

Talking tax:

How to win support for taxing wealth



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About Tax Justice UK

Tax Justice UK is a campaigning and advocacy organisation. Our mission is to ensure that everyone in the UK benefits from a fair and effective tax system. We are not-for-profit and politically non-aligned. Tax Justice UK is a partner of (but independent from) the Tax Justice Network.

For more information visit: www.taxjustice.uk.

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All errors remain our own.

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01 Summary

Serious tax reform is on the political agenda for the first time in decades due to the coronavirus crisis. As this debate hots up it is important to understand what people think about public spending, wealth and tax. Tax Justice UK, along with Survation and the University of Sheffield, has conducted a major research project into public attitudes.

Between December 2019 and June 2020 we carried out eleven focus groups and two polls (in March and June). We visited newly Conservative seats in former Labour heartlands such as Blyth Valley and Wrexham as well as other places across the country. This research was carried out before and during the coronavirus lockdown. This is what we found.

The public hate tax avoidance (p11)

Tax avoidance is almost universally disliked by the public. Companies came in for particular criticism, but a feeling that the wealthy are able to dodge their tax responsibilities was common too. This behaviour offended people's sense of fair play. Words like "morality", "obligation", "loopholes", "clever accounting", "fiddling" and "unfairness" were consistently used by people to describe how they felt. In our June polling an overwhelming majority (84%) said they want politicians to close loopholes to stop big companies and wealthy people avoiding paying tax. This increased to 91% for 2019 Conservative voters¹, showing how ubiquitous this view is. Action on tax avoidance is crucial to build support for other tax rises. This is especially true as people believe that the rich can almost always find ways of avoiding taxes targeting them.

The public are fed up with austerity and Covid has reinforced the need for good public services (p12)

People are tired of austerity and they can see the impact that cuts have had on their local communities. Coronavirus has brought into sharp relief the reliance on public services and for many of the people we spoke to it has exposed the deep divisions in British society. A clear majority believe that the divide between the rich and the poor has grown. People backed increased government spending, supported by higher taxes, as we build back from the devastation caused by Covid-19.

Our polling did pick up a shift in attitudes as the coronavirus crisis deepened. Most notably, people appear to have developed more positive views on the state of public services.

People back higher taxes to support better services (p15)

There is widespread support for increases in public spending, with almost half saying they were personally prepared to pay more tax to support services. This result was consistent both before and during the coronavirus lockdown. When people identify as taxpayers they feel a sense of pride in paying tax and understand that tax is a necessity to support high quality public services.

However, some people said that they would struggle if rates were raised. This was especially true of younger people, and other audiences such as those on low incomes or in single parent households.

The public believe the wealthy should pay more (p16)

There's cross-party support for taxing the wealthy more, with a majority agreeing regardless of who they voted for. This translates into support for increasing a range of taxes including an annual wealth tax, higher taxes on income from wealth and an increase in the tax companies pay on their profits.

Conservative support for higher taxes has increased since the Covid-19 crisis (p17)

Conservative voters' willingness to personally pay more in tax has increased during the crisis, from 41% in our March poll to 46% in the June poll. We also found Conservative support for higher taxes on wealth increased during the lockdown. In many cases those who voted Conservative in 2019 were more supportive of increasing specific taxes on wealth than the general public.

46%

46% of Conservative voters were willing to personally pay more tax.
(June poll)

Accumulating wealth is seen as the morally right thing to do (p19)

People see their own accumulation of wealth as positive. In particular, they believe having wealth is key to providing security for their families. In our focus groups, people were particularly critical of inheritance tax. Underlying these concerns was a belief that it was morally right for people to save up to help support their families and friends by passing money on.

People have ambivalent views about the super-wealthy. For many, there was a sense that there are “deserving” and “undeserving” wealthy people depending on their contributions to society, as well as how they earned their money.

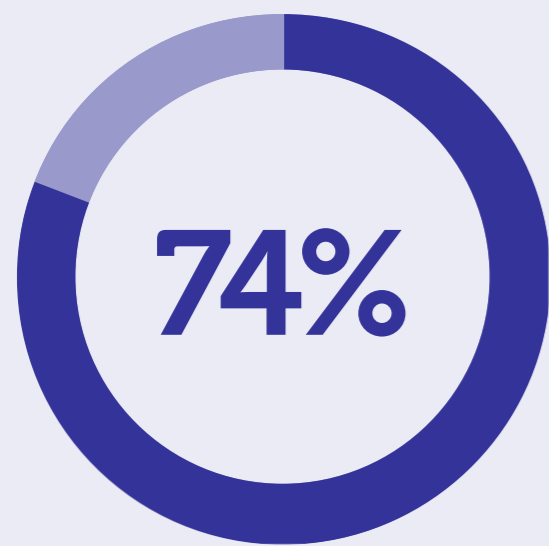
While some rich people were singled out for criticism, for example for tax avoidance or treating employees badly, the public were often supportive of the richest. Most of the people we spoke to were uncomfortable with language that was seen as directly attacking the wealthy as a group of people.

People struggle to understand tax and the economy (p23)

The tax system is complex and the public’s level of knowledge is low. People often use the “container” model to help themselves understand it. This metaphor imagines the nation as a pot that money is put into (“contributing”) or taken from (“draining”). This underpins peoples’ self-conception as “taxpayers” who contribute to filling the container up compared to others who just take from it – often portrayed as “scroungers”. Alternative metaphors stress how the economy is designed by humans and that it can be changed for the common good.

There are deep concerns that public money is wasted (p25)

Despite support for more investment in public services, people are often deeply distrustful of politicians and the government’s ability to spend wisely. This was compounded by the fact that across all of our focus groups, voters had a limited understanding of how the tax system works and money spent. Voters often expressed support for more spending if it was ringfenced for popular areas, such as the NHS.



74% want the wealthy to pay more in tax.
(March poll)

Ten takeaways for campaigners

1. Give people hope that the system can change. People are often cynical and fatalistic about the tax system, especially when it comes to the behaviour of big companies, the wealthy and politicians.
2. Be realistic, people understand that tax is largely a force for good but they don’t love paying tax.
3. People see the hollowing out of public services and they want more investment. Call for tax increases, including higher taxes on wealth, linking these proposals to supporting public services.
4. Be angry about tax avoidance, the public hate it and will support you. But point to ways in which politicians can fix the system.
5. But be careful not to imply all public services are paid for by tax. Be clear that the government has a large degree of control over the economy and politicians have many tools for supporting public investment beyond tax, including borrowing and Quantitative Easing.
6. Don’t talk about wealth like it’s inherently bad. It’s not inherently bad to those who are struggling because they don’t have any. People quite admire the wealthy and often find generic rich-bashing divisive. Focus on how the tax system can support collective security so that no-one needs to worry about building big individual safety nets.
7. Make sure you explain everything in straightforward, everyday language. People’s knowledge of the tax system is limited. It’s better you risk looking a bit patronising than saying things nobody understands.
8. Use common metaphors to help people understand difficult concepts, or ideas that are usually only discussed in numerical terms – like how much money actually constitutes being rich.
9. If you’re talking about fairness, make sure you explain exactly what you mean, as different people have very different ideas of what “fair” looks like.
10. Be very careful if you use the container model (i.e. viewing the nation as a big pot where money is either contributed or drained). It’s more effective to use metaphors that emphasise how the economy is human-made and that it can be changed to help build a better world. Stress that tax and public spending play crucial roles in building things that we collectively need.

02 Introduction

It is time to reform the UK's outdated tax system. Boris Johnson won an 80-seat majority in the 2019 general election with a manifesto that included a promise to: "End the arbitrary tax advantages of the richest people in society".²

The coronavirus pandemic has brought home just how unequal Britain is.³ Even before the virus hit, it was clear that inequality affects life chances. People in deprived areas live significantly shorter lives than those in affluent ones.⁴ The virus is driving an even wider gulf between the haves and have-nots.⁵

The economic costs of the pandemic are huge. Between March and July 2020 the government pledged £190 billion to support people and businesses through the crisis. With unemployment predicted to be as high as 12% by the end of the year, and likely to stay high, the fallout from the cost of this crisis will dominate politics for years.⁶ There is no need to raise taxes to "pay" for coronavirus – most economists agree that very cheap government borrowing and other funding mechanisms are enough. However, rebuilding after the pandemic will raise big questions about the size of the state and the role the tax system plays in raising revenue and tackling inequality. The political discussion about tax reform has already begun.

Boris Johnson has promised that further austerity is not an option, and he should be held to that. But even with a large majority, the Conservatives already faced an uphill struggle convincing their traditional voters that higher taxes are a price worth paying for levelling up new Conservative seats in the North and Midlands. This contradiction is not going away. There is an emerging debate about the need to tax wealth more. Conservatives, such as Sajid Javid, and Labour members, including the shadow chancellor Anneliese Dodds, have pointed out the potential for higher taxes on the well off.⁷

This report aims to be a foundational document for understanding UK public attitudes on tax, wealth and public services. It sets out where our messaging sometimes fails and suggests how to convince voters to back progressive tax reform. It does not always make for easy reading: campaigners will be disappointed to find how many of our opponents' messages are working, and that members of the public are ambivalent about the super rich. But there are also reasons to be hopeful.

While this report summarises research into public attitudes, we do not advise that campaigners simply listen to what the public has to say and then regurgitate it. On the contrary, we believe it is necessary to understand what the public thinks in order to change minds. In other words, focus groups and polling are a starting point from which to have a conversation with the public.

This report builds on our interim report, 'What's wealth got to do with it', which was published in February 2020.⁸ It is structured around three main findings.

Firstly, campaigners have achieved something genuinely significant in convincing wide swathes of the public that tax evasion and avoidance are wrong. In focus groups and polling it was abundantly clear the public are almost uniformly opposed to these practices. There was also positive news about support for tax increases to pay for better services, a fact underlined by the widespread disquiet we heard about the effect of ten years of public spending cuts.

Secondly, people spoke about wealth in terms of the security and comfort it provides for them and their families. This means that accumulating assets is seen as a morally right thing to do. As campaigners there is a danger that we end up speaking a different language to where the public is now if we imply that having wealth is inherently bad.

Finally, our research found the public struggle to conceptualise the role of tax and the economy. We noted a tendency to view the economy and tax system as a "container" that "taxpayers" money goes into while "others" take resources from it. This reflects a finding observed in other research and potentially undermines the case for progressive economic reform. It was also clear the public are deeply distrustful of politics and often equate public spending with waste.

We also asked more detailed questions about three specific tax reforms that the government is reportedly considering: equalising the rate of tax paid on income from wealth with income tax, reforming council tax and making pension tax relief fairer.⁹ The results from this research can be found in an annex at the end of the report.

03 The public dislike tax avoidance and support higher taxes on wealth

- Frustration with tax avoidance is almost universal
- Further cuts to public services would be unpopular
- The public supports tax increases and almost half would pay more tax themselves
- People feel the wealthy should pay the most

Tax avoidance is universally hated by the public

Companies came in for particular criticism when it comes to tax avoidance, but a feeling that the wealthy are able to dodge their tax responsibilities was common too.

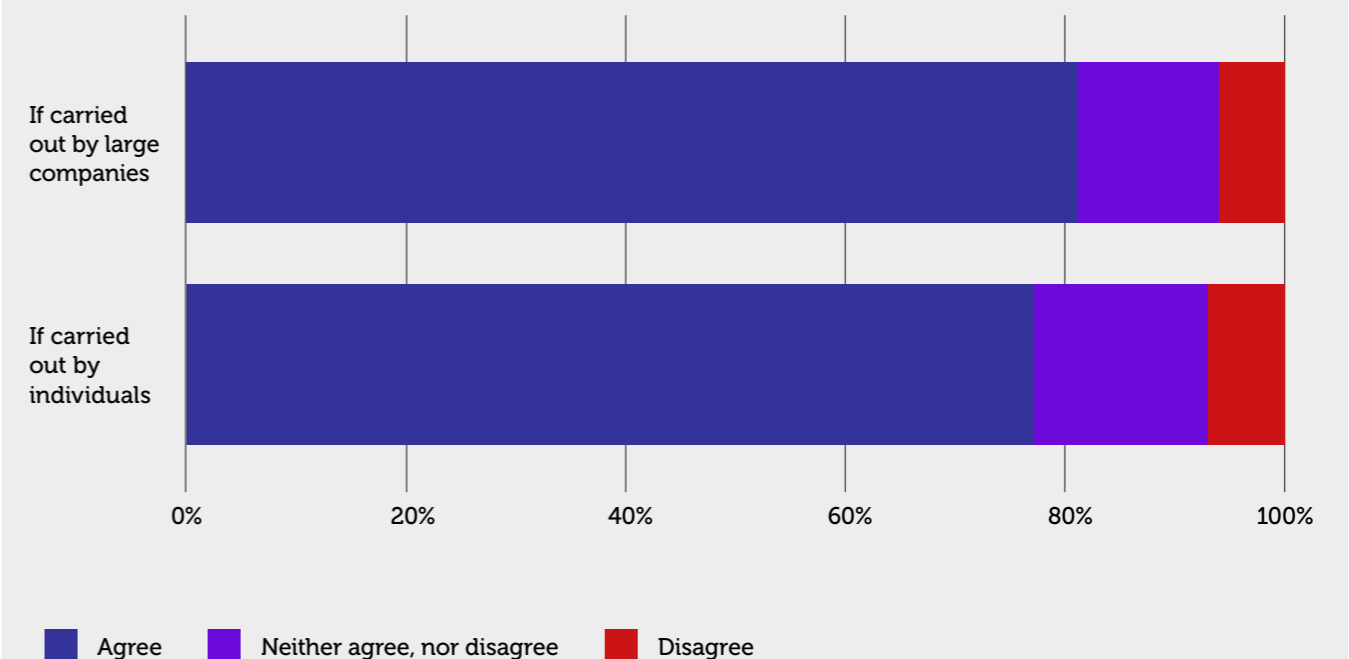
In our June poll, 81% of people agreed with the statement that “tax avoidance by large companies is morally wrong, even if it is technically legal”.

The figure was 76% when we asked the same question about individuals. One woman in London commented: “there’s tax avoidance, it’s an unfair system and it can be scandalous as well”.

People often pointed out that the richest can avoid the rules that apply to most people, with a participant in London saying “the rich-rich people don’t seem to play by the same rules as us, that’s what really irks me”.

Public attitudes on whether “tax avoidance is morally wrong, even if it is technically legal”

(June poll)



“I find the UK’s really easy to avoid tax, and the government is making that easier, it’s got very low tax thresholds and if you’re that wealthy you can move your wealth offshore and I think that’s just immoral”.

Woman in London

Some participants pointed out the flaws in the way big companies are currently taxed, with a man in Esher saying: “I don’t think companies should be able to generate a significant amount of their profits in one country and then take the profits in a country with a lower tax”. For some tax avoidance is a clear case of one rule for the elites and one rule for everyone else. “People like us, we can’t fiddle our taxes” pointed out a woman in Blyth.

Tax avoidance and evasion seemed to offend people’s sense of fair play. Words like “morality,” “obligation,” “loopholes,” “clever accounting,” “fiddling” and “unfairness” were consistently used by people to describe how they felt.

In our June polling an overwhelming majority (84%) want politicians to close loopholes to stop big companies and wealthy people avoiding paying tax.

This increased to 91% for Conservative voters, showing how ubiquitous this view is.

These are significant gains for tax justice campaigners with the potential for lessons to be applied to other areas of work.

However, a note of caution is needed. The people we spoke to were often deeply cynical about anything changing. There are dangers of campaigns which just seek to shame individuals without explaining how their behaviour is enabled by a tax system designed by politicians.¹⁰ As one woman in London pointed out: “I find the UK’s really easy to avoid tax, and the government is making that easier”. The public will need to be convinced that the rich won’t just avoid any new tax measures.

The public are fed up with austerity

People are tired of austerity and they can see the impact that cuts have had on their local communities. Up and down the country we heard complaints about the state of public services. As one woman in Hastings said in the week before lockdown started: “Public services have been cut to the bone... roads are a mess. Mental health support is minimal to non-existent. The NHS on its knees.”

However, there is a risk of an anti-tax narrative emerging as a result of austerity. A number of focus group participants felt that they were paying more in tax for worse services. For some, this reduced their overall support for government spending. This was especially true of council tax.

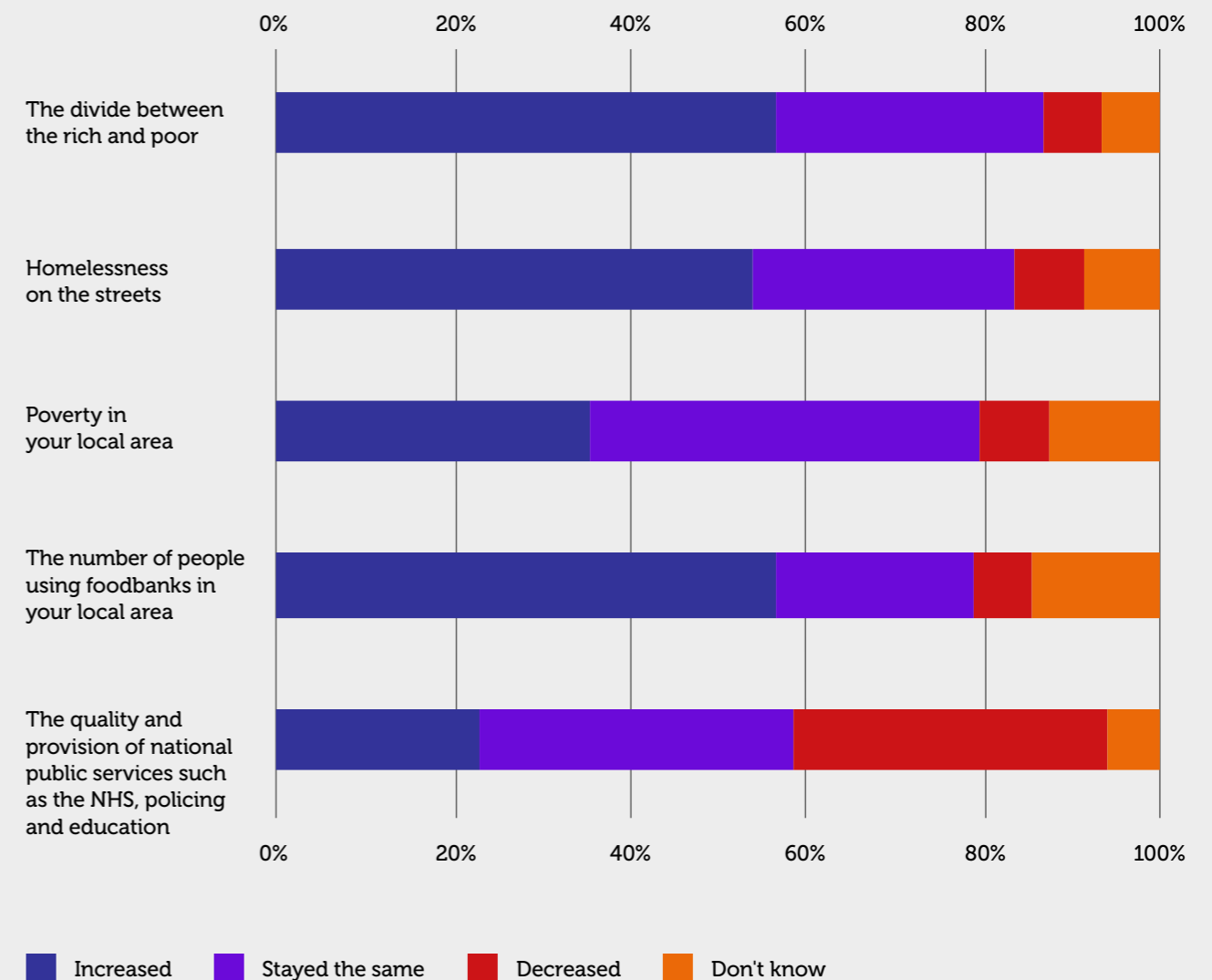
The coronavirus crisis has brought into sharp relief the reliance on public services and for many of the people we spoke to it has exposed the deep divisions in British society.

People often point to food bank use and homelessness as indicators of poverty. One person in Esher commented: “In the last few months, it is now far worse, you can see that by the increase in food banks”. Others talked about how the crisis had revealed the huge disparity in the types of jobs people do. A voter in Wrexham said: “[Covid-19] has exposed the low paid key workers”.

In polls we asked a number of questions to understand people’s views on how poverty and the state of public services had changed over the last ten years. In both March and June polls we found a clear majority who believe that the divide between the rich and the poor has grown. We also found that roughly three-quarters of people believed that the quality of national public services had either stayed the same or become worse.

Over the last ten years, do you think the following have increased, decreased or stayed the same?

(June poll)



“I think it’s laughable how we clap, let NHS workers know how grateful we are for them... but then don’t do anything meaning full for them such as extra funding, wage increases”.

Man in Esher

“I think the pandemic has actually improved the health service...They’re offering a much better service”.

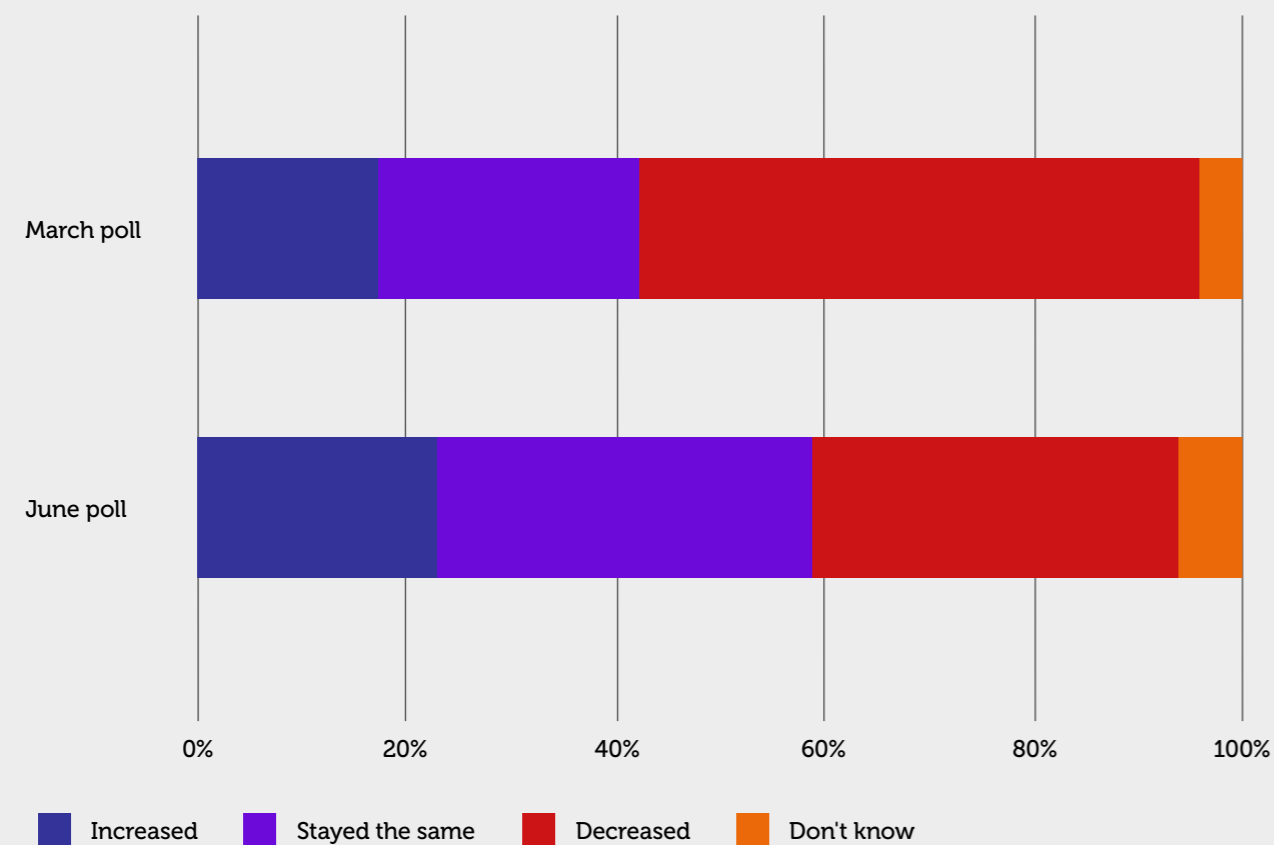
Voter in Wrexham

However, our polling did pick up a shift in attitudes as the coronavirus crisis deepened. Most notably, people appear to have developed more positive views on the state of public services. There is also a clear trend of people saying that poverty is not so much of a problem in the June polling, almost three months into the national lockdown. For example, in March 48% of respondents said poverty had become worse in their area over the last ten years. This dropped to 36% in June. While more research is needed, it may be that respondents in the second poll carried out during lockdown focused on the extraordinary efforts made by the NHS and other public services during the pandemic. One voter in Wrexham said: “I think the pandemic has actually improved the health service. Our GP has introduced phone appointments, online booking, online repeat prescriptions. They’re offering a much better service”.

People would like to see changes following Covid-19, with a participant in Wrexham saying “society must change for the better”.

Over the last ten years, how has the quality and provision of national public services such as the NHS, policing and education changed?

(March and June polls)



People back higher taxes to support better services

We found widespread support for increases in public spending. In our June polling 54% of people wanted to see the government invest more in essential public services in the long term to help recover from the Covid-19 crisis, with 22% saying investment levels should stay the same and only 15% saying it should be reduced.

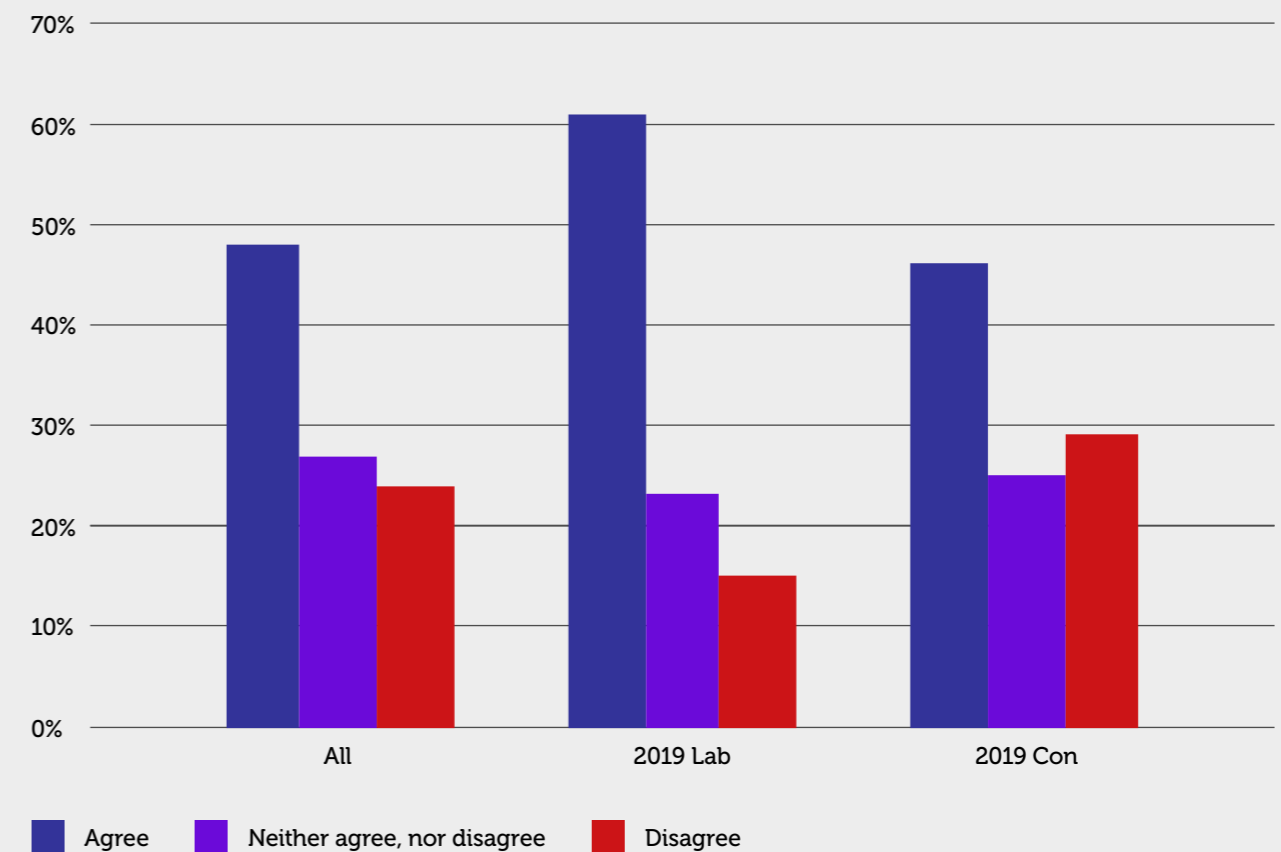
In the same poll, 49% of respondents said that they were personally prepared to pay more tax to fund services, with only 24% saying that they wouldn't. Between March and June, Conservative support for personally paying more tax grew from 41% to 46%.

In June only 27% (26% in March) of respondents supported tax cuts, even if this meant less funding for public services. The British Social Attitudes research project has found a similar thing, with support for more tax and spend increasing over the last 15 years.¹¹

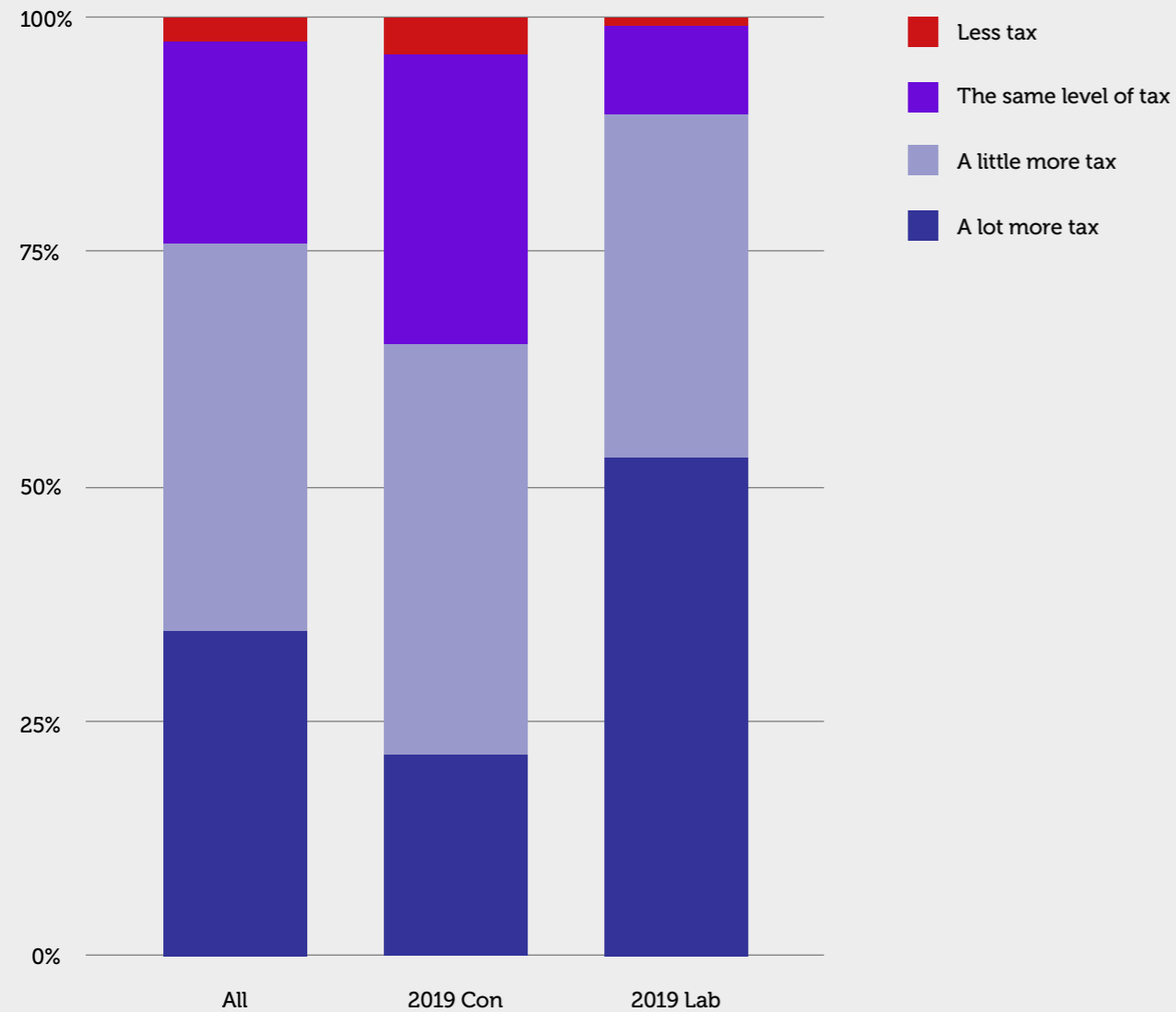
However, during the focus groups, some people said that they would struggle if rates were raised. This was especially true of younger people, and other audiences such as those on low incomes or in single parent households. One woman in Wrexham said: “I would really start to struggle if taxes were increased but if they were Education and NHS would be the first areas I would want to see change in”. In our focus groups there was general support for protecting the poorest from any tax rises.

I am prepared to pay more taxes myself in order to fund public services

(June poll)



I think the wealthy should pay... (March poll)



“If someone earns over a certain amount their tax should be increased. Not the average Joe who is just trying to live”.

Conservative voter in Wrexham

There was widespread support for increasing specific taxes on wealth

Our June poll found:

- 61% said that people who earn money from investments like stocks and shares should pay the same tax rate as those who earn money from work (67% of Conservatives).
- 56% supported having the same tax relief bonus from the Government on the money people put into their pensions, regardless of if they are a higher or lower earner (58% of Conservatives).
- 66% supported an increase in corporation tax (including 74% of Conservatives).
- 59% supported a tax on someone’s wealth over £750,000 excluding any personal pension savings and their main home (including 61% of Conservatives).
- 69% supported reforming council tax so that it is more closely tied to a home’s current value (including 72% of Conservatives).
- 71% supported a mansion tax on homes worth over £2 million (including 75% of Conservatives).

The public want the wealthy to pay more

74% of voters polled in March wanted to see the wealthy taxed more. Support for this cuts across parties and regions of the UK. 64% of Conservative voters and 88% of Labour voters agreed that the wealthy should be taxed a little or a lot more. This finding was mirrored across the UK, including in the affluent south of England (71% support) and London (70% support).

Between our March and June polls, Conservative support for higher taxes increased. For example, in March 61% of Conservatives said they backed higher taxes on corporate profits, rising to 74% in June. This suggests that a Conservative government introducing higher taxes on wealth would be rewarded by their voters.

In the appendix we lay out in more detail public views on three specific taxes: increasing capital gains tax, reforming council tax and making pensions tax relief fairer. All of these policy suggestions were popular with the public.

04 Wealth is aspirational and bashing all rich people goes down badly

- People see wealth as a legitimate means of giving security to themselves and their families
- “Wealth” is a broad term that is open to different interpretations and so generic statements about “wealth” need to be treated with caution
- Inheritance tax is deeply disliked
- People often reject messaging perceived to be aggressively “anti-wealth” believing that wealthy people have largely earned their riches
- Inequality is a concern for many

When it comes to wealth and “the wealthy,” British people talk and think differently to tax justice campaigners and experts. To economists and policy makers with expertise, wealth means things like capital, asset ownership and accumulated resources – as distinct from income in the form of wages or a salary.

However, the public in our focus groups largely view wealth as a means of guaranteeing security for themselves and their families. When they explained what wealth meant to them personally it was common for people to list “security”, “comfort” and “health”. Material wealth often amounted to owning a home, having money to spare after bills and being able to afford holidays abroad. These were things people felt entirely justified to aspire to. There was little differentiation between wealth and income for most.

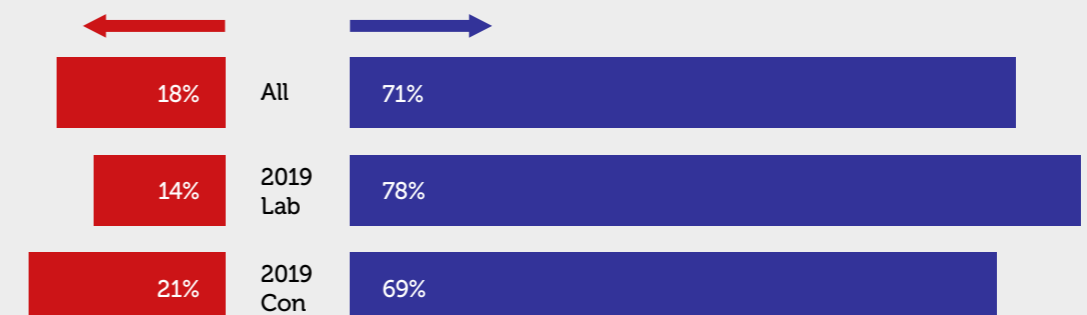
People see their own accumulation of wealth as positive and morally right. In particular, they believe having wealth is key to providing security to family and children. One man in Bury viewed wealth as “Having a full life, being comfortable, family, friends, happiness, ownership in different ways”. A man in Esher said “wealthy means not having to worry about being able to pay the bills and being able to treat your family and not worry about how to repay it”.

This finding is similar to academic research commissioned by Trust for London which found that people tend to associate wealth with security. When asked, people struggled to agree on a specific point at which wealth became excessive.¹² However, 71% of people in our March poll agreed that “There is a level at which more wealth becomes unnecessary”.

Is there a level at which more wealth becomes unnecessary? (March poll)

There is **no level** at which more wealth becomes unnecessary

There is a **level** at which more wealth becomes unnecessary



Inheritance tax is deeply disliked

A disconnect between the public and experts was clear when inheritance tax was discussed. Economists from the OECD¹³ to the IPPR¹⁴ believe that inheritance tax should be reformed and strengthened as a key tool to tackle inequality. However, in our focus groups, people are very critical of the tax. A number of reasons are given including that it is seen as an unfair form of “double taxation.” Poor understanding of how inheritance tax works served to intensify dislike for it, with some believing that they would have to pay it despite only roughly 5% of estates being liable.¹⁵ Others pointed out that the really wealthy manage to avoid paying, with one man in London saying, “inheritance tax, the rich seem to just get out of that, whereas if you’re poorer and your parents get ill, you’re completely nailed to the wall.”

Underlying these concerns was a belief that it was morally right for people to save up to help support their families and friends by passing money on. One man in Wrexham summed up this attitude: “It seems greedy that they have worked hard and paid taxes and their last wish is that they leave something to their kids or grandkids and then they get next to nothing... it’s wrong”.

Reforming inheritance tax to become a “lifetime gift allowance”, where the person receiving the inheritance pays tax on it based on their own income tax level, did not change people’s attitudes in our focus groups. Most people we asked saw this as a repackaged form of inheritance tax, as opposed to something fundamentally different.

Bashing the rich doesn’t increase support for progressive policies

Brits have ambivalent views about the richest in society. While some rich people were singled out for criticism, the participants in our focus groups were often relaxed and even supportive of the ultra wealthy. This was especially true if the rich appeared to have earned their wealth fairly. Hard work and a sense that the wealthy had toiled for their riches was a common theme, with many people arguing that the rich create jobs and economic value. 65% of people in our March poll agreed that “We need to encourage wealthy people to live in the UK to provide skills and jobs” (77% of Conservative voters and 56% of Labour voters).

Our participants often cited philanthropy and a sense that the wealthy “give something back” to society.

Many people see the UK as meritocratic. In our March poll, 58% agreed that “everyone has an opportunity to succeed regardless of where they started in life”. Support for this statement was particularly high amongst Conservative voters. This finding is backed up by other research showing that British people believe that it is hard work and ambition, rather than family wealth, that has the biggest impact on an individual’s success in life.¹⁶ A first time Conservative voter in Bury said: “It’s usually the people that have worked the hardest that are the richest really”.

“I think there is definitely a place in the UK for billionaires. I think they typically get a pretty hard time, but we forget that a lot of the billionaires in the UK are the biggest contributors to the tax system that pay for the public goods and services we’ve discussed”.

Man in Esher

The issue of billionaires has increasingly entered the political debate. In October 2019, Lloyd Russell-Moyle, the Labour MP for Brighton Kemptown, went viral when he said in a radio interview that billionaires shouldn’t exist.¹⁷ A YouGov poll carried out immediately after found that 51% of Brits agreed.¹⁸ In our March poll, 52% agreed with the statement that “We should not have billionaires in Britain when people are using food banks”.

However, a more nuanced picture comes out of our focus groups. In all of them, we asked participants whether they felt that billionaires should exist. The answers were mixed. A woman in Wrexham said “Is it OK to have billionaires? Yes, good on them... If you have worked hard you are entitled to it”. In Esher, a man said: “I think there is definitely a place in the UK for billionaires. I think they typically get a pretty hard time, but we forget that a lot of the billionaires in the UK are the biggest contributors to the tax system that pay for the public goods and services we’ve discussed”. However, a participant in London argued that “I think it’s immoral. I run my own business and we should encourage entrepreneurship, but no one needs £1 billion”.

Overall, most of the people we spoke to were uncomfortable with language that was seen as aggressively attacking the wealthy.

One woman in Bury said: “I’d say it’s nothing to do with us. If you’re bitter about someone earning that, you need to look at your own life really”.

There was also a concern from a minority that if the rich were taxed too much they would leave the country. In our June poll, 35% agreed with the statement “I am worried that if we tax the rich too much, they will leave the country and we will be worse off”, with 42% disagreeing.

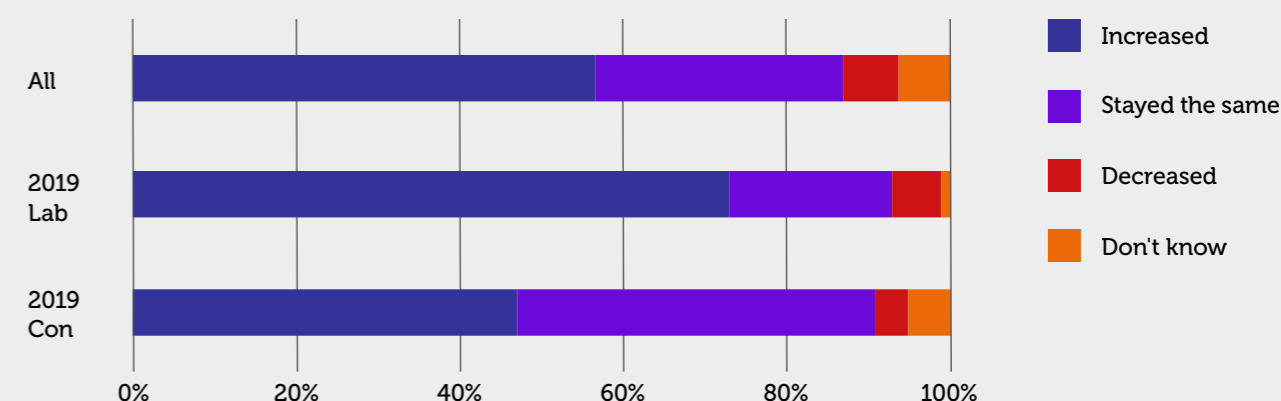
Specific wealthy people were singled out for criticism if it was felt that they didn’t deserve their wealth or had behaved irresponsibly (Mike Ashley, Paris Hilton and “footballers”). But this did not imply a wider dislike of the ultra wealthy as a class of people. Instead participants often applied the “container model” to ultra wealthy individuals they disapproved of: they disliked the fact that these people seemed to take out more than they put in. Recent academic research found that people have a sense of deserving and undeserving rich, with people being deeply reluctant to condemn the very wealthy or see wealth itself as problematic. Other research has shown the huge difference in effective tax rates paid by the richest, with some paying very low rates of tax, and some paying almost the headline rate. This strengthens the need to avoid lumping all the wealthy together.¹⁹

People are concerned about the gap between the rich and poor

Growing inequality is something people are aware of and concerned about. As a Bury focus group participant said: “It’s not quite as bad as the US, but it’s quite bad in this country... If you go into Manchester town centre now and walk round, there are more homeless people than ever before. It’s changed a lot”. A woman in Long Eaton was worried about intergenerational divisions: “I am concerned about a lack of equality and fairness, horizontally between those who are working and not working and vertically through the generations, I am concerned about my grandchildren and what future they will have”.

For some people, the Covid-19 crisis has brought greater focus on how unequal our society is. A voter in Esher felt that “in the last few months, it is now far worse, you can see that by the increase in food banks”. Our June polling found that 56% of people feel that the divide between the rich and poor has increased in the last ten years.

How has the divide between the rich and poor changed over the last ten years? (June poll)



05 People struggle to understand the tax system and are often skeptical of government

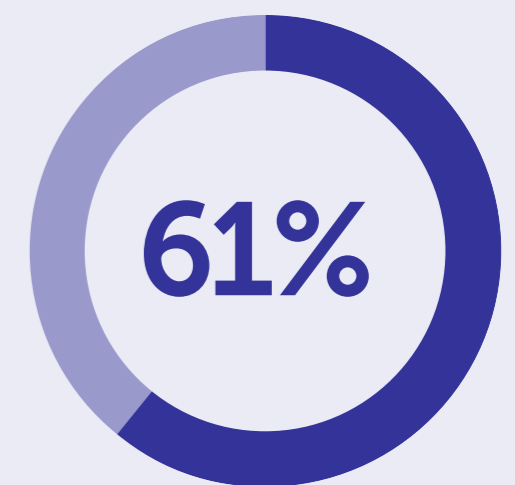
- Tax and the economy are a mystery for people and they often use the “container” metaphor to help themselves understand it
- This underpins peoples’ self-conception as “taxpayers” who contribute to filling the container up compared to others who take from it
- There is a lack of trust in politics and a sense that public spending is often wasteful

Tax is confusing, complex and hard to engage with. This is particularly true when it comes to talking about specific taxes. Campaigners need to keep messages straightforward. This finding is backed by YouGov research showing that many Brits do not understand basic economic terms.²⁰

As one woman in London said: “I think... tax can be quite complicated, and they don’t teach it necessarily in schools... Metaphors are quite good to help people understand stuff”.

“I think... tax can be quite complicated, and they don’t teach it necessarily in schools... Metaphors are quite good to help people understand stuff”

Woman in London



would pay more if they knew that it was being used effectively and not wasted.

The economy is viewed as a container with people putting in (contributing) or taking out (draining)

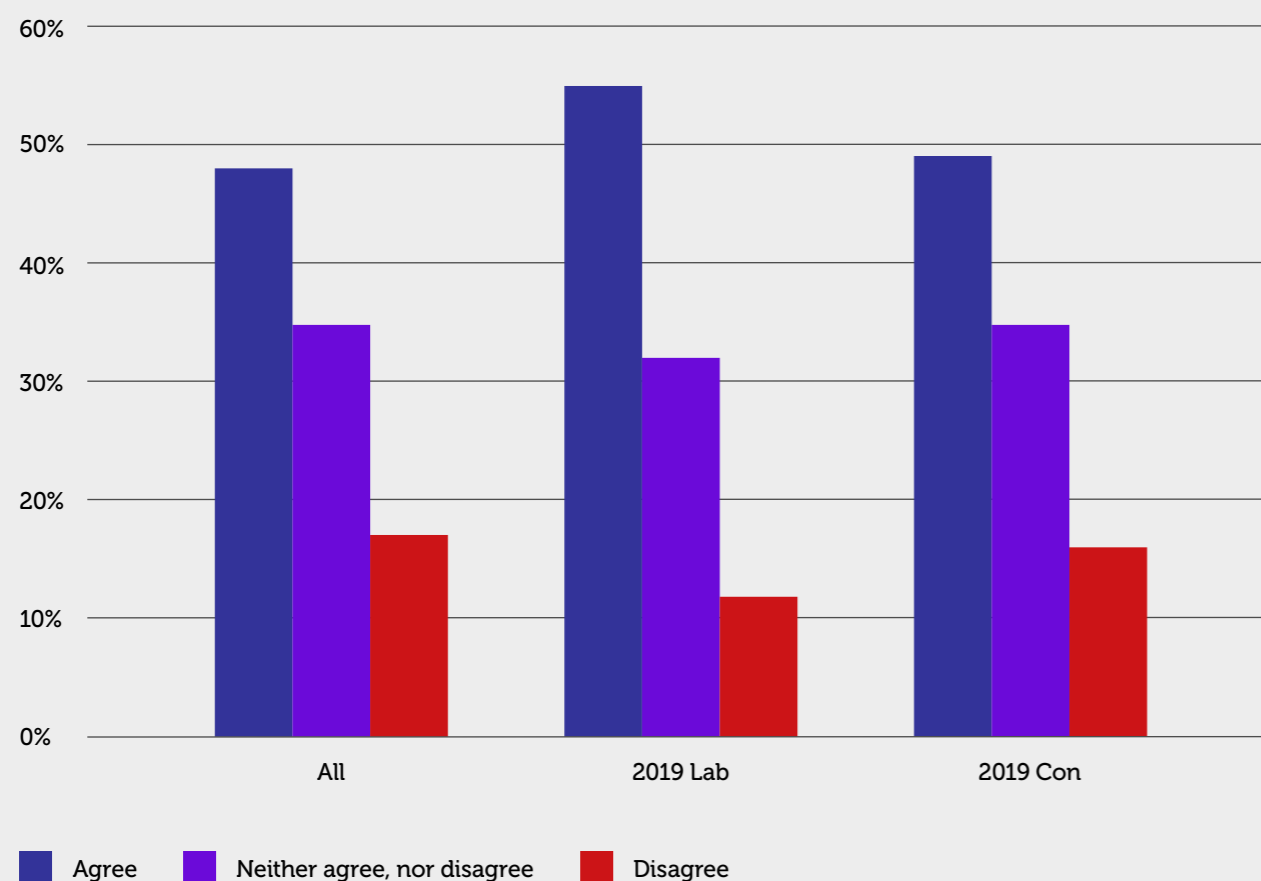
The container model was highlighted in the 2018 report Framing the Economy, and it is important in terms of analysing our findings because it is the principal frame through which people understand tax.²¹

The container model is the name given to the public's tendency to see the economy as a national pot, one that people either put into (contributing) or take out of (draining). Framing the Economy notes, "the government was assumed to control what goes in and out of the pot, as well as how its contents are distributed. At a societal level, the goal is to keep the pot full. At an individual level, being a responsible member of society means not taking out more than you put in".

Other research has shown the ubiquity of the identity of the "taxpayer". This identity is often held in contrast to stereotypes of "bureaucrats", "benefit cheats" and "politicians" who play fast and loose with "taxpayers' money" by taking too much or don't contribute enough. In contrast, the "taxpayer" sometimes feels put in a position where the system doesn't work for them.²²

Almost all of our focus group participants did understand and support the overarching principle that tax is paid in order to support public services. When people identify as taxpayers they feel a sense of pride in paying tax and extol the practical importance of contributing. One Conservative voter in London said: "What is tax paying for? NHS, politicians, it pays for your life – without it you have nothing. It is our money the government is spending, it is life". In our June poll, 48% of respondents agreed that with the statement that "paying taxes makes me feel good about paying my way in society", with only 17% disagreeing.

Paying taxes makes me feel good about paying my way in society (June poll)



While there are upsides to viewing tax in this way (people are happy to pay it on principle), it is also limiting. The container model means people view tax as transactional, almost like it is a giant state-wide insurance policy. One participant supported racing driver Lewis Hamilton's decision to avoid tax on the basis that he has already "paid back" the money that has been spent on providing him with a state education and healthcare. In other words, once somebody has put into the national pot what they have taken out, their debt is clear and they should not feel an obligation to contribute more.

It should be noted that this participant was an outlier (most participants detested tax avoidance) but his comments are the most stark example of a pervasive attitude in the focus groups, that tax is ultimately the exchange of money for services. Or "if none of us paid tax, we wouldn't have things like public transport," as one participant put it. This frame was responsible for people's positivity towards billionaires ("they give back") and negativity towards groups like benefit claimants.

One woman in Bury said: "Paying into the system, like paying our taxes and stuff, and then someone down the road could never have a job and have exactly the same as what you've got, but they claim it all off the system".

The annual tax summary sent by HMRC to many taxpayers is another example of this way of viewing tax. It presents tax paid by individuals as the input and public spending as the output. It suggests the relationship between the state and the taxpayer is transactional ("what do I get for my money") rather than something more civic or collective.²³ There is also little acknowledgement that in practice government spending is also supported by borrowing and other means of financing.

An alternative approach is to emphasise that the economy is designed and that it can be changed.

Research in the UK, Australia and the US recommends talking about the economy as something that can be "reprogrammed" to create the public services and society we all want and collectively rely on.²⁴

Public spending is often seen as wasteful and people don't trust politicians

Despite support for more investment in public services, people are often deeply distrustful of politicians and the government's ability to spend wisely. One man in Blyth said: "Bureaucrats are taking the money, it is not the full amount that is going back into public services". A woman in Long Eaton commented: "I sometimes think our taxes are wasted. The government spends so much money on MPs' food and things, the monarchy too. It's excessive".

This was backed up by our polling. In June 61% of people agreed with the statement "I would be prepared to pay more tax if I knew that it was being used effectively and not wasted", (60% in March). This is more than the 48% of those personally willing to pay more tax without these caveats ("I am prepared to pay more taxes myself in order to fund public services"). Politicians making the case for more spending will face some scepticism from the public about whether they'll be able to deliver on their promises.

Voters often expressed support for more spending if it was ringfenced for popular areas, such as the NHS. A Lib Dem voter in Esher said "If my NI [National Insurance] money went to the NHS only then I would pay more".

Another common complaint was a lack of knowledge about how government money is spent. A London participant said: "Justify the money being paid at the moment. At the moment I don't know what it's being wasted on or not".

"Justify the money being paid at the moment. At the moment I don't know what it's being wasted on or not".

Participant in London

06 Conclusion

For the first time in a generation, politicians are contemplating significant changes to the way we tax wealth.

Tax campaigners have a real opportunity to shape proposed tax reforms so that they begin to address the inequality blighting British society. But in order to take full advantage of this moment, campaigners must understand how the public thinks about tax, wealth and the economy.

The tax justice movement can be confident that the public is onside with us when it comes to several key issues. The first of these is tax avoidance and evasion. We must recognise what a huge success this is for those who have campaigned tirelessly on this issue, and all of us across the tax justice movement must study this important case study.

The second is opposition to tax cuts and support for higher public spending. Our findings show that people in fact support tax increases and taxes on the wealthy. There is limited support for tax cuts, and this cuts across party lines. Similarly, the public has had enough of austerity and wants to see investment in public services. This was common to the vast majority of people we spoke to, regardless of how they voted.

These findings mean it is counterproductive for tax campaigners to compromise with our opponents on these issues. Our job now is to oppose austerity and tax cuts, while calling for higher taxes on wealth and investment in public services. We can do this securely in the knowledge that we are articulating the views of the vast majority of the general public, whether we are speaking in the media, relevant stakeholders or politicians. This includes the majority of 2019 Conservative voters. We must speak clearly and confidently.

But there are other areas where we need to communicate in a more careful way. How we speak about wealth is a key example here. Our research shows that despite being generally progressive on tax policies, the public has a complicated attitude to wealth. They are often comfortable with the super-rich and dislike messaging they think is attacking “the wealthy”. We find that people often talk about wealth in terms of the security it brings to them as individuals, their families and kids. This makes sense in a society marked by entrenched inequality and a threadbare social safety net. At the same time there is an acute awareness that inequality is rising and that a significant gap has opened up between the haves and have nots.

Sweeping attacks on the wealthy, and an inability to empathise with most people’s desire for financial security, can make tax campaigners seem out of touch. Instead of simply hoping that the public will share in their anger about extreme wealth inequality, tax campaigners should talk about this issue in a way that appeals to the public’s existing values and corresponds with how they understand the world.

Our communications must also account for the fact that the public generally has a poor understanding of tax and the economy. Our research revealed that people continue to use a “container model” to understand tax and the economy, one in which they as “taxpayers” pay into the system while “others” take resources away. Although this model is very salient in people’s minds, and has the benefit of making people feel good about paying tax, it is also limiting. It does not explain to people how society organises wealth, how the tax system works, and often leads people to demonise groups they regard as draining. We recommend caution in using this frame, and more research to understand it better.

With regards to the public’s poor understanding of tax, we believe that another fruitful area of research is the uncovering of metaphors that help people comprehend the tax system. Communications experts are clear that rich metaphors are an essential part of political communications, which help the public understand complex ideas by likening them to experiences and objects they encounter in their everyday lives. We observed reluctance on behalf of the public to talk about specific taxes, and to conceptualise wealth in concrete ways. Metaphors could be a key way of helping the public understand tax justice issues. A good example of where metaphors could be really powerful is in helping people comprehend extreme wealth.

Our findings provide a very clear picture of public attitudes towards wealth, tax and the economy. In fact, we were surprised at how consistent these findings were across demographics and geographical regions. This report captures these attitudes and has the potential to be a foundational document in the tax justice landscape. We look forward to seeing how our colleagues use our findings to build their own research and improve their own campaigns. And of course, we look forward to helping along the way.

07 Annex: attitudes on specific changes to wealth taxation

In focus groups we presented three policy reforms, which are all rumoured to be under consideration by the UK government. They were:

- Taxing income from wealth at the same rate as income from work by reforming capital gains tax
- Reforming council tax, and
- Reforming pensions tax relief so people on low and high incomes receive the same rate of relief.

These reforms are backed by a group of 18 leading organisations, including Tax Justice UK, Oxfam and the Institute for Public Policy Research.²⁵

People support equalising capital gains with income tax rates

Capital gains are the profits from selling something, such as a business, property or a piece of art. In simple terms, capital gains tax (CGT) is levied on the difference between the purchase and sale prices of the asset.

Recent academic work has found that some of the wealthiest taxpayers can significantly lower the effective rate of tax they pay by converting income from work into capital gains.²⁶ Capital gains are also highly concentrated, with 62% of all gains going to the 9,000 people who realised over £1 million.²⁷

Our research confirms there is low awareness that some people can pay lower rates of tax on the income they get from their wealth compared to income tax. However, once CGT is explained, people agree that the status quo is unfair and should change.

As a voter in Blyth said “I had heard of capital gains but didn’t know about it; Why should someone who is working hard to stay on the breadline, why should they pay more tax than someone who makes all that money from shares”. A participant in Reading said: “At the end of the day if you’re flipping house or if you’re living off the interest of things then you should be charged the same

amount as people going out to work for a living because it’s technically still an income”. People were particularly supportive of the idea that similar types of income should be taxed in the same way.

Our June and March polling found consistent support for increasing CGT so that “People who earn money from investments like stocks and shares should pay the same tax rate as those who earn money from work”. In June 61% supported this idea, with only 16% opposed (62% support in March).

There was some concern that wealthy people have paid tax already, for example on their income, and that wealth taxes represent double taxation. The level of “risk” or “gambling” involved in entrepreneurialism came up when discussing CGT and was used by some to argue in favour of lower taxes to “incentivise” wealthy people to invest. As one person from London said: “If you knew you couldn’t lose money, everyone would put their life savings into it, whatever you’ve got, and you’d have no risk. So, it has got to be a risk-reward thing for that”.

The government is currently consulting on reforming CGT, and our findings suggest that this would be popular if it was framed properly.²⁸

People back council tax reform but see it as a payment for services

Property is one of the biggest stores of wealth in this country. However, the UK's approach to taxing property is out of date and deeply dysfunctional. Council tax was one of the most well-known and least popular taxes in our focus groups.

Under council tax, people living in lower value housing pay more in tax as a proportion of the value of their homes than people living in multi-million pound homes. There are also big variations between different councils and regions of the country. The removal of council tax relief in many places means the current system is functioning just like the hated poll tax that it was meant to replace.

In the focus groups there was acceptance that existing property valuations underpinning council tax are outdated. There was also some agreement that it made sense to make council tax more accurately reflect the current value of homes.

A voter in relatively affluent Esher said: "The council tax system is antiquated and doesn't properly reflect the value of people's homes. I don't think there are enough bands to adequately provide for the variation in house prices, especially in an area like ours".

In polling we asked people about a range of ways of fixing council tax. All the reform options gained high levels of support. The results were consistent across party lines.

However, a barrier to full scale reform of council tax into a fully proportional property tax is that people tended to view council tax as a straightforward payment for services, rather than a tax that should be proportional to the value of someone's home. People questioned whether it would be fair to charge higher council tax to such people in return for the same services.

One of the participants in Blyth said: "I know it sounds great, somebody that's living in a £20 million mansion, but you know are they getting more services? No they're not. They're getting their bin emptied the same day as everyone else". The same point was made by participants in Wrexham and Reading.

However, a note of caution is important with this finding. The poll tax was an attempt to introduce a flat payment for local government services and was so unpopular that it led to riots and had to be replaced.

Our June poll found:

- 67% supported reforming council tax so that it is more closely tied to a home's current value.
- 70% supported adding in more council tax bands for the most expensive properties.
- 71% supported a 'mansion' tax paid by those who live in homes worth over £2 million.

"The council tax system is antiquated and doesn't properly reflect the value of people's homes".

Voter in Esher

People would like pensions tax relief to be fairer

Pensions constitute the biggest store of wealth in the UK with £5.36 trillion saved according to latest figures.²⁹ Pension tax relief exists to help encourage workers to save money for their retirement.

The relief is given when income is deposited into a private pension. Up to certain limits, the government pays back the income tax that would have been paid on the pension contributions into the taxpayer's pension pot.

Currently higher earners get 40% tax relief on their pension savings (as they pay 40% income tax), while basic rate taxpayers only get 20% relief. This means that pension tax relief mostly goes to the wealthiest savers, with the top ten percent of earners currently receiving half of all pension tax relief.³⁰

Chancellors have frequently looked at reforming the relief as it costs £38 billion per year.³¹

Taxation around pensions can be particularly hard to explain. Pension tax relief is complicated and most people have an instinctive desire to protect the elderly.

Views about the relief were generally more muted in comparison to the other taxes we discussed in focus groups.

However, when we did explain the current system, there was broad agreement in favour of greater fairness in the way the relief is targeted. Arguments that made the case that those on lower incomes can struggle to pay into pensions and therefore will have less when they reach pensionable age were particularly persuasive.

As a woman in Bury said: "If you're putting the same in to pay for your future surely you should get the same reward. You're setting aside for your future, so why are you penalised because of paying more or less tax?". This example highlights how people think 'good' behaviours – in this case saving and long-term thinking – should be rewarded by the tax system, or at least not differentiated on the basis of income.

56% of respondents to our June poll agreed that there should be "the same tax relief bonus from the government on the money people put into their pensions, regardless of if they are a higher or lower earner". This was up from 50% in March. However, a significant proportion (34%) either didn't know or didn't express an opinion, due to likely confusion over how pension relief works.

"If you're putting the same in to pay for your future surely you should get the same reward. You're setting aside for your future, so why are you penalised because of paying more or less tax?"

Woman in Bury on pensions' tax relief

08 Methodology

Tax Justice UK partnered with Survation and the University of Sheffield to understand the public attitudes on wealth and taxation and to understand what sort of arguments in favour of progressive tax reform would get support. The polling and focus groups were carried out by Survation.

Qualitative research: focus groups

Between December 2019 and July 2020 we held 11 focus groups.

The initial phase of focus groups took place between December 2019 and March 2020, just ahead of the coronavirus lockdown. An additional smaller round of research took place in June 2020 during the lockdown.

Each focus group included 7-10 participants and lasted up to three hours. The groups discussed: attitudes to fairness, wealth, austerity and public services; wealth and taxation; specific wealth tax policy reform ideas; general feelings and sentiment towards tax (tax morale), the language used to describe tax; and narrative frames and messages about tax.

Quantitative research: opinion polls

Survation carried out two opinion polls to build on and quantify what we learned in the focus groups.

We carried out a 3,010 person poll between 17-23 March 2020 and a 1,022 person poll between 9-10 June 2020.

The survey was conducted via an online panel. The full results tables are available on our website. All references to Labour and Conservative voters relate to how the respondent stated they voted in the 2019 general election.

Other research

Opinion polls regularly track public attitudes about tax, inequality and public services. The British Social Attitudes Survey is a useful tool for tracking how public opinion has shifted. The Institute for Fiscal Studies 'Mirrlees Report' included a chapter on public attitudes going back to the 1980s.

The Fabians' published their Tax Detox report in 2015. Two notable pieces of research by Australian Progress and NEON used focus groups and polling to develop progressive ways of framing issues relating to the economy. In 2020 a joint project by Loughborough, LSE and Birmingham universities used focus groups to understand Londoners' attitudes toward riches.

Qualitative research: focus groups

(December 2019–July 2020)

Long Eaton	10 December 2019
London (1)	17 December 2019
Blyth	21 January 2020
Bury	22 January 2020
Wrexham (1)	23 January 2020
Reading	28 January 2020
London (2)	29 January 2020
Hastings	18 March 2020
Esher (1)	19 March 2020
Wrexham (2)	29 June 2020
Esher (2)	30 June 2020

Endnotes

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**Tax Justice UK is a Company Limited
by Guarantee in England & Wales
(no. 10761736)**

Registered Address:
C/O Godfrey Wilson
Mariner House
62 Prince St
Bristol BS1 4QD

Phone: +44 (0)20 3637 9137

Email: mail@taxjustice.uk

Twitter: [@TaxJusticeUK](https://twitter.com/TaxJusticeUK)

Website: taxjustice.uk

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