and Lai et al,⁴⁸ there is limited academic literature generally available on the topic of taxation education.

Notably, however, the limited academic literature available on this topic is divided on the appropriate phase in the education cycle to introduce taxation education. In South Africa, Oberholzer and Nel⁴⁹ argued that implementing tax education in primary school or at an earlier secondary level would have the best chance of success, and ensure that a large percentage of future taxpayers have the opportunity to receive some form of tax education.⁵⁰ However, Furnham⁵¹ – through examining children ranging from 10 to 15 years old – found the participants unable to fully comprehend the nature and purpose of

³⁴ Ibid 155.

³⁵ Knut Eriksen and Lars Fallan, 'Tax Knowledge and Attitudes Towards Taxation: A Report on Quasi-Experiment' (1996) 17(3) *Journal of Economic Psychology* 387.

³⁶ Jeyapalan Kasipillai, Norhani Aripin and Noor Afiza Amran, 'The Influence of Education on Tax Avoidance and Tax Evasion' (2003) 1(2) *eJournal of Tax Research* 134.

³⁷ Tapan Sarker, 'Improving Tax Compliance in Developing Countries via Self-Assessment Systems – What Could Bangladesh Learn from Japan' (2003) 9(6) *Asia-Pacific Tax Bulletin* 1.

³⁸ Eriksen and Fallan, above n 35.

³⁹ John Craner and Andrew Lymer, 'Tax Education in the UK: A Survey of Tax Courses in Undergraduate Accounting Degrees' (1999) 8(2) *Accounting Education* 127.

⁴⁰ Angharad Miller and Christine Woods, 'Undergraduate Tax Education: A Comparison of Educators' and Employers' Perceptions in the UK' (2000) 9(3) *Accounting Education* 223.

⁴¹ Roger Juchau and Ray Neale, 'Taxation in Australian Undergraduate Accounting Courses: A Review and Case Note' (2001) 10(1) *Accounting Education* 27. This study sought to identify the presence of the subject of taxation in undergraduate accounting courses in Australia for the period 1945–95.

⁴² Bill Schwartz and David Stout, 'A Comparison of Practitioner and Educator Opinions on Tax Education Requirement for Undergraduate Accounting Major' (1987) 2 *Issues in Accounting Education* 112.

⁴³ Peggy Hite and John Hasseldine, 'Tax Practitioner Credentials and the Incidence of IRS Audit Adjustments' (2003) 17(1) *Accounting Horizon* 1.

⁴⁴ Kasipillai, Aripin and Amran, above n 36.

⁴⁵ Adrian Furnham, 'Understanding the Meaning of Tax: Young Peoples' Knowledge of the Principles of Taxation' (2005) 34(5) *Journal of Behavioral and Experimental Economics* 703.

⁴⁶ Lin Mei Tan and John Veal, 'Tax Knowledge for Undergraduate Accounting Majors: Conceptual v Technical' (2005) 3(1) *eJournal of Tax Research* 28.

⁴⁷ Ming Ling Lai, 'Introducing Tax Education in Non-Accounting Curriculum in Higher Education: Survey Evidence' (2009) 7(1) *Journal of Financial Reporting and Accounting* 37.

⁴⁸ Lai et al, above n 32.

⁴⁹ Ruanda Oberholzer and Martelize Nel, 'The Road to an Improved Tax Curriculum in South African Schools' (2006) 10(1) *Education as Change* 105–20.

⁵⁰ Ibid 109.

⁵¹ Furnham, above n 45.

taxation. This, in turn, led Furnham to argue that taxation education should be offered at a tertiary level, when students were more able to comprehend the subject matter.⁵²

In the Australian context, the authors of this paper are unaware of any study that has been conducted to examine the existing level of taxation education in Australian primary or secondary schooling phases. Traditionally, taxation education has primarily been delivered at a tertiary level, which is consistent with the evaluated literature. However, a recurring theme in many Organisation for Economic Co-operation and Development (OECD) countries is working with school children (both primary and secondary) to develop a fundamental understanding of the importance and operation of taxation laws and rules.⁵³ The rationale, consistent with the findings of Oberholzer and Nel,⁵⁴ is that this segment of the population is key to effecting a long-term cultural shift and improving tax compliance.⁵⁵ Notable initiatives include: Jamaica's 'Schools Tax Education Programme';⁵⁶ Kenya's 'Schools Outreach Programme';⁵⁷ Mauritius's 'Tax Education and Communication Department';⁵⁸ the mandate on Morocco's General Directorate of Taxes to educate children about taxes;⁵⁹ and Australia's 'Tax, Super and You' programme, as discussed above.

Whilst each of these initiatives has produced successful results, and indicated positive trends towards improving taxpayer compliance through the use of taxation education,⁶⁰ none of the evaluated jurisdictions have implemented taxation education as a core component of the school curriculum, despite recognition of the relative benefits associated with this measure.⁶¹

The primary limitations foreshadowed in the literature with respect to the introduction of taxation education as a core component of the curriculum, include: i) educators feeling ill-prepared or incapable of delivering the information;⁶² and, ii) poorly constructed content and resourcing barriers.⁶³

It is beyond the scope of this study to address these limitations; however, the authors of this paper have earmarked this issue to be discussed in subsequent publications. Notwithstanding the limitations noted above, the findings of this study support the introduction of taxation education into the secondary school curriculum.

⁵² See also, Lai, above n 47.

⁵³ OECD, *Building Tax Culture, Compliance and Citizenship* (2015) <<http://ifuturo.org/documentacion/Building%20tax%20culture.pdf>>.

⁵⁴ Oberholzer and Nel, above n 49.

⁵⁵ OECD, *Building Tax Culture*, above n 53, 18.

⁵⁶ *Ibid* 89–94.

⁵⁷ *Ibid* 95–8.

⁵⁸ *Ibid* 117–21.

⁵⁹ *Ibid* 129–34.

⁶⁰ *Ibid*.

⁶¹ OECD, *Financial Education in Schools*, above n 18.

⁶² See Gladson Nwanna and Darlington Richards, 'The Imperative of Basic Tax Education for Citizens' (2010) 3(9) *American Journal of Business Education* 61–6; Furnham, above n 45; Oberholzer and Nel, above n 49.

⁶³ See Gladson Nwanna and Darlington Richards, 'The Imperative of Basic Tax Education for Citizens' (2010) 3(9) *American Journal of Business Education* 61–6; Furnham, above n 45; Oberholzer and Nel, above n 49.

With respect to the literature examined (academic and otherwise), there appears to be in-principle support towards the introduction of taxation education in secondary schools; the merits of which are well documented.

Against this background, discussion in this article will now turn to the research study conducted.

IV RESEARCH METHODOLOGY

A self-administered, mixed method survey was designed to collect the data. The purpose of the survey was to broadly assess the participants' exposure to and corresponding attitude towards the Australian taxation regime. In doing so, the survey also sought to ascertain whether participants would have found formal taxation education – whilst at secondary school – useful or applicable to their future taxpayer obligations.

The use of a survey to collect the data was selected as the appropriate methodology for this study based on the relative efficiencies associated with questionnaire construction, administration and data collection.⁶⁴ This methodology was also consistent with the prior literature examined in this article.⁶⁵

The survey comprised 26 questions. The questions were chosen based on their ability to address the following components:

1. Personal and demographic information;
2. Previous exposure to taxation education as provided during the participants' secondary schooling;
3. Knowledge of taxation and associated attitude towards tax compliance, commensurate with assessing confidence levels in fulfilling personal tax obligations;
4. Perception towards the introduction of compulsory taxation education into Australia's secondary school curriculum; and
5. Perceived areas of importance in financial literacy.

The survey was administered via email and through online social media platforms. The survey was primarily targeted at Curtin University undergraduate students enrolled in the introductory taxation unit, 'Introduction to Australian Taxation Law' (the unit). This unit forms part of the core curriculum for the award of Bachelor of Commerce or Bachelor of Laws/Bachelor of Commerce (Taxation) (double degree), and is usually undertaken by a student in their first or second year of study.⁶⁶ This unit is offered internally and

⁶⁴ Laura Aaron, 'Survey Research' (2012) 84(2) *Radiologic Technology* 190–2; Patricia Moy and Joe Murphy, 'Problems and Prospects in Survey Research' (2016) 93(1) *Journalism & Mass Communication Quarterly* 16.

⁶⁵ See, eg, Lai et al, above n 32.

⁶⁶ Curtin University, *TAXA2000 (v.1) Introduction to Australian Tax Law* (2018) <<http://handbook.curtin.edu.au/units/31/316246.html>>.

externally through Curtin University across four campus locations,⁶⁷ and wholly online through Open Universities Australia.

The survey was distributed to a total of 457 students who were enrolled in the unit, via email and Blackboard announcement. In addition, the survey was also distributed online through the Curtin Tax Team's social media profile to reach a broader audience. Responses were voluntary, and 211 questionnaires were collected and analysed. The responses were collated by the lead investigator, through the mediums of SurveyMonkey and Excel. Observational analysis was then undertaken by the research team to identify emergent patterns not explicitly stated in the survey. The theoretical framework for this analytical methodology is based on identifying, analysing, and reporting themes within the data to better illustrate the relationship between the research questions and the results.⁶⁸

V FINDINGS

This section reports on the participants' responses and characteristics as identified in the study.

Q1: What is your gender?		
Answer options	Response (%)	Response (n)
Female	61.4%	129
Male	38.6%	81
	<i>answered question</i>	210
	<i>skipped question</i>	1

Principally, this question sought to ascertain if the participant group was representative of the broader university community.

This question was attempted by 99.5 per cent of the participants in the survey. It found that 61.43 per cent of the respondents identified as female and 38.57 per cent of the respondents identified as male. Interestingly, these results were within 5–6 per cent of the reported gender mix statistics for both male (44.07 per cent) and female (55.91 per cent) students attending Curtin University for the 2016 academic year.⁶⁹

⁶⁷ TAXA2000 is available at the following Curtin University locations: Bentley Campus, Charles Telfair Institute Mauritius, Miri Sarawak Campus and Singapore Campus.

⁶⁸ Virginia Braun and Victoria Clarke, 'Using Thematic Analysis in Psychology' (2006) 3(2) *Qualitative Research in Psychology* 77.

⁶⁹ Curtin University, *Curtin University Student Statistics 2012–2016* (23 February 2017) <<https://planning.curtin.edu.au/stats/students2012-2016.cfm>>.

Q2: What is your age?		
Answer options	Response (%)	Response (n)
18 to 24	52.1%	110
25 to 34	30.8%	65
35 to 44	10.4%	22
45 to 54	5.2%	11
55 to 64	1.4%	3
65 to 74	0.0%	0
75 or older	0.0%	0
<i>answered question</i>		211
<i>skipped question</i>		0

This question aimed to determine the age range of the respondents. This question was attempted by 100 per cent of the participants in the survey. The results show that a majority of the respondents were aged between 18 and 24, making up 52.13 per cent of the participant group. Sequentially, the other age groups were: 25 to 34 (30.81 per cent); 35 to 44 (10.43 per cent); 45 to 55 (5.21 per cent); and 55 to 64 (1.42 per cent).

These results were anticipated and preferable for the research study. As the study aimed to identify the level of taxation education experienced by a participant through their secondary education, targeting students enrolled in a unit offered at an early stage in their course was suspected by the researchers to yield reliable and comparable results.

Recent school leavers, those born between 1992 and 1998, would be in a more suitable position to describe their experience with the secondary school curriculum, having recently concluded this phase of their education. Those born prior to 1992 provide an interesting point of comparison in respect of the consistency or availability of taxation education over time.

Q3: Are you an Australian citizen?		
Answer options	Response (%)	Response (n)
Yes	81.0%	171
No	19.0%	40
<i>answered question</i>		211
<i>skipped question</i>		0

The assumption in this question is that an Australian citizen is likely to participate in the Australian tax regime on a resident basis and may have attended secondary school in Australia. Whilst the researchers acknowledge that Australian citizenship is not a

requirement to participate in Australian secondary schooling, this question nonetheless provides useful context in respect of the mix of nationalities present in the participant group.

This question was attempted by 100 per cent of the participants in the survey. The results show that 81 per cent of the participants identify as Australian citizens. Question 4 further investigates the participants who supplied a 'No' response to this question.

Q4: If you answered 'No' to Question 3, what is your country of citizenship? (If you have dual citizenship, please provide details of all countries.)		
Answer options	Response (%)	Response (n)
	21.8%	46
	<i>answered question</i>	46
	<i>skipped question</i>	165

This question was attempted by 21.8 per cent of the participants in the survey. Interestingly, six more participants responded to this question than anticipated. It is suspected that a misinterpretation of the instructions relative to this question lead to this anomalous result.

Of the respondents to this question, 58.7 per cent were between the ages of 18 and 24, 85.2 per cent of whom were either enrolled full or part time at university; 26.1 per cent were between 25 and 34, 91.6 per cent of whom were enrolled at university; 10.8 per cent were between 35 and 44, 100 per cent of whom were enrolled at university; and 4.4 per cent were between 45 and 55, 100 per cent of whom were enrolled at university.

Further analysis revealed that respondents to this question hailed from 21 different countries,⁷⁰ with 4 per cent reporting dual citizenship with Australia and an additional 4 per cent listing as Australian Permanent Residents.

Q5: Are you currently enrolled as a student at an Australian university?		
Answer options	Response (%)	Response (n)
Yes, full time	55.7%	117
Yes, part time	22.9%	48
No, I am not currently enrolled	21.4%	45
	<i>answered question</i>	210

⁷⁰ These included, Sri Lanka, Mauritius, India, Zimbabwe, China, Malaysia, Iran, Nepal, Singapore, Hong Kong, Russia, Pakistan, Thailand, Philippines, South Africa, Ireland, New Zealand, Indonesia, Tanzania, Taiwan and United Kingdom.

<i>skipped question</i>	1
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The results of this question were contrary to the researchers' hypotheses. Whilst some responses were anticipated for the 'No, I am not currently enrolled' field, a result of 21.4 per cent was beyond expectation. Given the variety of ways in which the survey was distributed – particularly in the form of social media – it is speculated that past students or recent graduates may have taken it upon themselves to contribute responses. This analysis is informed by the fact that 62.2 per cent of those who responded in this field fell in the age range of 18–24, and 24.4 per cent fell in the age range of 25–34.

Whilst this seems anomalous in light of the direction of the study, the broad data remains robust enough to yield valuable results. For this reason, the data has continued to be examined with these participants included.

Q6: What is your current employment situation?		
Answer options	Response (%)	Response (n)
Full-time employment	39.3%	83
Part-time employment	18.5%	39
Casual employment	23.7%	50
Not currently employed	18.5%	39
<i>answered question</i>		211
<i>skipped question</i>		0

A necessary component of the research study was to understand the current employment status of the participant group. The rationale being that those respondents who were – or had been – engaged in employment would be capable of addressing their ability, and confidence levels, in fulfilling their tax obligations.

Notably, 81.52 per cent of the participant group were engaged in some form of employment. Full-time employment accounted for 39.34 per cent, which was the largest group and populated predominantly (47 per cent) by those not currently enrolled as students.

These results were expected given the analysis conducted in the preceding questions and, although not ideal, remain valuable and instructive given the research questions to be answered.

Q7: What year did you leave secondary school?		
Answer options	Response (%)	Response (n)
2014	3.4%	7

2013	13.5%	28
2012	10.1%	21
2011	9.6%	20
2010	4.3%	9
2009	9.1%	19
2008	6.7%	14
2007	1.9%	4
2006	4.8%	10
2005	4.3%	9
Other (please specify)	32.2%	67
<i>answered question</i>		208
<i>skipped question</i>		3

The research study relied on the assumption that recent school leavers, those who completed their secondary education between 2009 and 2014, would be in a more suitable position to describe their exposure to tax education, having recently concluded this phase of their education. Those who completed their secondary schooling before 2010 provide an interesting point of comparison in respect of the availability of taxation education over time.

The results were comparable to the assumptions and shared a strong correlation with the dominate age range of 18–24. One hundred per cent of secondary school leavers fell within this field.

Q8: In relation to your secondary education please indicate the type of educational institution you attended.		
Answer options	Response (%)	Response (n)
Independent boys' school	5.3%	11
Independent girls' school	12.1%	25
Independent co-education school	27.7%	57
State government school	49.0%	101
Other (please specify)	5.8%	12
<i>answered question</i>		206
<i>skipped question</i>		5

Q9: If you attended an independent educational institution, please indicate which one.		
Answer options	Response (%)	Response (n)
Catholic	36.8%	46
Anglican	8.8%	11
Christian	6.4%	8
Adventist	0.0%	0
Uniting	6.4%	8
Baptist	2.4%	3
Non-denominational	28.8%	36
Other (please specify)	10.4%	13
<i>answered question</i>		125
<i>skipped question</i>		86

Q10: Where was your educational institution located?		
Answer options	Response (%)	Response (n)
Perth and surrounding areas	11.7%	24
South of the river	18.9%	39
North of the river	17.5%	36
Hills district	3.4%	7
Goldfields region	1.0%	2
Northwest region	1.9%	4
Southwest region	5.3%	11
Other (please specify)	40.3%	83
<i>answered question</i>		206
<i>skipped question</i>		5

Questions 8, 9 and 10 were intended to be used as a baseline for comparison with Questions 11 and 12. The researchers sought to understand whether the type or location of an educational institution impacted on the delivery of tax education.

Q11: Looking back to your secondary schooling, did you receive any information on taxation from your school?		
Answer options	Response (%)	Response (n)
Yes	23.4%	45
No	76.6%	147
<i>answered question</i>		192
<i>skipped question</i>		19

It is worth noting, prior to proceeding with further analysis, that from this point of the study forward, the sample size of the participant group and response rate fell into decline. The researchers suspect survey fatigue, time management or lack of interest may have impacted on the participant group. The researchers do not anticipate that this decline materially affects the quality of the results obtained in the survey.

The results in this question were expected, with 23.44 per cent of the participant group reportedly receiving some form of taxation education, and 76.56 per cent not.

This question was crucial to the research study and availed the first of several high-level themes. Whilst these results showcase a dearth of taxation education within the secondary school curriculum, generally, it is interesting to note that of the 23.4 per cent who received some form of taxation education, 53.3 per cent of those respondents attended a state government school, and a further 26.6 per cent attended an independent co-education school.

Whilst these results share a direct correlation to the responses in Questions 8, 9 and 10, and are representative of the participant group's personal and demographic information, it may be said that participants who undertook their secondary education through either a state government or independent co-education school received more exposure to taxation education and are arguably more confident in meeting – or complying with – their tax obligations. These observations and emerging themes were further assessed in the analysis of later questions.

Q12: Did your school provide any structured lessons that explained to students the purpose of taxation?		
Answer options	Response (%)	Response (n)
Yes	13.0%	25
No	87.0%	167
<i>answered question</i>		192
<i>skipped question</i>		19

Whilst 87 per cent of the participant group reportedly received no structured form of taxation education, of the 13 per cent that did, 76 per cent attended either a state government or independent co-education school, thus reinforcing the theme.

Q13: If you answered 'Yes' to Questions 11 or 12, please indicate from the list below the types of information or lessons provided.		
Answer options	Response (%)	Response (n)
The role of taxation in society	32.1%	17
The organisations involved within the taxation system	0.0%	0
How to complete a taxation return	1.9%	1
What types of income are assessable	5.7%	3
What types of deductions are claimable	0.0%	0
Where to obtain information to assist you to find out more information about the taxation system	0.0%	0
How taxes are used in society	22.6%	12
Types of different business structures and, in particular, the tax that applies to them	9.4%	5
Other (please specify)	28.3%	15
	<i>answered question</i>	53
	<i>skipped question</i>	158

The purpose of this question was to evaluate the type and quality of the information delivered to the participant group in receipt of taxation education. As noted, taxation education, has broadly been defined, with consensus, as 'a general introduction to concepts and principles of taxation covering personal, business and corporation taxation, tax administration, assessment and appeal and basic tax planning for individuals and businesses'.⁷¹ Hence, it was important to understand whether the information delivered to the participant group met the definition of 'taxation education' and what form this may have taken.

These results were anticipated and illustrate a fundamental gap in the dissemination of taxation education to secondary students. Whilst the majority of participants reported

⁷¹ This definition was adopted throughout the conduct of this study. See, Ling et al, above n 32.

learning about the role of taxation in society (32.1 per cent), and the purpose to which those taxes are applied (22.6 per cent), information related to the principles of personal, business or corporate taxation, and tax administration, were limited or non-existent.

These results are striking as they reveal an immense opportunity for improvement and reform associated with the secondary school curriculum.

Q14: If you answered 'Yes' to Questions 11 or 12, please indicate from the list below the subject classes that contained discussions on taxation.		
Answer options	Response (%)	Response (n)
Mathematics	5.7%	3
Humanities and Social Sciences	17.0%	9
Commerce	32.1%	17
Technologies	0.0%	0
History	3.8%	2
Other (please specify)	41.5%	22
<i>answered question</i>		53
<i>skipped question</i>		158

Prior to proceeding with this analysis, it should be noted that the 'Commerce' category, which generally involves subjects such as Economics or Business, is largely subsumed by the learning area of Humanities and Social Science in the Australian curriculum.⁷² These subjects are however, mostly elective and do not necessarily form part of the core curriculum of all students.⁷³

Notwithstanding the above, the results forecast that while some form of taxation education exists throughout the secondary school curriculum, dissemination of this information is predominantly conducted through the use of elective subjects – ie, Commerce (32.1 per cent) or Other (41.5 per cent), which included subjects such as Accounting, Politics and Law. As such, only a sample size of a given secondary school population would have access to fundamental and necessary information in respect of taxation. This, in turn, supports our concluding arguments that, if introduced, taxation education should form part of the compulsory secondary school curriculum.

⁷² Australian Curriculum, *Humanities and Social Sciences* (2018) <<https://www.australiancurriculum.edu.au/f-10-curriculum/humanities-and-social-sciences>>.

⁷³ See Australian Curriculum, *Structure* (2018) <<https://www.australiancurriculum.edu.au/f-10-curriculum/structure>> and Australian Curriculum, *Senior Secondary Curriculum* (2018) <<https://www.australiancurriculum.edu.au/senior-secondary-curriculum>>.

Q15: When you left secondary school, please rate your knowledge level on the following areas.							
Answer options	Very Poor	Poor	Average	Good	Excellent	Rating Average	Response (n)
Purpose of taxation in society	43	39	63	39	7	2.62	191
General understanding of taxation responsibilities	39	60	58	30	4	2.48	191
Where to obtain assistance regarding taxation responsibilities	49	79	40	20	3	2.21	191
Which organisations are part of the taxation system	57	72	47	14	1	2.11	191
How to complete a taxation return	95	56	22	15	3	1.82	191
How to understand a taxation assessment	90	62	24	11	3	1.82	190
How to complete a Tax File Number Declaration	53	37	45	39	17	2.63	191
How to apply for a Tax File Number	47	31	46	40	27	2.84	191
<i>answered question</i>							191
<i>skipped question</i>							20

This table is fundamental to the research study as it reflects the current attitudes and confidence levels of the participant group in complying with or meeting their taxation obligations.

As expected, responses of 'Poor' to 'Very Poor' were dominant over all fields. Perhaps most revealing, however, were the results in the fields of 'How to complete a taxation return' and 'How to understand a taxation assessment', where the response of 'Poor' to 'Very Poor' equated to 79.05 per cent and 82.19 per cent, respectively.

This result causes concern, given the reliance on taxpayers to assess and accurately report their tax liability.⁷⁴ A degree of basic knowledge and understanding of personal taxation matters is therefore fundamental to compliance with Australia's taxation laws, and these results further illustrate the need for robust and compulsory mechanisms to address this lack of taxation knowledge and education.

Q16: Looking back to when you lodged your first income tax return, please indicate from the list below who completed the return or assisted you.		
Answer options	Response (%)	Response (n)
Completed it myself	28.2%	53
Family member	33.0%	62
Friend	5.9%	11
Tax agent/accountant	27.7%	52
Tax help service	1.1%	2
Other (please specify)	4.3%	8
<i>answered question</i>		188
<i>skipped question</i>		23

Given the level of confidence the participant group expressed previously with respect to completing or meeting their tax obligations, these results were unexpected and caused some concern.

On average, during the period of this study, the ATO reported that 72.4 per cent of returns were logged by taxation agents.⁷⁵ It is interesting therefore that the data did not report a higher proportion of participants using the services of taxation agents.

Q17: If in the previous question you answered 'Completed it myself', were you confident that you had completed it correctly?		
Answer options	Response (%)	Response (n)
Yes	44.4%	28
No	55.6%	35
<i>answered question</i>		63
<i>skipped question</i>		148

⁷⁴ *Income Tax Assessment Act 1936* (Cth) s 161. See also Treasury, above n 20.

⁷⁵ See Australian Taxation Office, *Taxation Statistics 2015-16* (27 April 2018) <<https://www.ato.gov.au/About-ATO/Research-and-statistics/In-detail/Taxation-statistics/Taxation-statistics-2015-16>>.

Following the analysis in Question 16, of greater concern is the proportion of respondents that completed their tax return without assistance and with arguably low levels of confidence. More telling still is the reported rate at which tax help services were underutilised.

The analysis reflected in Questions 15–18 reveals yet another concerning theme, which may be articulated as follows: taxpayers, despite their lack of confidence and understanding in respect of their taxation obligations, are still participating in Australia's taxation system without assistance. Arguably, this may result in incomplete returns, misappropriation of tax liability and a litany of other unfavourable and administratively burdensome outcomes.

Interestingly, and complementary to the analysis conducted in respect of Question 11, of the 28 respondents to confirm that they felt confident completing their tax return, 64.28 per cent undertook their secondary education through a state government or independent co-education school.

Q18: Have you completed or are you currently undertaking a taxation course at university or a TAFE institution since leaving secondary school?		
Answer options	Response (%)	Response (n)
Yes	86.4%	165
No	13.6%	26
<i>answered question</i>		191
<i>skipped question</i>		20

Q19: If you answered 'Yes' to Question 18: Since undertaking or completing the taxation course are you more confident in submitting your own taxation return?		
Answer options	Response (%)	Response (n)
Yes	89.6%	147
No	10.4%	17
<i>answered question</i>		164
<i>skipped question</i>		47

The comments with respect to the anomalies identified in Question 5 (ie, the high proportion of non-students in the participant group) resonate in Questions 18 and 19. The results in these questions were expected and mirror much of the academic literature considered in this study.⁷⁶

⁷⁶ See, eg, Kasipillai et al, above n 36; Sarker, above n 37.

These responses in turn avail the penultimate, and perhaps axiomatic, theme that an increased understanding of the taxation laws promotes higher degrees of confidence and compliance in meeting associated taxation obligations.

Q20: Do you feel that it would have been beneficial to you to have studied taxation when you were in secondary school?		
Answer options	Response (%)	Response (n)
Yes	93.1%	175
No	6.9%	13
<i>answered question</i>		188
<i>skipped question</i>		23

Q21: Do you feel that students should know about the Australian taxation system so that when they start working they understand their rights as taxpayers?		
Answer options	Response (%)	Response (n)
Yes	96.8%	183
No	3.2%	6
<i>answered question</i>		189
<i>skipped question</i>		22

Q22: Do you feel that students should know about the Australian taxation system so that they understand what their taxes do for the community?		
Answer options	Response (%)	Response (n)
Yes	96.3%	182
No	3.7%	7
<i>answered question</i>		189
<i>skipped question</i>		22

Questions 20–22 assist in concreting the argument for the introduction of a compulsory taxation education regime into Australia’s secondary school curriculum.

The overwhelming affirmative response to these questions is representative of the participant group’s view towards the value associated with taxation education, and further illustrates the collective appetite for formal taxation education.

Q23: Of the following, please indicate which is the most important to least important to help you have a good financial understanding for making decisions about your future (with 1 being least important and 5 being most important).							
Answer options	1	2	3	4	5	Rating Average	Response (n)
Superannuation/retirement benefits	20	31	41	47	48	3.39	187
Budgeting	10	8	22	39	109	4.22	188
Banking	21	21	43	59	41	3.42	185
Financial contracts	37	29	39	36	45	3.12	186
Taxation	1	24	42	55	66	3.86	188
<i>answered question</i>							188
<i>skipped question</i>							23

This question sought to ascertain which areas of financial literacy were of most importance to the participant group, and in doing so, represented the last theme associated with this study.

Whilst it is clear from the results that the participant group share a collective appreciation for the importance of 'Taxation' in the context of financial literacy (second to 'Budgeting' by rating average), there exists little by way of formal education to address these realities.

Q24: How do you feel about the Australian taxation system?		
Answer options	Response (%)	Response (n)
It's extremely complex	25.0%	47
It's complex	54.8%	103
It's understandable	19.7%	37
It's simple	0.5%	1
It's extremely simple	0.0%	0
<i>answered question</i>		188
<i>skipped question</i>		23

Q25: How do you rate the Australian Government's management of the Australian taxation system (with 1 being poor and 5 being excellent).						
Very Poor	Poor	Average	Good	Excellent	Rating Average	Response (n)
12	34	92	42	5	2.62	185
answered question						185
skipped question						26

Questions 24 and 25 assess the attitudes of the participant group in the context of the perceived complexity of Australia's taxation regime and the Australian Government's management of the Australian taxation system.

The majority of the participant group considered Australia's taxation system 'Complex' or 'Extremely complex', with consensus that the management of the system was 'Average'. Given the limited exposure to taxation education, and the general consensus that Australia's taxation system is among the most complex in the developed world,⁷⁷ these results were unsurprising and further confirm the value associated with formal taxation education.

Q26: Oliver Wendell Homes Jr once said 'Taxes are what we pay for a civilized society' – do you agree with this?		
Answer options	Response (%)	Response (n)
Yes	86.7%	163
No	13.3%	25
answered question		188
skipped question		23

The words of Former Associate Justice of the Supreme Court of the United States, Oliver Wendell Holmes Jr, are representative of the importance associated with the collection of taxes. In this way, taxes may be viewed as not only a revenue collection mechanism, but rather as a fundamental component in the development and progress of a nation.

This interpretation appears to resonate with 86.7 per cent of the participants and testifies to the collective attitude harboured by this group. This view, in turn, supports the

⁷⁷ See Francis Chittenden and Hilary Foster, 'Discussion Paper: Perspectives on Fair Tax' (Association of Chartered Certified Accountants, 2008) <<https://www.accaglobal.com/content/dam/acca/global/PDF-technical/tax-publications/tech-tp-ft.pdf>>.

position that an understanding of fundamental elements of taxation, or a basic level of taxation education, creates increased compliance and a more robust taxation regime.

VI LIMITATIONS

The study is principally limited in its utility due to the relatively small sample size of the participant group, and further by the fact that the raw data produced some anomalous results as a consequence of recruitment and distribution of the survey on social media. As such, the observations reported in this study are confined to raw data evaluated. It is, therefore, not appropriate to generalise that all Australians would share a desire to have studied taxation within their secondary education phase. Further, it is not appropriate to generalise that the study of taxation during the secondary education phase would benefit a larger population in completing or understanding their personal taxation affairs, despite academic literature indicating that this view is likely correct.⁷⁸ These limitations present an opportunity for further comparative research where a larger sample size may be used to examine the accuracy of the assertions made in this study.

VII CONCLUSIONS

In reference to the research questions identified in the earlier part of this study, the following conclusions can be drawn.

A Taxation education received whilst attending secondary school

General exposure to taxation education was low, with 23.44 per cent of the participant group reportedly receiving some form of taxation education. Interestingly, respondents that attended state government or independent co-education schools received more exposure to taxation education and felt more confident in meeting their taxation obligations.

The type of tax education received by participants varied greatly. Whilst the majority of participants reported learning about the role of taxation in society (32.1 per cent) and how those taxes are applied (22.6 per cent), information related to the principles of personal, business or corporate taxation, and tax administration, was limited or non-existent.

These results illustrate a fundamental gap in the dissemination of taxation education to secondary students, presenting an opportunity for future reform.

B Desire for compulsory taxation education in secondary schools

The results of this study are wholly in favour of the introduction of a compulsory taxation education regime into the secondary school curriculum, with 93.1 per cent of the participation group indicating that the study of taxation whilst at school would have been beneficial.

⁷⁸ See, eg, Kasipillai et al, above n 36; Sarker, above n 37.

In an Australian context, taxation education could arguably fit within the remit of the Australian Curriculum's Humanities and Social Sciences: Economics and Business strand – the central aim of which is to ensure that students develop 'enterprising behaviours and capabilities that can be transferable into life, work and business opportunities and will contribute to the development and prosperity of individuals and society'.⁷⁹ A limitation of this approach, which has been earmarked by the authors to address in future research, relates to both resourcing and ability.

It stands, however, that the success of taxation education in the secondary school curriculum will depend on an educator's ability to identify, construct and disseminate relevant taxation information to their students, and their level competency in the subject matter. In this way, adopting taxation education into a pre-existing subject, such as Accounting or Economics and Business may avail its own challenges and fail to optimise the benefits associated with broadening a student's understanding of Australia's taxation laws and regulations. Therefore, it is the authors' opinion that taxation education, if formally adopted into the secondary school curriculum, should be taught as an independent subject,⁸⁰ perhaps under the broad discipline of either Mathematics⁸¹ or Humanities and Social Sciences.⁸²

This strategy poses its own unique resourcing and recruitment challenges, both of which will be explored in subsequent publications. However, this approach readily addresses the limitations associated with educator competency and content development.

C Confidence levels associated with taxation administration and compliance

The attitudes and confidence levels of the participant group in complying with or meeting their taxation obligations were reportedly low. Perhaps most revealing however, were the results in the fields of 'How to complete a taxation return' and 'How to understand a taxation assessment', where the response of 'Poor' to 'Very Poor' equated to 79.05 per cent and 82.19 per cent, respectively.

The analysis conducted to address this research question further revealed that participants, despite their lack of confidence and understanding in respect of their taxation obligations, are still participating in Australia's taxation system without assistance. Arguably, this may result in incomplete returns, misappropriations of tax liability and a litany of other unfavourable and administratively burdensome outcomes.

Given the reliance on taxpayers to assess and accurately report their tax liability,⁸³ a degree of basic knowledge and understanding of personal taxation matters is fundamental to compliance with Australia's taxation laws and these results further illustrate the need for robust and compulsory mechanisms to address this lack of taxation knowledge and education.

⁷⁹ Australian Curriculum, *Economics and Business* (2018) <<https://www.australiancurriculum.edu.au/f-10-curriculum/humanities-and-social-sciences/economics-and-business>>.

⁸⁰ Perhaps entitled 'Introduction to Australian Taxation Law'.

⁸¹ Australian Curriculum, *Mathematics* (2018) <<https://www.australiancurriculum.edu.au/f-10-curriculum/mathematics>>.

⁸² Australian Curriculum, *Humanities and Social Sciences*, above n 72.

⁸³ *Income Tax Assessment Act 1936* (Cth) s 161. See also, Treasury, above n 20.

D Importance of taxation in the context of financial literacy

Whilst it is clear from the results that the participant group share a collective appreciation for the importance of 'Taxation' in the context of financial literacy (second to 'Budgeting' by rating average), there exists little by way of formal education to address these realities.

Hence, in light of the findings obtained in this research study, and to address the educational gap that exists in respect of taxation education, it is recommended that the Department of Education and Training, in collaboration with the Australian Taxation Office and other relevant agencies, devise a strategy for the development and introduction of a compulsory taxation education programme, within all Australian secondary schools, to support and inform future generations of Australian taxpayers.

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