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**The Compliance Costs of Taxes on
Businesses and Individuals:
A Review of the Evidence**

par

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ABSTRACT - RESUMÉ

This paper reviews the literature on the compliance costs incurred by businesses and individuals because of one or more taxes. It presents both the main characteristics, such as sample size, interview techniques and so on, and the key findings of the nineteen studies reviewed. In general, one can conclude that simpler taxes lead to lower compliance costs.

Key-words: Compliance costs, collection costs individual taxes, business taxes.

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Ce texte recense les écrits sur les coûts encourus par les entreprises et les individus suite à leur obligation de percevoir ou de payer des impôts et taxes. On y présente les principales caractéristiques, telles que la taille de l'échantillon et les méthodes d'entrevues, et les principaux résultats des dix-neuf études recensées. En général, on peut conclure que les taxes les plus simples sont celles qui font encourir les coûts les plus bas aux entreprises et aux individus.

Mots-clés: Coûts privés de perception, taxes individuelles, taxes sur les entreprises.

In a classic paper of optimal taxation (Sandmo, 1976), three criteria that could be used to assess if a tax system was optimal were put forward: administrative efficiency, fairness and economic efficiency, with administrative efficiency being measured by taking into account cost incurred by government, businesses and individuals. Yet, administrative efficiency is rarely taken into account when optimal taxation is discussed. One explanation of this could be that most economists know little about administrative (government) and compliance (businesses, individuals) costs. This paper aims at furthering this knowledge of compliance costs by presenting and reviewing the available evidence as of December 1985. It is divided in two sections. In the first one, the compliance costs of businesses are presented while in the second the compliance costs of individuals are presented. In both cases text tables are used to facilitate comparisons.

1. THE COMPLIANCE COSTS OF BUSINESSES

In this review of the literature, we examine studies that collected compliance cost data through a survey of one kind or another. A total of fifteen such studies were identified: their main characteristics are presented in Table 1 and can be summarized as follows:

- various taxes or combination of taxes have been examined; older studies tend to be all encompassing while more recent ones focus on one or two types of taxes;
- the samples used in more recent studies have usually been drawn in a more scientific manner than in earlier studies and tend to be bigger. Both face-to-face and mail interviews are consistently used from 1935 to 1983.

In general, the survey methods have improved through time so that greater reliance can be put on more recent studies. The three best studies from that perspective are those of Yocum; Sanford et al and Goodwin et al.

Table 1
Main Characteristics of Studies of Compliance Costs of Businesses

Tax(es) Studied	Author/Year Published	Method and Year of Data	Area Studied	Universe Size	Sample Size	Usable Answers	Response Rate	Universe Coverage	Comments
All	R.M. Haig - 1935	Mail Survey - 1934	U.S.A.	533 600 ¹	1 600 (approx.)	163	10,2%	0,03%	Incorporated businesses - 186 questionnaires were returned; 163 were usable; larger firms and manufacturers are over-represented
All	J.W. Martin - 1944	Face-to-face Interviews - 1941	U.S.A.	Unknown	17 (?)	5/3	-	-	The sample size is five full interviews, but about a dozen partial interviews
All	J.B. May & G.C. Thompson - 1950	Mail (?) Survey - 1950	U.S.A.	115 900 ²	Unstated	125	-	0,11%	Manufacturing firms only
Axle Mile Tax	C.V. Oster & A.D. Lynn - 1955	Face-to-face Interviews - 1953	Ohio, U.S.A.	Unknown	18	11	61%	0,30%	Ohio trucking companies
Retail Sales Tax	M. Matthews - 1957	Time Study & Face-to-face Interviews - 1956	Utah, U.S.A.	5 634 ³ (1954)	7	7	-	0,12%	31 departments and check-out counters were covered in the time study of these 7 stores; 2 049 transactions were measured in the time study
All	S.M. Mathes & G.C. Thompson - 1959	Mail (?) Survey - 1959	U.S.A.	156 300 ⁴	Unstated	222	-	0,14%	Manufacturing firms only
All	M.H. Brylen - 1961	Mail Survey - 1960	Canada	107 387 ⁵	500	125	25%	0,12%	The sample is made up of corporate supporters of the Canadian Tax Foundation
Retail Sales Tax	J.C. Yocum - 1961	Time Study & Face-to-face Interviews - 1960	Ohio, U.S.A.	216 463 ⁶ / 9 233 ⁷	Unknown: Replacement Sample Used	526	-	0,24 / 5,70%	Sample of stores includes men's clothing, drug, furniture, variety, hardware, grocery and department stores and restaurants with sales of 50 000 \$ or more in the second half of 1959. 6 768 transactions were measured in the time study
Payroll & Sales Taxes	F.J. Miller - 1963	Mail Survey & Time Study - 1963	Washington State U.S.A.	Unknown	250/100	198/75 ⁸	79,2%	-	Small businesses, with no clear definition given. Approximately 1 000 transactions measured
Corporate Income Tax	K.S. Johnston - 1963 / Federal	Face-to-face Interviews - 1960	Ohio	Unknown	6	6	100%	-	Incorporated manufacturing firms
Personal Income Tax	B. Strumpel - 1966	Unknown - 1963	West Germany	Unknown	1 009	988	98,0%	-	293 professionals (M.D., Lawyers,...) and 695 businessmen
All	J.H. Wicks / M.N. Killworth - 1967	Mail and Phone - 1965	Montana, U.S.A.	Unknown	Variable: Property Tax = 500	Property Tax = 71	14,2%	-	
					Corporate Income Tax = 200	Corporate Income Tax = 25	12,5%	-	
					Excise = 70 (Beer)	Excise = 27 (Beer)	38,6%	-	
Value Added Tax	M. Goodwin - 1976	Face-to-face 1973-1974	Rath England	Unknown	68	29	42,6%	-	The sample comprises independent retailers with sales of 5 000 pounds or more a year. Three interviews were to be conducted in each case at four-month intervals; 85 out of 87 were completed
Value Added Tax	C.T. Sanford et al - 1981	Mail - 1978 Face-to-face and Phone follow up - 1979	United Kingdom	1 274 000	9 094	2 799	30,8%	0,22%	The universe is the list of registered traders as of 31-03-1978, per Customs and Excise
P.A.Y.E.	M. Goodwin et al - 1983	Mail - 1982	United Kingdom	1 000 000 ⁹	3 000 ⁹	687 ¹⁰	22,9%	0,07%	The universe is the list compiled by Inland Revenue of taxpayers
Business Income Tax (personal corporate)	Canadian Federation of Independent Business (CFIB) - 1983	Face-to-face - 1983	Canada	Unknown	22 438	19 208 ¹¹	85,6%	-	The universe is members of the Federation. They tend to be small Canadian owned businesses. Only firms using outside expertise were retained

¹ Taken from Historical Statistics of the United States, Part 2, Chapter V, Series V41, Page 914.
² See Note 1, Series V45. If non-corporate firms are included, this number is 318 000. See Ibid, Series V15, Page 911.
³ As taken from Table 4 of the study. In table 3 a figure of 6 246 is used.
⁴ See Note 2. With non-corporate firms included, the rises to 323 000.
⁵ Taxation Statistics 1962, Revenue Canada, Section III, Table 1, Page 110; all corporations except inactive ones.
⁶ There are 216 463 vendors, but because of the kind of business and minimum size constraints, this number was reduced to 9 233.
⁷ The kind of business restrictions led to the exclusion of 183 189 stores while the remainder of exclusions are due to size (24 041).
⁸ Out of the 198 respondents of the initial mailing, 100 agreed to face-to-face interviews; 75 such interviews yielded useful information.
⁹ Approximately
¹⁰ The figure of 687 is from Figure 3.
¹¹ Of 22 438 business owners interviewed, 2 311 (10,3%) prepared their business tax returns themselves and were thus excluded from the survey. The remainder were excluded because of missing information.

The definition of costs used in the studies and their main findings are presented in Table 2.

The definition of costs varies from one study to another. Most studies, with the exception of Bryden and Yocum, do not include overhead costs in this definition of costs. Time costs are the costs most often covered followed by outside fees.

The main findings are:

- first, that compliance costs represent a small but non-negligible percentage of taxes collected;
- second, that taxes levied on transactions (sales taxes, V.A.T.) have higher compliance costs than the types of taxes;
- third, that compliance costs increase when the complexity of the tax situation of the taxpayer, as measured, for example, by the number of jurisdiction collecting taxes or the number of tax rates, increases;
- fourth and most importantly, that compliance costs, measured as a percentage of taxes, decrease when taxpayer size, however measured, increases. This last finding is corroborated by the evidence reported in Table 3. In it, evidence taken from the five studies where appropriate numerical results are available, is presented.

2. THE COMPLIANCE COST OF INDIVIDUALS

There are four studies that use a survey to collect data on compliance cost incurred by individuals because of personal income taxes. Their main characteristics are presented in Table 4 and can be summarized as follows:

Table 2
Cost Definition and Main Findings of Studies of Compliance Costs of Businesses

Study	Taxes Examined	Costs Included	Average Compliance Costs	Size of Business	Size of Transaction	Number of Jurisdictions	Other Findings
Haig	All (federal, state, local) Sales	Not defined or discussed	2,3% of all taxes 3,7% of sales taxes 1,04% of property taxes	-	-	One state firms = 1,5% Two or more states: 2,5% more than forty states: 5,5%	-
Martin	Sales	Not defined or discussed	2,3% of taxes	-	-	-	-
May and Thompson	All	Internal and External costs	1,5% of taxes ¹ 0,1% of sales ¹	-	-	Costs increase with number of returns	-
Oster and Lynn	Axle Mile	In most cases, only time costs	18,6% of net tax	"High compliance costs result ... where tax liability is small ..." (p. 214)	-	-	Firms with less regular types of operations (foreign trailers, varied routes, ...) incur higher costs
Matthews	Sales	Time costs of sales and administrative employees only	5,4% of taxes	"Large stores had ... smaller ... cost ... than did small establishments" (p. 15)	"The lower the average dollar sale, the higher the collection costs" p. 14	-	Credit granting stores incur higher costs
Mathes and Thompson	All	Internal and External costs	2,2% of taxes ¹ 0,17% of sales ¹	-	-	Costs increase with the number of returns	-
Bryden	All	Wages and salaries, direct costs, share of overhead and outside fees included ²	0,68% of all taxes 0,28% for the corporate terms tax 0,68% for the personal income tax	Compliance costs increase with size	-	Cost of collecting the personal income tax is higher in Quebec (1,06%) than for all Canada (0,68%) ³	-
Yocum	Sales	Time costs of sales and administrative employees, some direct and overhead costs ⁴	7,64% of taxes	"Sales tax collection costs are higher for smaller stores, lower for larger stores" (p. 110)	Inverse relation between size of transaction and costs	-	-
Miller	Sales	Time costs only	-	"Costs are higher for the smaller firm" (p. 3)	-	-	-
Johnston	Corporate Income (Federal)	Time costs, some facilities costs and outside fees	0,28 of taxable income 0,36 of taxes	"As corporate income size increases, cost of compliance as a percentage of taxable income decreases" (p. 81)	-	-	Avoidable (voluntary incurred) compliance costs equal 16,5% of total compliance costs
Strupel	Income and business	Time cost and outside fees	29% of tax 6,5% of income	Costs as a % of income decline with increases in income	-	-	-
Wicks and Kilworth	All	Not defined or discussed	10,2% of corporate income tax 1,3% of beer excise tax	-	-	-	-
Goodwin	V.A.T.	Commencement and recurrent costs were separated. Materials, time costs and outside fees are included	21-30% of tax	Costs (time) as a % of tax with increases in size	-	-	Zero rating increases costs with respect to tax burden
Sanford et al	V.A.T.	Time costs and outside fees	0,92% of taxable turnover 9,26% of taxes	Costs as a % of turnover (taxes) decline with increases in size	-	-	Compliance costs increase with both number of sales and purchase invoices and also with the number of rates used
Goodwin et al	P.A.Y.E.	Time costs and outside fees are included	1,01% of taxes	Costs as a % of taxes decline with increases in size	-	-	-
CFIB	Business Income Tax	Outside fees only	-	Cost per employee declines with increases in the number of employees (size)	-	-	Owners of incorporated businesses incur higher costs than proprietors or partners

¹ The data are presented in interval forms. These averages are calculated as an unweighted mean of the mid-points of intervals with 0,4 and 4,0 assigned to the last (open ended) intervals of sales and of taxes.
² Commissions or fees received for collecting taxes were subtracted.
³ Quebec has its own Department of Revenue that collects its personal income tax. Thus in Quebec, firms must comply with two sets of laws and regulations, prepare two sets of individual income statements and so on. In the remainder of Canada, the federal government collects provincial income taxes using federal taxable income as a basis for calculations.
⁴ Head office costs are excluded.

Table 3
Cost Definition and Main Findings of Studies of Compliance Costs of Businesses

Study	Tax	Cost Indicator	Compliance Size Indicator	Cost of Businesses and their Size Cost-Size Relationship			
				Size	Ratio (%)	Size	Ratio (%)
Bryden	Personal Income tax	Costs/Remittances	Number of employees	0-400	1,66	400-1 000	1,53
				1 001-5 000	1,15	5 001+	0,41
Yocum	Sales tax	Cost/Sales tax Liability	Gross sales (\$), second half of 1959	50-99 999	16,95	100 000-199 999	9,09
				200 000+	7,84		
Strumpel	Income and Business tax	Costs/Gross Business Income	Net business income (D.M.)	0-20 000	8,6	20 000+	7,2
Sanford	VAT	Cost/Taxable turnover	Taxable turnover (£)	0-49 999	1,17	50-99 999	0,54
				100 00-999 999	0,24	1 000 000+	0,04
Goodwin	P.A.Y.E.	Cost/Yield	Number of employees	1-5	14,2	6-10	6,0
				11-20	4,6	21-50	3,8
				51-100	1,7	101-500	1,3
				501+	0,8		

Table 4
Main Characteristics of Studies of Compliance Costs of the Personal Income Tax

Author/ Year Published	Area/ Year/Tax Studied	Survey Method/ Population Size	Sample Size/ Usable Responses/ Response Rate	Sample Biases and Adjustments	Cost Concepts Used
Wicks, J.R./ 1965	Montana/ 1965 / State income tax	Student handout for parents/ un- known	318 ¹ /106/33%	50 non-respondents were phoned and had lower costs than re- spondents: results were adjusted accordingly	Time costs were calculated using sur- vey data on hours spent on keeping records and preparing income tax re- turn and hourly earned income esti- mated from survey data on tax paid Money costs are amounts paid for record keeping and return prepara- tion work
Wicks, J.R./ 1966	Montana/ 1964 / Federal income tax	Student handout for parents/ Mail return / unknown	380/118/31%	75 non-respondents were phoned and had lower costs than re- spondents: results were adjusted accordingly	Time costs were calculated using sur- vey data on hours spent on keeping records and preparing income tax re- turn and hourly earned income esti- mated from survey data on tax paid Money costs are amounts paid for record keeping and return prepara- tion work
Sanford, C.T./ 1973	Great Britain/ - 1970 / Income Tax - 1970-1971/ Income Tax	Nation wide face- to-face inter- views Mail survey of high cost tax- payer	3 555/2 773/78% 335/116/34.6%	In some calculations only re- spondents from England and Wales (2 472) are used 30 non-respondents were inter- viewed: they may be more often self-employed with tax advisors	Time costs were calculated using sur- vey data on time spent attending to "personal tax affairs" and time val- ues chosen to be less than wages yet high enough to represent the disutil- ity associated with tax work. Work of unpaid advisers is also included Money costs are obtained from survey data on fees to tax adviser, correct- ed for sample biases and under bill- ing and miscellaneous expenses in- curred by high cost taxpayers
Slensrod, J. and N. Sorum/ 1984	Minnesota / 1982	Mail survey	2 000/600/30%	The sample "undersamples low income households". Results were thus reweighted	Time costs were calculated using sur- vey data on time spent learning about tax rules, keeping records, looking up tax tables, preparing returns and providing information to tax advisor and survey data or imputed data (when missing) on the after tax wage rate Money costs are for fees to tax ad- visors and miscellaneous costs

¹ Estimated since Wicks states that "the 106 represented approximately one third of those to whom questionnaires were submitted."

- all studies are reasonably recent but, except for the Sanford study, use small (Wicks) or medium (Slemrod/Sorum) sized, regionally limited, samples;
- the definition of money costs used by Wicks is more restrictive than the one used by Sanford and by Slemrod and Sorum since it only includes fees and excludes miscellaneous costs. The more inclusive definition is clearly preferable;
- the uses of time surveyed by Wicks are less inclusive than those surveyed by Sanford and by Slemrod and Sorum. In particular, Slemrod and Sorum are careful to include time spent with tax advisors.

The main findings of these studies are presented in Table 5. They can be summarized as follows:

- the cost reported will vary with the value of time used to estimate that cost. The authors used gross wages (Wicks), net of income taxes wages (Slemrod and Sorum) and hypothetical time costs (Sanford);
- self employed individuals incur higher costs than employees.

CONCLUSION

As shown in Table 6, tax compliance costs can usually represent a non-negligible 0,2 to 0,3% of the tax base, ranging from 0,17% to 0,85%. Thus it appears appropriate to consider them when engaging in tax design or tax reform. In general, the findings of the literature show that a simple tax, as measured by the number of rates, of exemptions, of taxing jurisdiction, is associated, the lower of the compliance costs associated with it. This is a reassuring finding in an era where proposed changes to the tax system should lead to a reduction in the number of deductions, exemptions and special provisions in both the United States (personal and corporate income tax) and Canada (business transfer tax).

Table 5
Main Finding of Studies of Compliance Costs of the Personal Income Tax

Author / Year Published	Compliance Cost as % of Tax	Type of Taxpayers	Income Levels	Deductions Claimed	Other Findings
Wicks, J.H./ 1965	7% ¹	"Costs tend to be especially high for those who are self-employed", p.41	-	No relationship was found	"For the typical taxpayer, the state cost is only about 11% of the federal", p. 41
Wicks, J.H./ 1966	32% ¹	"The self-employed bore the highest costs", p. 20	"Probably no significant correlation between cost and income p.21	Itemizers "had higher average costs ... all the self-employed itemized", p. 21	-
Sanford, C.T./ 1973	1,87 to 3,39 to 7,32% Estimates from table 3.8 (p. 44) vary depending on value of fees, own time and miscellaneous expenses	"Compliance costs tend to fall with disproportional weight ... (on) the self-employed and to a lesser extent on the executive and professional classes	Low income individuals have higher compliance costs	-	A cost in the 3 to 5 % range would appear reasonable
Sleurod, J. and N. Sorum 1984	7% (Federal and state income tax)	Everything else equal "The self-employed have 400\$ more in total resource cost than ... employees", p. 27	"The lowest income class is associated with relatively high compliance cost, as is being in the highest income class", p.27	-	On average record keeping takes 13,8 hours and return preparation 4,4 out of 21,7 hours

¹ These are the median values of the cost distribution. They are used rather than mean values of 32% and 11,5% since Wicks favors using median values.

Table 6
Resource Cost of Collecting Taxes

Study	Country/Year	Tax(es) Studied	Tax Cost as Share of Output	Output Measure
Haig (1)	U.S.A. - 1934	All	0,31%	GNP
Martin (2)	U.S.A. - 1941	All	0,17%	GNP
May and Thompson (3)	U.S.A. - 1950	All	0,24%	National Revenue ¹ Manufacturing
Mathes and Thompson (4)	U.S.A. - 1959	All	0,27%	National Revenue ¹ Manufacturing
Bryden (5)	Canada - 1960	All	0,32%	GNP
Sanford (6)	U.K. - 1970	Personal In- come Tax	0,33%	Personal Income ²
Sanford et al (7)	U.K. - 1978-79	V.A.T.	0,22%	GDP
Goodwin et al (8)	U.K. - 1982	P.A.Y.E.	0,33%	Wages and Salaries
Slemrod/ Sorum (9)	U.S.A. - 1982	Federal/State Personal Income Tax	0,85%	Personal Income

SOURCES:

- (1) Cost of taxes paid: 2,3% x all taxes (Y-507, Volume 2, Page 1119); GNP: F-1 Volume 1, Page 224, Historical Statistics of The United States, (HSUS).
- (2) Cost of taxes paid: See text; GNP: Same source as above.
- (3) &
- (4) Cost of taxes paid: 0,1% (1950) or 0,17% (1959) x sales of the manufacturing sector (P - 682, Volume 2, Page 682); National Revenue, Manufacturing: F 230, Volume 1, Page 239 (HSUS).
- (5) Cost of taxes paid: Text and Reference Table 59; GNP: Reference Table 5, Economic Review 1980.
- (6) Cost of taxes paid: 1,12% x total compliance costs (1,12 is a factor for the exclusion of Scotland from some calculations, see p. 30); Personal Income: Economic Trends Annual Supplement 1986, London: C 50, Table 18.
- (7) Cost of taxes paid: See text; GDP: 1978-79; average of both years (Yearbook of National Accounts Statistics 1980, Volume 1, Part 2, Table 1.1, Page 1487).

- (8) Cost of taxes paid: See text; Wages and Salaries: Economic Trends Annual Supplement, 1986, London: C 90, Table 18.
- (9) Cost of taxes paid: See text: Personal Income: Statistical Abstract of the United States, 1984, Washington Bureau of the Census, 1983, Table 749.

NOTES:

- 1 Used since compliance costs examined are those of the manufacturing sector.
- 2 Low estimate of cost used.
- 3 Mid-point of costs estimate used.

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