

# APPLYING BEHAVIORAL INSIGHTS TO IMPROVE TAX COLLECTION

Experimental Evidence from Poland





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June 2017

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# OVERVIEW

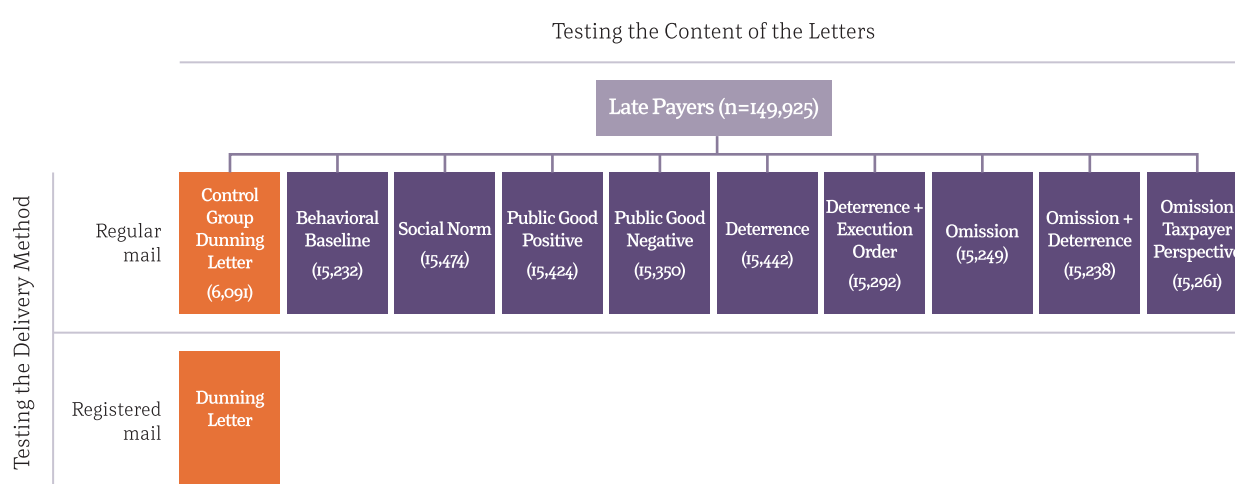
Mobilizing domestic revenues efficiently is a priority for the Government of Poland, but it is not easy. There are numerous instruments that can be used to achieve this objective. Traditional measures to boost government revenues include changes to the tax legislation and reforms in the area of tax administration. Such measures can have a large fiscal impact, but are often politically challenging to design and negotiate, and can take time to implement. Behavioral interventions often focus on adapting existing systems and processes and can thus be implemented relatively quickly and at a low cost. Overall, they are an additional tool in the policy toolkit that country authorities have to improve tax compliance, and thus complement but do not substitute traditional measures to establish effective tax collection systems including changes in tax legislations and tax administration reforms. Behavioral interventions can also help the Tax Authority to align its strategy more accurately to taxpayer behavior. The Polish authorities were interested in applying insights from behavioral economics to their communications with taxpayers to see if making small changes could promote tax compliance.

This paper summarizes the results of a randomized controlled trial (RCT) that used letters to remind taxpayers in Poland to pay their taxes. These taxpayers had declared their personal income tax (PIT) for the 2015 fiscal year but had failed to pay what they owed by the deadline, April 30, 2016 (i.e., taxpayers in arrears). The trial took place between May and August 2016 and covered a total of 149,925 individual taxpayers.<sup>1</sup>

The trial had two objectives: (1) test the effect of different behavioral messages on income tax compliance, and (2) test whether how the letters were delivered (regular versus registered mail) had an effect on compliance. Taxpayers were randomly assigned to receive the official enforcement letter (a ‘dunning letter’) used by the Polish Tax Office or one of nine letters that were adapted using behavioral design.

Figure 1 summarizes the design of the experiment. Of the nine adapted letters, one was a standard behavioral letter that was clear, concise, and conformed to many of the best practices from the tax-compliance literature. The other eight letters were identical to the first except that to the plain reminder each added a different persuasive message meant to prompt action by the recipients. The messages expressed economic, moral, pride, self-image, and reciprocity concepts. The ranking of behavioral letters with respect to the payment rate and payment amount is presented in Figure 2.

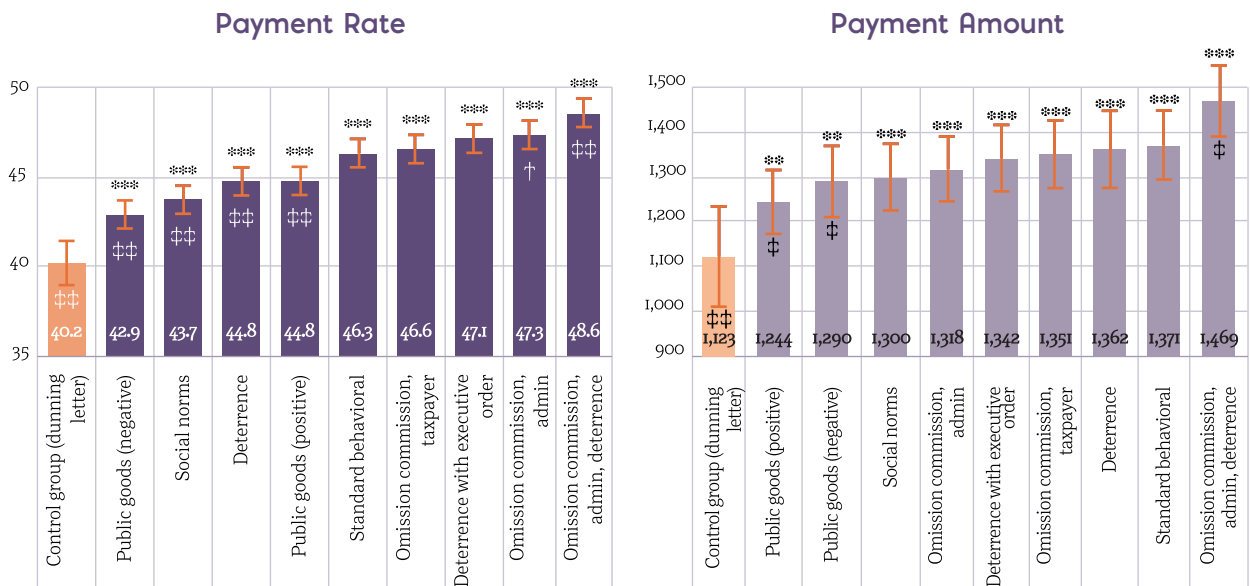
**Figure 1. Sample Size and Treatment Assignments**



Source: Data from the Polish authorities.

<sup>1</sup> This trial built on lessons from a pilot experiment in 2015, when the World Bank and the UK Behavioural Insights Team supported the authorities in designing and conducting a trial in two regions, Lubuskie and Wielkopolskie, which compared the results from one behavioral letter with those from the dunning letter.

**Figure 2. Key Results**



Source: Data from the Polish authorities.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate a significant difference from the standard behavioral letter – † = 0.1, ‡ = 0.05, ‡‡ = 0.01.

To test whether sending a letter by regular or by registered mail affected tax compliance outcomes, an additional group of taxpayers was sent the original dunning letter by registered mail.

Five key messages emerged from this experiment:

### Message 1: Behavioral letters significantly improved tax compliance relative to the dunning letter

Behavioral letters helped to achieve higher rates of payment and higher payment amounts. Of taxpayers who received the dunning letter, 40.2 percent paid. Of those who received the behavioral letters, 42.9 to 48.6 percent paid.

The most successful behavioral letter had a deterrence message and framed nonpayment not as oversight but as an intentional and deliberate choice. This letter yielded an increase in the payment rate of 8.4 percentage points (pp) above the dunning letter – a 20.8 percent increase in the number of compliant taxpayers. The least effective behavioral letter had a public goods message noting how not paying taxes affected the provision of preschools, schools, roads, and safety. While this was the least effective behavioral letter, it still significantly increased the payment rate over the dunning letter by 6.7 percent. The payment rate for taxpayers who were sent the standard behavioral letter was 46.3 percent – 6.1 pp more than for recipients of the dunning letter. Such a change represents a 15.2 percent increase in the

number of compliant taxpayers. Similarly, all behavioral letters mobilized higher average PIT payments than the control group. As with the payment rate, the letter that combined messages about the omission and deterrence was the most effective in mobilizing higher payments. The average payment amount per letter was PLN 347 more than the dunning letter sent by regular mail.

### Message 2: 'Hard-tone' messages were more effective than 'soft-tone' messages

Taxpayers reacted more to messages that had a harder tone than to those that had a milder, softer, tone. In this report, the hard-tone messages are deterrent messages that highlight sanctions for noncompliance or that frame nonpayment as an intentional and deliberate choice. By contrast, the soft-tone messages highlight social incentives, such as public goods or social norms. Overall, hard-tone messages were more effective – taxpayers were more likely to pay the income tax due, pay higher amounts of taxes, and reduce their tax liabilities (their tax debt).<sup>2</sup> For example, the payment rate among those taxpayers who received a soft-tone message was 43.9 percent (9 percent higher than the payment rate of 40.2 percent in the control group who received the original dunning letter), but the payment rate for those taxpayers that received a hard-tone message was 46.9 percent (18 percent higher than for the control group). With regard to payment amount, on average the hard-tone messages mobilized more (PLN 93) than soft-tone messages.

<sup>2</sup> In fact, as shown further in the report, adding some of the social messages actually reduces the impact of the letter compared to the standard behavioral letter.



### **Message 3: The effectiveness of some of the messages depended on taxpayers' characteristics**

The effect of a particular message varied depending on the taxpayer's age, gender, geographic location, and amount owed. For example, the public goods message helped to increase tax compliance among people aged 20–29 but had a negative effect on the compliance of those aged 50–64. Given the public goods listed in the behavioral letter (preschools, schools, roads, and safety), one possibility is that younger people responded positively because they are more likely to benefit from these than older people and are thus more motivated to pay up when reminded of the public goods benefits. If the heterogeneity observed is in fact due to the choice of public goods mentioned, higher compliance might be induced by adapting the types of public goods mentioned in letters to the age groups of recipients. Similarly, public good messages work better in rural areas, possibly because of a tighter link with the outcome of that kind of spending and the relevance to community.

### **Message 4: Sending letters by regular mail (the cheaper option) proved to be just as effective as sending them via registered mail**

Analysis of the outcomes for the delivery-method test found no statistical difference in payment rates or payment amounts whether the dunning letter was hand-delivered by registered mail or sent by regular mail. This suggests that in Poland the tax administration (and other agencies) could generate useful savings by replacing use of registered mail (PLN 14.96 per letter) to invoice taxpayers in arrears with delivery by regular mail (PLN 9.20 per letter).

### **Message 5: Tax compliance among taxpayers in arrears can be tackled cost-effectively**

A cost-benefit analysis revealed that if the most effective letter had been sent to all 149,925 taxpayers in the sample, the tax authority would have generated PLN 39,328,742 more in revenues than the control group – the additional revenues would have been 28 times larger than the cost of sending the letters, including staff time.<sup>3</sup> The trial results make a compelling case for rigorous testing of small adaptations of government communications with taxpayers. They also demonstrate that communication processes can be enhanced to promote tax compliance at low cost and without the need for new legislation.

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<sup>3</sup> The Polish Tax Department estimates that the cost of sending a dunning letter by regular mail, including staff time costs, is approximately PLN 9.20 sending it by registered mail would cost about PLN 14.96.

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# BACKGROUND

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**Mobilizing domestic revenues efficiently is a priority for the Government of Poland.** In the past two years there has been heightened emphasis on expanding social programs in a fiscally sustainable way – i.e., financed largely by increased revenue. The government is therefore implementing fiscal measures aimed at expanding the revenue base and also is looking into its own processes and procedures which can boost tax compliance. In the area of tax policy, in 2016 the Government introduced a new tax on financial institutions and increased the progressivity of the PIT. In March 2017 it started the implementation of a comprehensive reform of the tax administration in order to integrate tax and customs offices. These traditional measures are often politically challenging to design and negotiate and can take time to bring tangible results. As they pursued tax policy and tax administration reforms, the Polish authorities decided to see whether applying insights from behavioral economics to their communications with taxpayers – making small changes to regular processes – could promote tax compliance quickly and at low cost.

**In recent years, tax authorities in different countries have begun to experiment with different types of communications (letters, emails, SMSs, websites) using insights from the behavioral science literature to persuade taxpayers to pay what they owe in taxes.** International evidence suggests that behaviorally-informed reminders can affect tax behavior, at least in some contexts. Results from a number of trials have shown that applying behavioral insights to tax communications can help to promote tax compliance and both raise tax revenues and reduce administrative costs. In these trials, tax authorities have tested a variety of reminder messages highlighting patriotic motives for paying taxes, social norms, possible sanctions, or information from third parties.

**The World Bank has also been exploring the applications of behaviorally-informed policies.** Its 2015 *World Development Report*, “Mind, Society, and Behavior,” noted that applying behavioral insights had

been found to enhance the effectiveness of public policy because people think automatically and socially and often use mental models that are unconscious – that is, they use heuristics and shortcuts that do not always apply in a given context. They also tend to think in terms of stories or narratives rather than data points. These observations can help policy-makers better align their communication strategies with the behavior of citizens.<sup>4</sup>

**Behavioral interventions to promote tax compliance have proven to be cost-effective since they generally involve modifications to existing systems and processes.** In recent years the impact of behavioral interventions has been measured using randomized controlled trials (RCTs), which are now widely used in medicine, business, and international development. For example, the effectiveness of tax reminders has been tested using RCTs in a number of countries including Australia, Argentina, Austria, Chile, Costa Rica, Denmark, Germany, Guatemala, Israel, Peru, Switzerland, the United States, the United Kingdom, and Venezuela.<sup>5</sup> A common feature of these RCTs is that they are based on data already collected by the tax authorities, and as such they were implemented quickly and at low cost. Hence, recent experience from other countries suggests that behavioral interventions can be easily implemented, replicated and scaled-up, stimulating a process of continuous learning and enhancement of administrative procedures.

**Recent research has concentrated on using different behavioral messages to incentivize higher tax compliance.** Seminal research by the UK Behavioral Insights Team (BIT) and the tax authority in the UK had originally shown the efficacy of sending taxpayers letters with behavioral messages. Some of the behavioral messages tested invoked social norms, such as how many people pay on time, or associated taxes with gaining or losing public goods. Relative to the control group, the former increased payment of declared tax liabilities by up to 5.1 pp within 23 days of delivery, and the latter (whether framing loss or gain) increased payments by 1.6 pp (Hallsworth et al. 2014). More recently, the World Bank worked closely with tax authorities in Guatemala to design better communication strategies using these and other behavioral insights. Letters sent to Guatemalans who had failed

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<sup>4</sup> The report can be found at: <http://www.worldbank.org/en/publication/wdr2015>.

<sup>5</sup> See Blumenthal et al. 2001; Wenzel 2005; Torgler 2007; Kleven et al. 2011; Ariel 2012; Castro and Scartascini 2013; Del Carpio 2013; Ortega and Sanguinetti 2013; Pomeranz 2013; Dwenger et al. 2014; Hallsworth et al., 2014; Kettle et al. 2016, and Brockmeyer et al. (2016).

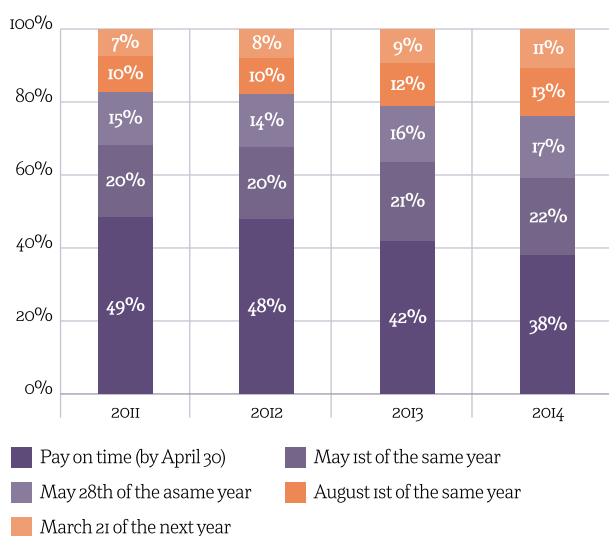
to declare their income taxes in 2014 showed that, in 11 weeks, the letter highlighting a social norm increased the average amount paid per taxpayer by \$13.97 (210 percent), and the deliberate choice letter (omission vs. commission) brought in \$17.95 more (269 percent) than not sending a reminder letter. Remarkably, compliance by those who received these two letters was also high in the next fiscal year (Kettle et al. 2016, Brockmeyer et al. 2016) document similar findings using email reminders in Costa Rica. Another field experiment in Argentina sent behavioral letters to payers of property tax with messages related either to levels of enforcement (deterrence), social norms, or provision of public goods, and found deterrence to be the most effective. While the latter two had no effects, the deterrence message increased compliance by nearly 5 pp relative to the control group (Castro and Scartascini 2013). Clearly, the effectiveness of behavioral letters can vary. One important reminder from the behavioral science literature is that context matters greatly. Interventions that previously worked in one setting may fail in others. Thus, while evidence from other countries can provide insights to inform the design of behavioral interventions, there was still a need to experiment to see whether behavioral insights can help promote tax compliance in Poland.

**In this context, the Polish tax authorities decided to start testing if behavioral insights can strengthen tax collection and promote higher tax compliance in Poland.** Due to methodological considerations the authorities decided to focus its experiment on the personal income tax (PIT) and implemented a pilot experiment in 2015 to test the impact of behavioral insights in promoting tax compliance. PIT revenues constitute around 17.3 percent of all tax revenues and correspond to around 2.5 percent of GDP (equivalent

to around PLN45 billion). The majority of PIT is paid in the form of monthly advances by the employers (around 85 percent of total PIT, i.e. PLN 39 billion). Towards the end of the year, the employee is obliged to submit a PIT statement to the tax office for the final PIT resettlement. At this stage the outstanding liability is paid or the tax office returns the paid tax due to the use of tax breaks or tax credits. In 2015, the total tax liability to be paid by tax payers in end April (for the fiscal year 2014) was around PLN 6 billion, out of which around 30 percent is not collected by the deadline. The analysis of historical taxpayer compliance rates found that while the tax base has expanded since 2011, more and more taxpayers do not pay their taxes until after the statutory deadline, and the share of those who do not pay at all (10 months after the deadline) has also been heading up. At the same time, the vast majority of taxpayers in arrears have a very small tax liability (Figure 3 and 4). Such conditions seemed conducive to behavioral interventions in the form of letters to remind taxpayers to pay. In this context, in 2015, with the support of the World Bank and the UK Behavioural Insights Team, the Polish Tax Administration carried out its first RCT trial. The experiment targeted PIT taxpayers in arrears in two regions of the country and tested the impact of two reminder letters on tax compliance outcomes. The results of this pilot trial are summarized in Annex 1.

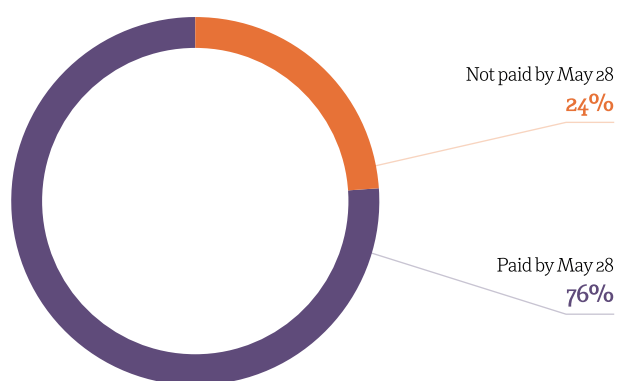
**This report summarizes the results of a nationwide RCT conducted in 2016 that used letters to remind taxpayers in Poland to pay their taxes.** The trial took place between May and August 2016 and covered 149,925 individual taxpayers, that is, the universe of taxpayers in arrears in Poland. These taxpayers had declared their PIT for the 2015 fiscal year but had failed to pay what they owed by the deadline of April 30, 2016.

**Figure 3. Share of Taxes by Payment Date**



Source: Polish Ministry of Finance.

**Figure 4. Share of Taxes Due Collected by the End of May**



**1.4 billion PLN** is not paid by May 28, of which **only 1.25 million PLN** of debt is owed by taxpayers with liability below 50 PLN

# EXPERIMENTAL DESIGN

This RCT trial had two objectives: (1) to increase PIT payments and identify key features of an effective communication strategy; and (2) to test whether the delivery method (registered vs. regular mail) had an impact on tax compliance.

Taxpayers in arrears were defined as those who had filed their PIT declarations on time (by April 30, 2016) but had failed to pay their tax liability since. The trial involved all taxpayers that had non-negligible net tax

liability (PLN 50 and above) and had not paid their income tax for 2015 in full by May 13, 2016.

Two types of impact were tested:

- Impact of the content of the letters
- Impact of the delivery method (registered vs. regular mail)

There were three outcomes related to

- payment rate
- payment amount
- tax liability.

Outcome indicators were measured at three intervals: 4, 8, and 12 weeks after the trial launch.

Table 1 shows the trial schedule:

**Table 1. Key Dates for the Experiment**

Date	Step
May 13, 2016	Cut-off date for identifying the sample
May 13–22, 2016	Randomization and preparation of letters
May 23, 2016	Roll-out: all letters are sent to taxpayers
June 13, 2016	End of the 1 <sup>st</sup> monitoring round: until this date, there were no other attempts to contact the taxpayers covered by the trial (i.e., the tax authority did not follow up with taxpayers regarding their liability); under regular proceedings, tax offices undertake “soft execution” measures, which implies that they would contact taxpayers in arrears by phone, e-mail, text message, among other forms of communication.
July 4, 2016	End of 2 <sup>nd</sup> monitoring round
August 8, 2016	End of 3 <sup>rd</sup> monitoring round

## METHODOLOGY

The test measured three outcomes using anonymized tax records for the 149,925 participants in the trial, updated as of June 13, 2016 (four weeks after the Tax Authority sent the letters). This sample covered all taxpayers in arrears in Poland with liability above 50 PLN; excluded were taxpayers with no liability, those for whom data were missing for the covariates values, and outliers.<sup>6</sup>

The cut-off date was chosen because until June 13, 2016, the tax administration did not intend to take any other enforcement activities. After that date it is

harder to interpret the findings of the experiment because other interventions occurred, such as tax office enforcement activities. For example, a number of taxpayers from all treatment arms that failed to pay by June 13 were sent registered dunning letters. Meanwhile executive proceedings were initiated for taxpayers who had been sent the registered dunning letter when the trial began. These factors could have created confounding effects that might have affected the validity of the estimates. By setting June 13 as the cut-off, the estimates of the treatment effects are not contaminated by other interventions by the tax authority. Nonetheless, Annex 6 shows outcomes based on payment to the latest date available

<sup>6</sup> Outliers were identified as observations that, in the OLS regression of payment amount on treatments and all covariates, had a residual of more than 2.5 standard errors.

as evidence suggesting the treatments had sustained effects.

The Polish Tax Office collected outcome variables regularly and automatically as administrative data. The outcomes of interest are these:

- Payment (binary): dummy variable equal to one if the taxpayer paid a non-zero amount of tax by the given date, and zero otherwise.
- Payment amount (continuous): the total amount paid by the taxpayer in PLN unconditional on payment.
- Log payment amount (continuous): the (log) amount paid unconditional on payment.
- Log of the outstanding tax liability (continuous): the total (log) amount of the taxpayer's liability by the given date.

The primary estimation consists of an intention-to-treat (ITT) analysis of the impact of the letters based on the following regression model:

$$Y_i = T_i\beta + X_i\gamma + u_i$$

where  $Y_i$  is the payment outcome,  $T_i$  is a treatment vector ( $T_1$ = Dunning Letter (Control Group);  $T_2$ = Baseline Behavioral Letter,  $T_3$ = Social Norm;  $T_4$ = Public Good Positive;  $T_5$ = Public Good Negative,  $T_6$ = Deterrence,  $T_7$ = Deterrence + Execution Order;  $T_8$ = Omission,  $T_9$ = Omission + Deterrence,  $T_{10}$ = Omission Taxpayer-Perspective),  $X_i$  is a vector of control variables comprising the characteristics of taxpayers (amount of tax liability, declaring children, type of tax form, gender, age, total taxable income), and  $u_i$  is the error term. Regression models are evaluated by ordinary least squares (OLS) multiple regression. In the OLS regressions heteroscedasticity in  $u_i$  is controlled for using robust standard errors.

To investigate the impact of the *contents of letters*, first the behavioral letters are compared to the control group, which was sent a dunning letter (via regular mail). In this case, stars on the figures (\*) indicate a significant difference from the dunning letter.<sup>7</sup> Different behavioral letters are then compared to the baseline behavioral letter to see which behavioral messages were most effective in encouraging taxpayers to comply. Statistical significance against the baseline behavioral letter is indicated by daggers (‡). The analysis mainly compares separate letters and their performance compared to the control group or the baseline behavioral letter.

To investigate the impact on tax compliance of the *delivery method* (registered or regular mail), one treatment group received a standard dunning letter delivered by registered mail. In the separate model the

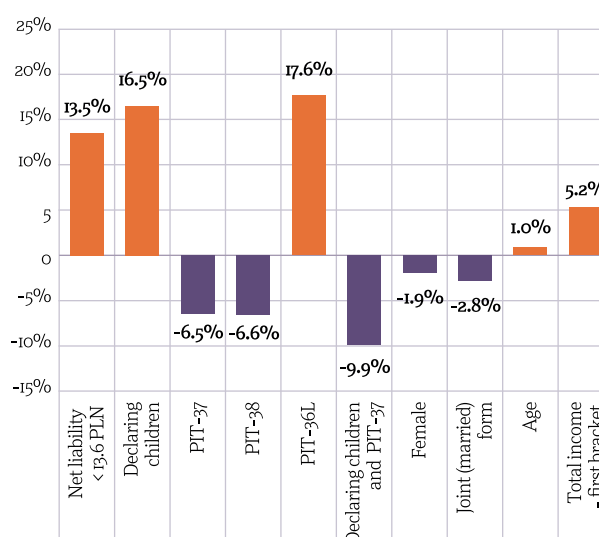
impact of the delivery method on the payment rate is estimated. Specification of the regression model is the same as in the previous comparison.

## RANDOMIZATION

This was a randomized controlled trial. Randomization as a method of experimental control has been extensively used in both human clinical trials and biological experiments and in the social sciences for tests ranging from financial education and tax repayment to organ donation. Conceptually, this is a method for randomly allocating to one or more intervention conditions. Thus, it is possible to compare the effectiveness of different interventions while minimizing both known and unknown factors that may influence the outcome being investigated. As a result, randomization produces comparable groups and eliminates the source of bias in treatment assignments.

Analysis of historical data regarding the payment patterns of Polish taxpayers revealed important characteristics affecting the probability of payment. Based on administrative data for 2011–14 it was possible to identify the key determinants of non-compliance by Polish PIT taxpayers (Figure 5). A number of factors had a statistically important impact on compliance. For example, low tax liability decreased the likelihood of payment by 13.5 percent and PIT-36L declaration decreased it by 17.6 per-

**Figure 5. Determinants of Noncompliance by Polish Taxpayers, Percent**



Source: Polish authorities.

Note: Analysis refers to 2011–14 period. Bars above the axis indicate determinants that lower tax compliance; bars below indicate determinants that improve tax compliance.

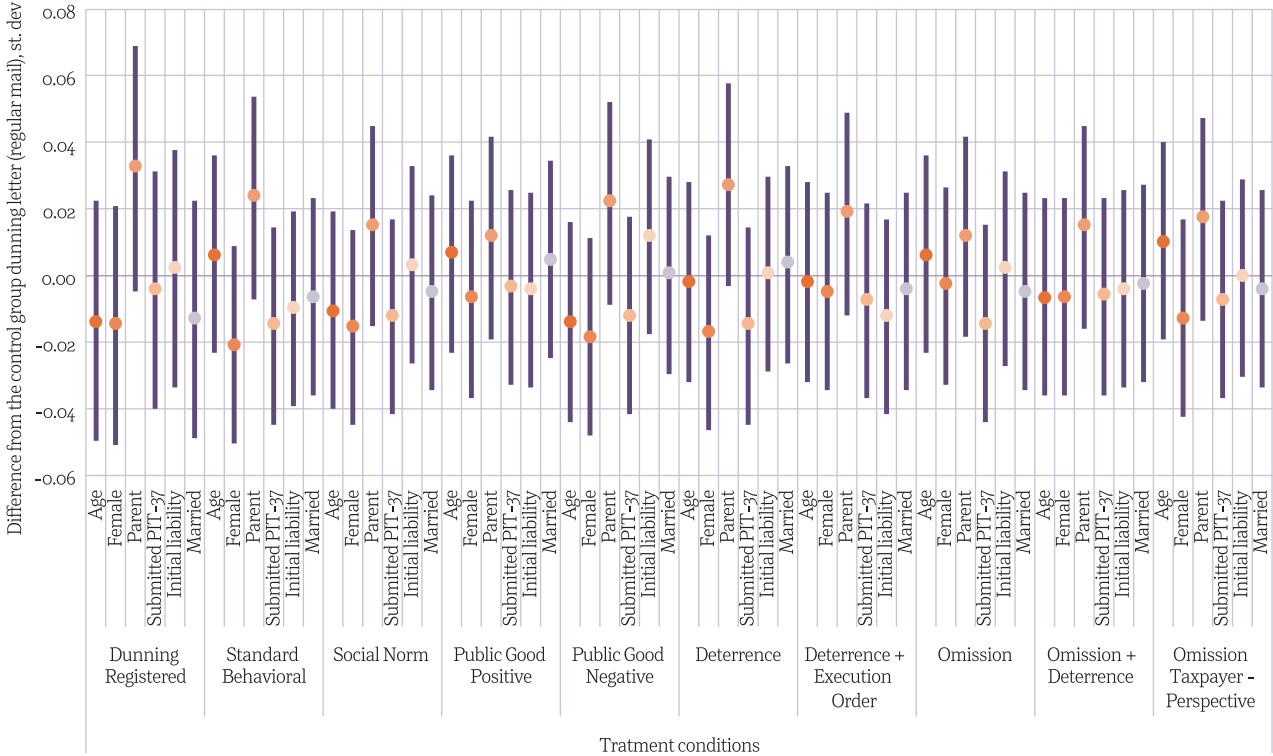
<sup>7</sup> The number of stars indicates significance difference from the control group: \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate significance difference from the standard behavioral letter † = 0.1, ‡ = 0.05, ‡‡ = 0.01.

cent. However, being female increased payment probability by 1.9 percent and declaring children increased it by 9.9 percent.

To ensure that the differences in taxpayer characteristics do not affect the experiment, the procedure chosen was stratified randomization, which prevents imbalance between treatment groups for known factors that influence prognosis or treatment respon-

siveness. For this experiment, randomization was conducted at the individual level and stratification was used for initial liability, tax code submitted, electronic submission, gender, parental status, marital status, voivodship, and the age group. Given the high dimensionality of the stratification, balance on each of these variables could not be perfect, but as the balance tests show, the sample was balanced across the treatment groups.<sup>8</sup>

Figure 6. Balance Tests for the Sample



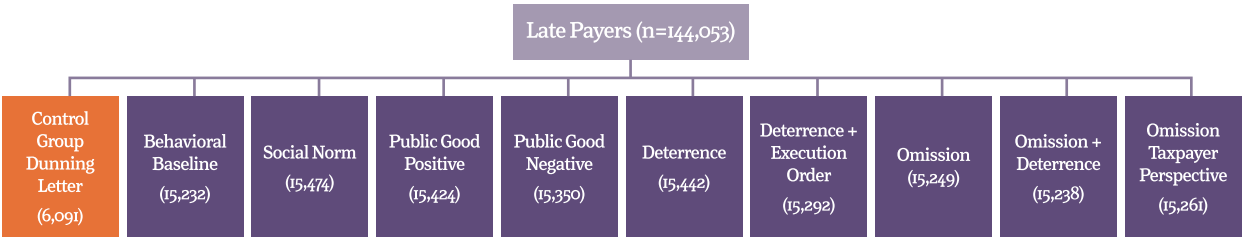
Source: Polish authorities.  
 Note: The difference between each treatment group and the control group in terms of covariates expressed in standard deviations.

## TREATMENTS

The aim of this experiment was to check how different letter content affects compliance measures: payment rate, payment amount, and outstanding tax liability.

The sample covered 144,053 taxpayers in arrears each of whom had a tax liability of more than PLN 50. Taxpayers in this sample were randomly assigned to one of 10 treatment groups, each of which received a letter delivered by regular mail (Figure 7).

Figure 7. Sample Size and Treatment Assignments



Source: Polish authorities.

<sup>8</sup> Full randomization was not possible because the covariates were derived from a different data sample (all taxpayers vs. the late taxpayers in the trial sample). Other differences were tax liability (sample included only taxpayers who owed more than 50PLN at the date of the experiment), and outliers were removed.



**Control Group: Dunning Letter (n=6,091):** This is the original letter that the Polish Tax Office had been sending to remind taxpayers to pay their taxes. The dunning letter is normally sent by registered mail but in the experiment was sent by regular mail. The letter has a formal tone and sets out the legal basis for this type of communication.<sup>9</sup> It states the tax liability and asks the taxpayer to calculate the accrued interest; it provides general guidelines for the calculation but does not provide an example. The letter has a deterrent message, highlighting that “failure to perform [payment] by the indicated deadline shall result in referral of the case to execution proceedings, thereby generating costs of execution proceedings to be covered first.”

The letter comes across as very formal, and the language is convoluted, bureaucratic, and legalistic. It might be very difficult for people with average reading skills to understand. Similarly, the explanation of how to calculate the interest rate calculation is difficult to follow.

**Behavioral Baseline Letter (n=15,232):** A substantial literature is evolving on the application of behavioral science to social policy (e.g., Sunstein 2015). Such terms as defaults, status quo bias, peer effects, simplicity, salience, immediate gratification, and reciprocity have entered the dialog of policy-makers. Prominent in the list of applications is tax compliance: see Hallsworth et al. (2014) for an overview of early work in the United Kingdom and elsewhere.

The standard dunning letter was therefore rewritten to conform to many of the best practices from previous research:

- It begins with a very clear description of the purpose of the letter and a “call-to-action” at the top, explaining what the taxpayer must do and giving a deadline: “Please pay your income tax by June 3, 2016.”
- It minimizes formal legal language to the extent possible, partly so that recipients will understand better but partly just to encourage them to read it.
- It specifies very concrete next steps regarding what to do and how to do it.
- In a separate table, it lists the interest due on each day until the deadline so that taxpayers do not need to calculate it themselves and have additional incentive to pay the liability before the deadline.

The letter now comes across as reader-friendly. The sentences are much shorter, the language is simple, and the messages are very clear. The letter is highly prescriptive in terms of what is being asked and clearly outlines the consequences of compliant

and noncompliant behavior. It also provides contact information for the relevant tax authority so taxpayers can notify or seek clarification quickly without needing to look up the phone number themselves (a possible cognitive barrier). It thus can be seen as a plain reminder that addresses nonpayment due to forgetfulness or oversight.

The other letters consist of the behavioral baseline letter augmented with a brief section that includes a behavioral message. In addition to the plain reminders, the behavioral messages are meant to address different motives for nonpayment – economic, moral, and so on. Here, for explanatory clarity, the behavioral messages are provided in a box before the discussion of each. (Annex 7 contains the complete letters in the original Polish and translated into English.)

## Social Norm

According to our records, [8] out of 10 residents in [REGION OF THE TAXPAYER] have already paid their income tax for 2015. You are part of a minority that has not yet fulfilled that duty.

**The Social Norm Letter (n=15,474),** is based on the observation that people generally have a natural preference to do what their peers are doing. For instance, Gerber and Rogers (2009) found that informing citizens that 71 percent of their compatriots had voted in the previous election increased voter turnout. For taxes, Hallsworth et al. (2014) describe the successful use of social norms to improve compliance in the UK, as Kettle et al. (2016) did for Guatemala, where although the true rate of payment is only 64.5 percent, saying that in the letter increased both rates of payments and average amounts paid. One additional aspect of the letter used here is that it gives the actual rates by region rather than just nationwide; some research findings indicate that the closer the reference or comparison group, the stronger the effects of this type of norm (Goldstein et al. 2008).

## Public Good Positive

Are you aware that 37.79% of your personal income tax goes to your municipality? From this income, your municipality finances pre-schools, schools, roads, and safety, benefiting everyone in your municipality including yourself and your family. Don't be an irresponsible inhabitant of your municipality and pay your delinquent taxes!

<sup>9</sup> The Resolution of the Ministry of Finance from December 30, 2015 specifies procedures for creditors of monetary claims (Journal of Laws of 2015, item 2367).

**The Public Good Positive Letter (n=15,424)** is based on the assumption that people who knew what expenditures are financed from tax revenues might be more likely to pay their overdue taxes. Therefore, one objective of this letter was simply to inform citizens how some of their taxes are spent and to remind them that many services they use are available only because of tax revenues. This in itself is not necessarily behavioral, but several other elements incorporate behavioral science knowledge. The accurate and unusually precise figure of 37.79% focuses attention on what comes next, unlike a generic claim about taxes providing benefits. It also suggests that the government is tracking everything closely. The link to municipal services brings everything closer to recipient and family. The whole effort stimulates feelings of reciprocity: one should do something in return for all the benefits being received. Finally, the last sentence engages a perceived identity for the recipients as potentially responsible taxpayers rather than individuals who are letting down their communities and neighbors; this pivots the message toward the sense of self, not just the outward action.

### Public Good Negative

Are you aware that 37.79% of your personal income tax goes to your municipality? Without this income, your municipality cannot finance pre-schools, schools, roads, and safety, damaging everyone in your municipality including yourself and your family. Don't be an irresponsible inhabitant of your municipality and pay your delinquent taxes!

**The Public Good Negative Letter (n=15,350)** is based on the same assumption as the previous letter but the behavioral framing is different. The motivation behind this “negative” letter was to harness all the stimulative aspects of the positive public good letter and in addition to frame a loss. It is well-established that decision makers respond more strongly to perceived losses related to a status quo than to perceived gains. In this case the implicit threat is that without sufficient tax revenue, all the municipal benefits currently enjoyed may be lost.

### Deterrence

Not paying taxes places an unfair burden on all other the taxpayers, who have honestly fulfilled their duty. We are therefore determined, more than ever, to collect taxes from those, who avoid

paying them. As part of the execution procedures, we can, for example, block your bank account, salary, and, in addition, you will have to cover all execution expenses that arise.

**The Deterrence Letter (n=15,442)** uses the behavioral letter with the addition of the deterrence message. This message serves three goals. The first sentence is meant to evoke a negative self-conscious emotion of guilt, which has been proven to be a powerful mediator to motivate moral action (Hoffman 1982a, 1982b; H. B. Lewis 1971; M. Lewis 1993). The second sentence is intended to create a sense that the deterrence threat is serious, and the third sentence gives concrete examples of the punishment actions. The examples are likely to evoke mental imagery that enhances realism and therefore behavioral intentions (see, e.g., Miller and Marks 1997; Yoo and Kim 2014). Thus, together the last two sentences are meant to create a sense of fear of possible consequences, which can be an important cause of law-abiding or norm-respecting behavior (Haidt 2003).

### Deterrence + Execution Order

Not paying taxes places an unfair burden on all the taxpayers who have honestly fulfilled their duty. We are therefore determined, more than ever, to collect taxes from those who avoid paying them. As part of the execution procedures, we can, for example, block your bank account or salary and in addition you will have to cover all execution expenses that arise.

We attach a sample Execution Order Form that we send to taxpayers who have not paid the taxes due.

**The Deterrence + Execution Order Letter (n=15,292)** reinforces the threat of punishment for noncompliance and makes the punishment more palpable by providing the actual Execution Order Form that non-compliers receive.<sup>10</sup>

### Omission vs. Commission

So far, we have thought of your payment delay to be accidental. However, if you disregard this notice, we will consider it an intentional choice of yours and think of you as a dishonest taxpayer.

<sup>10</sup> The Execution Order is defined in the Resolution of the Ministry of Finance from May 16, 2014, (J. L. of 2014, item 650). The example of the Execution Order can be found here:

[http://www.mf.gov.pl/c/document\\_library/get\\_file?uuid=665fa5c2-0834-40fb-94f8-4395c687671e&groupId=764034](http://www.mf.gov.pl/c/document_library/get_file?uuid=665fa5c2-0834-40fb-94f8-4395c687671e&groupId=764034) ; please also see Annex 8.



**The Omission vs. Commission Letter (n=15,249)** message is that dishonesty is a deliberate choice. Most real decisions have a status quo alternative: doing nothing or maintaining one's current or previous decision. Numerous studies have found that individuals tend disproportionately to stick with the status quo (Samuelson and Zeckhauser 1988 and Anderson 2003), for two reasons: (1) the losses from acting may loom larger than the gains (Tversky and Kahneman 1981); and (2) moral violations tend to be judged less harshly when the violation results from inaction rather than action (DeScioli et al. 2012). Individuals may use the ambiguity and uncertainty associated with acts of omission in order to minimize future psychological costs arising from the threat to self-image of acting dishonestly (Hallsworth 2013; Mazar et al. 2008).

This message is intended to overcome the status quo bias toward doing nothing – by framing the dishonest behavior as a deliberate choice – an action in itself. By notifying the reader that failure to comply will be treated as a deliberate choice to be a dishonest taxpayer, this message aims to eliminate omission as an excuse for noncompliance, thus increasing both the cognitive dissonance around the taxpayer's self-image of an honest person and the perceived cost of paying later. The wording also gives taxpayers an exemption for not previously declaring, which introduces an element of reciprocity, because the implication is that the taxpayers have been granted a favor or shown good will. The text is also worded to give the impression that taxpayer behavior is being closely monitored, which may heighten the perceived threat of subsequent actions against noncompliance. Thus it acts as a mild deterrent. A similar approach was shown to be effective in Guatemala (Kettle et al. 2016).

## Omission + Deterrence

So far, we have thought of your payment delay to be accidental. However, if you disregard this notice, we will consider it an intentional choice of yours and we will treat you as a dishonest taxpayer. As part of the execution procedures, we can, for example, block your bank account, salary, and, in addition, you will have to cover all execution expenses that arise.

**The Omission + Deterrence Letter (n=15,238)** is a variant of the behavioral letter. Both omission and deterrence interventions were included to test whether there are additive effects if both are used together. That is, would combining the two interventions be more effective than using each separately?

## Omission Taxpayer-Perspective

So far, you might have thought of your payment delay to be accidental. However, if you disregard this notice, you should consider it an intentional choice of yours and think of yourself as a dishonest taxpayer.

**The Omission Taxpayer-Perspective Letter (n=15,261)** is a slight but important variation to the previous letter. In particular, the perspective is changed from the tax authority to the taxpayer. Recent research on moral judgment and decision making suggests that in addition to the deterrence threat (whether that is mild or strong), individuals care about their moral self-image – they want to retain a positive view of themselves, and a threat to their moral self-image can be a significant motivator of honest behavior even beyond the deterrence threat (Mazar et al. 2008). This intervention was meant to test the strength of this in the context of tax payments (see also Shu et al., 2012).

# RESULTS

The presentation of the trial results from the trial is organized in terms of the following questions:

- Which letters were most and least effective in increasing compliance among taxpayers in arrears?
- Was there a difference in effect between soft- and hard-tone messages?
- Do different groups of taxpayers react differently to the contents of letters?

## WHICH LETTERS WERE MOST AND LEAST EFFECTIVE IN INCREASING COMPLIANCE AMONG TAXPAYERS IN ARREARS?

### Payment Rate (Figure 8):

**Statistical significance versus the control group:** All the behavioral letters (with a payment rate of (with payment rates of 42.9 to 48.6 percent) were more effective at bringing in payments than the control group dunning letter (40.2 percent).

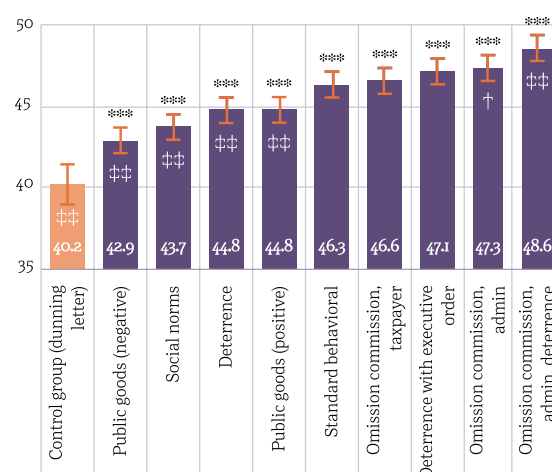
- The letter combining omission and deterrence messages was the most effective, with a payment rate of 48.6 percent, an 8.37 pp increase over the dunning letter sent via regular mail and a 20.8 percent increase in the number of compliant taxpayers.
- The worst-performing of the behavioral letters in terms of raising the payment rate was the negative message on public goods letter, but statistically its 42.9 percent payment rate was still significantly better than the 40.2 percent rate of the dunning letter.
- The payment rate for taxpayers sent the standard behavioral letter was 46.3 percent – 6.12 pp more than for recipients of the dunning letter, and 15.22 percent increase in the number of compliant taxpayers.

### Statistical significance versus the behavioral letter:

The standard behavioral letter was very effective at mobilizing taxpayers to pay their overdue PIT. With a payment rate of 46.3 percent, it outperformed several letters with specific behavioral messages. For example, the payment rate for the negative message on public goods was 3.4 pp. below the standard behavioral letter, implying that 7.3 percent fewer recipients paid their income tax than in recipients of the standard behavioral letter. The difference in the payment rates is statistically significant at 5 percent level. Similarly, the recipients of the social norm, positive message on public goods, and deterrence letters were less likely to pay up than those receiving the standard behavioral letter.

One possible explanation for the relatively poor performance of public goods letters may relate to the low levels of satisfaction with certain Polish public services. According to OECD data from 2013, confidence/satisfaction with the national government was only 25 percent, much lower than the OECD average of 42 percent (OECD 2015).<sup>11</sup> These low levels may be due to characteristic peculiar to public services, or they may simply be a broad reflection of moving away from the collectivist outlook in a post-communist setting.

**Figure 8. Payment Rates of Letters Tested**



Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate a significant difference from the standard behavioral letter – † = 0.1, † = 0.05, †† = 0.01.

<sup>11</sup> According to the 2015 OECD *Government at a Glance Report for Poland*, the percentage of citizens satisfied or confident about public services was 25 percent for the national government, 36 percent for the judicial system, 43 percent for health care, and 59 percent for education.

The results of the trial also show that despite being already effective in mobilizing payments, the standard behavioral letter can be improved. For example, the inclusion of messages that eliminate omission as an excuse for noncompliance (as in Omission, Omission + Deterrence, and Omission Taxpayer-Perspective letters) significantly improves the results. Specifically, the omission letters perform significantly better than the behavioral letter (47.4 percent vs. 46.3 percent). The effect of omission framed from the taxpayer's point of view is smaller but still statistically significant. While including the deterrence message does not improve on the standard behavioral letter, there is a significant interaction when it is paired with the omission letter that produces a 2.3 pp improvement in the payment rate over the standard behavioral letter.

### Payment Amount (Figure 9):

The impact of the treatments on the payment amount is estimated using the effect in terms of (1) the PLN amount paid, and (2) the logarithm (log) of the amount paid by the taxpayer. Both models yield similar results.

**Statistical significance versus the control group: dunning letter:** Compared to the control group, each behavioral letter letters mobilized higher average payments for its entire sample (including those who did not pay as well as those who did). While in the control group the average payment per letter was PLN 1,123, for behavioral letters the average ranged from PLN 1,244 (10.8 percent higher) to PLN 1,469 (30.9 percent higher). Both are statistically significant.

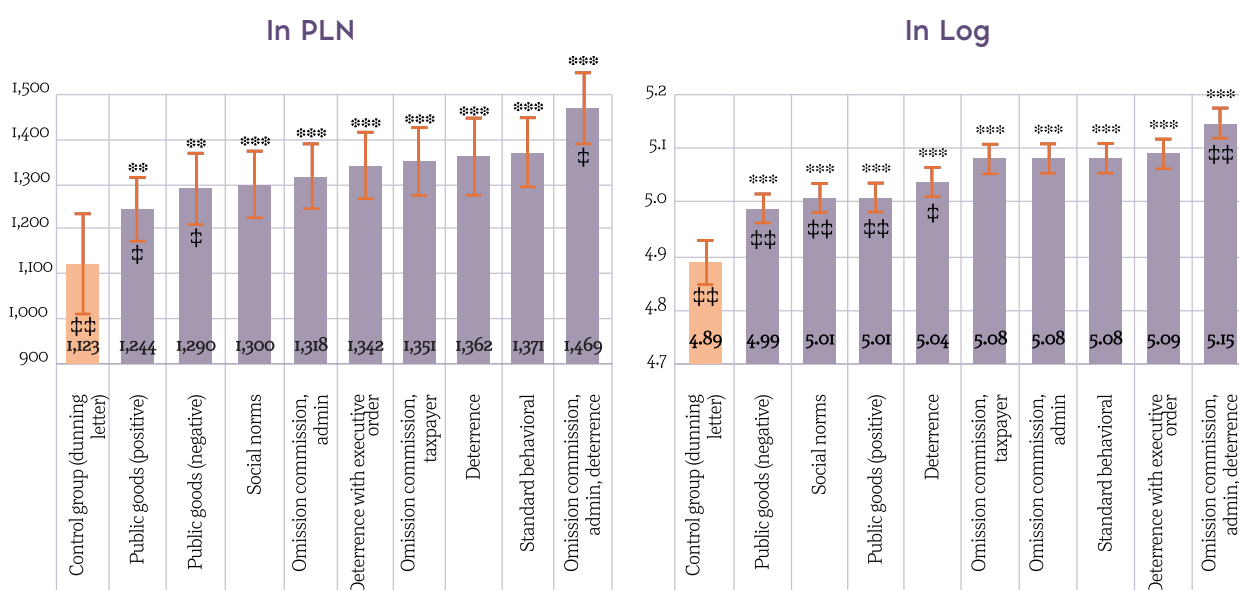
- As with the analysis of the payment rate, the letter that combined the omission and deterrence mes-

sages was the most effective: the average amount paid per letter was PLN 1,469 – PLN 347 above the dunning letter sent via regular mail. In logarithm terms, this letter increases taxpayer payments by 25.9 percent.

- Although the negative message on public goods was again the worst-performing letter, it was still significantly better than the dunning letter, bringing in an average amount per letter that was PLN 122 higher than the control group.
- The standard behavioral letter was second-best in mobilizing higher payments, bringing in an average of PLN 1,371, which was PLN 249 higher than the dunning letter. In logarithms this difference it implies a 19.3 percent increase over the dunning regular mail letter in the amount paid.

**Statistical significance versus the baseline behavioral letter:** Most of the other behavioral letters yield statistically similar results as the baseline behavioral letter in terms of payment amount. Only the omission + deterrence letter attracts payments that are close to PLN 100 higher. The other omissions letters, which offer an excuse for noncompliance (omission and the omission taxpayer perspective) do not yield any significant improvement on payment amounts over the standard behavioral message, despite increasing the compliance rate. This suggests that the omission message encourages payment mostly among taxpayers with a smaller liability; combining it with the threat (omission + deterrence) is very effective for taxpayers who owe more. Statistically, public good letters, both positive and negative frame, are significantly worse than the baseline behavioral letter. The average payment per letter was PLN 81 for the negative and PLN 127 for the positive public letters.

**Figure 9. Payment Amounts Brought in**



Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate a significant difference from the standard behavioral letter – † = 0.1, ‡ = 0.05, ‰ = 0.01.

## Outstanding Tax Liability (Figure 10):

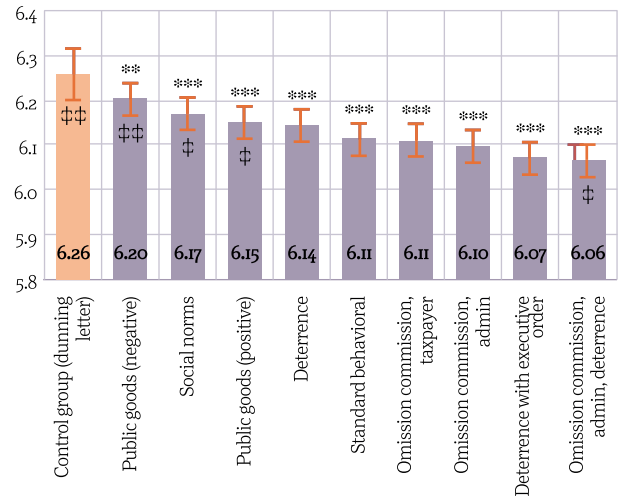
**Statistical significance versus the control group: dunning letter:** All behavioral letters were also effective at reducing the tax liability (i.e., debt) among taxpayers in arrears. The largest reduction, 19.3 percent, was in response to the omission + deterrence letter; at the other end of the spectrum, compared to the control group the negative public good letter reduced the debt outstanding by only 5.6 percent. The baseline behavioral letter lowered the tax liability on average by 14.6 percent as compared to the control group.

**Statistical significance versus the behavioral letter:** Among behavioral letters statistically only omission + deterrence letter was significantly more effective (by 4.8 percent) than the baseline behavior letter in reducing the tax liability. Among those who ended up with higher tax liability were taxpayers who received the public good negative message (higher by 9 percent) and the social norms message (higher by 6 percent) compared to recipients of the behavioral letter.

## WAS THERE A DIFFERENCE IN EFFECT BETWEEN SOFT- AND HARD-TONE MESSAGES?

Besides the analysis of the impact of individual letters on outcome measures, distinctive groups of letters

**Figure 10. Tax Liability after Response to Test**



Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate a significant difference from the standard behavioral letter – † = 0.1, ‡ = 0.05, †‡ = 0.01.

were analyzed separately. All behavioral messages used in the experiment can be grouped in two categories: (1) soft-tone and (2) hard-tone. The soft-tone messages correspond to social incentives, while the hard-tone messages put emphasis on deterrence messages. Table 2 shows the composition of the groups.

**Table 2. Classification of Letters by Content**

Letter	Contents	Tone
Social Norm	According to our records, [8] out of 10 residents in [REGION OF THE TAXPAYER] have already paid their income tax for 2015. You are part of a minority that has not yet fulfilled that duty.	Soft-tone
Public Good Positive	Are you aware that 37.79% of your personal income tax goes to your municipality? <u>From this income</u> , your municipality <u>finances</u> preschools, schools, roads, and safety, <u>benefiting</u> everyone in your municipality including yourself and your family. Don't be an irresponsible inhabitant of your municipality and pay your delinquent taxes!	Soft-tone
Public Good Negative	Are you aware that 37.79% of your personal income tax goes to your municipality? <u>Without this income</u> , your municipality <u>cannot finance</u> preschools, schools, roads, and safety, <u>damaging</u> everyone in your municipality including yourself and your family. Don't be an irresponsible inhabitant of your municipality and pay your delinquent taxes!	Soft-tone
Deterrence	Not paying taxes places an unfair burden on all other taxpayers, who have honestly fulfilled their duty. We are therefore determined, more than ever, to collect taxes from those, who avoid paying them. As part of the execution procedures, we can, for example, block your bank account or salary, and, in addition, you will have to cover all execution expenses that arise.	Hard-tone

Letter	Contents	Tone
Deterrence + Execution Order	<i>Same as deterrence message above plus:</i> <u>We attach a sample Execution Order Form which we send to taxpayers that have not paid their taxes due.</u>	Hard-tone
Omission	So far, <u>we</u> have thought of your payment delay to be accidental. However, if you disregard this notice, <u>we</u> will consider it an intentional choice of yours and <u>think of you</u> as a dishonest taxpayer.	Hard-tone
Omission + Deterrence	<i>Same as omission message above plus:</i> <u>As part of the execution procedures, we can, for example, block your bank account, salary, and, in addition, you will have to cover all execution expenses that arise.</u>	Hard-tone
Omission Taxpayer-Perspective	So far, <u>you</u> might have thought of your payment delay to be accidental. However, if <u>you</u> disregard this notice, <u>you</u> should consider it an intentional choice of yours and <u>think of yourself</u> as a dishonest taxpayer.	Hard-tone

Overall, the hard-tone letters were more effective than soft-tone letters in mobilizing payments. Not only did more taxpayers pay income tax due, they also paid higher amounts and their debt was reduced more.

**Payment rate (Figure 11):** Compared to the dunning letter, the soft messages generally increase the payment rate – 43.9 vs. 40.2 percent, a 9 percent increase in the number of compliant taxpayers. Hard-tone messages also perform significantly better than the standard dunning letter. Comparing soft-tone and hard-tone messages with the standard behavioral letter yields the following conclusions:

- On average, soft-tone messages perform significantly worse than the standard behavioral letter (43.8 vs. 46.3 percent).
- Hard messages together slightly outperform the standard behavioral letter, but the differences are very small and not statistically significant.

**Payment amount (Figure 12):** Both the standard behavioral and the hard-tone letters mobilized similar amounts per letter – amounts significantly higher than the average amount paid by recipients of the dunning letter. While soft-tone messages were also

**Figure 11. Payment Rate by Letter Tone**

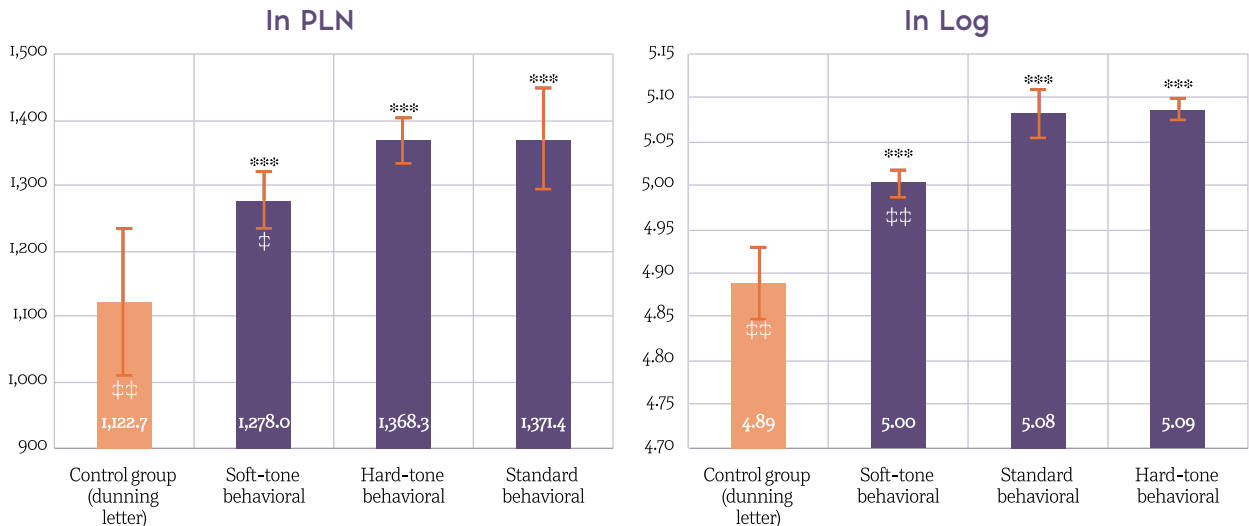


Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate a significant difference from the standard behavioral letter – † = 0.1, †† = 0.05, ††† = 0.01.

clearly better than the dunning letter, they were significantly worse than both the baseline behavioral and the hard-tone messages and lowered the average payment amount relative to the baseline behavioral letter by PLN 93 per letter.

**Figure 12. Payment Amount Results by Message Tone**

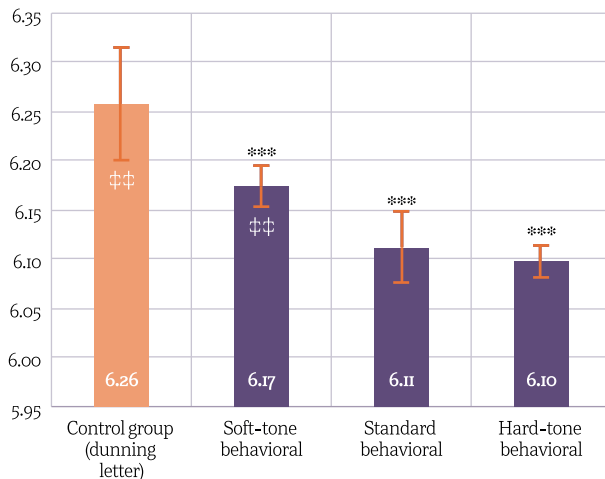


Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate a significant difference from the standard behavioral letter – † = 0.1, ‡ = 0.05, ‰ = 0.01.

**Outstanding tax liability (Figure 13):** The analysis of the outstanding tax liability yields similar results. Each type of behavioral letter significantly decreases tax liability compared to the dunning letter control group, but the soft-tone letters performing significantly worse than the hard-tone messages and the baseline behavioral letter.

**Figure 13. Outstanding Tax Liability by Message Tone**



Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate a significant difference from the standard behavioral letter – † = 0.1, ‡ = 0.05, ‰ = 0.01.

## DO DIFFERENT GROUPS OF TAXPAYERS REACT DIFFERENTLY TO THE CONTENTS OF LETTERS?

**Heterogeneity (Figure 14 – Figure 17):** The results described thus far reflect the average effects of treatment on taxpayer compliance outcomes and implicitly assume the effect is similar for all taxpayers. But what is also very important is to investigate the degree to which the impact of a given treatment varies for specific geographic or sociodemographic groups of interest. Further analysis of the data by subgroup shows that in fact the treatment effects are heterogeneous in terms of taxpayer characteristics – the observed intervention effects differ more from each other than might be expected due to random error (chance) alone.

Compliance was investigated in relation to several characteristics: age, gender, family status (having versus not having children), geographic variation (urban versus rural), and the amount of tax liability. Overall, the results reported so far hold across the taxpayer groups in that the omission + deterrence letter was most successful and seems to be the best nudging strategy. Nonetheless, some interventions do work better for certain groups:

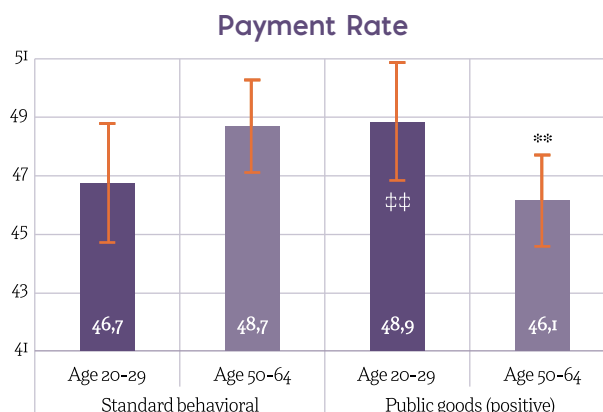
**AGE:** Generally, all letters confirm that taxpayers in their mid-40s are most responsive, after which the difference gradually declines. However, the best-performing message (omission commission + deterrence) peaks higher among slightly older people, in their 50s, but the soft messages reduce compliance among older taxpayers (Annex 4). In terms of age, the response to the public good positive letter of two age groups



(20–29 and 50–64 years old) provides a good example of heterogeneity (Figure 14). The positive public good messages had a positive effect among people aged 20–29 but a very negative effect among those aged 50–64 – although still better than the control group. The difference between the treatment effects in the two groups is 5.2 percentage points and is statistically significant at the 0.01 level.

The heterogeneity in age groups is not entirely surprising given the public goods listed in the behavioral letter: preschools, schools, roads, and safety. Schools may be considered less relevant by people aged 50–64, who tend not to benefit from them directly; they may even have the opposite effect if people feel that their tax payments are going for services that benefit others at the expense of services that can benefit them. On the other hand, younger taxpayers may be more motivated to contribute to education, since 85 percent of children in Poland attend public preschools (OECD 2013), and 59 percent of citizens indicated that they are satisfied or confident about the public education system (OECD 2015). If the heterogeneity observed is in fact due to the choice of public goods mentioned, higher compliance might be induced by varying the types of public goods mentioned in letters sent to people in specific age groups.

**Figure 14. Positive Public Good Letter – Heterogeneity by Age Group, Percent**

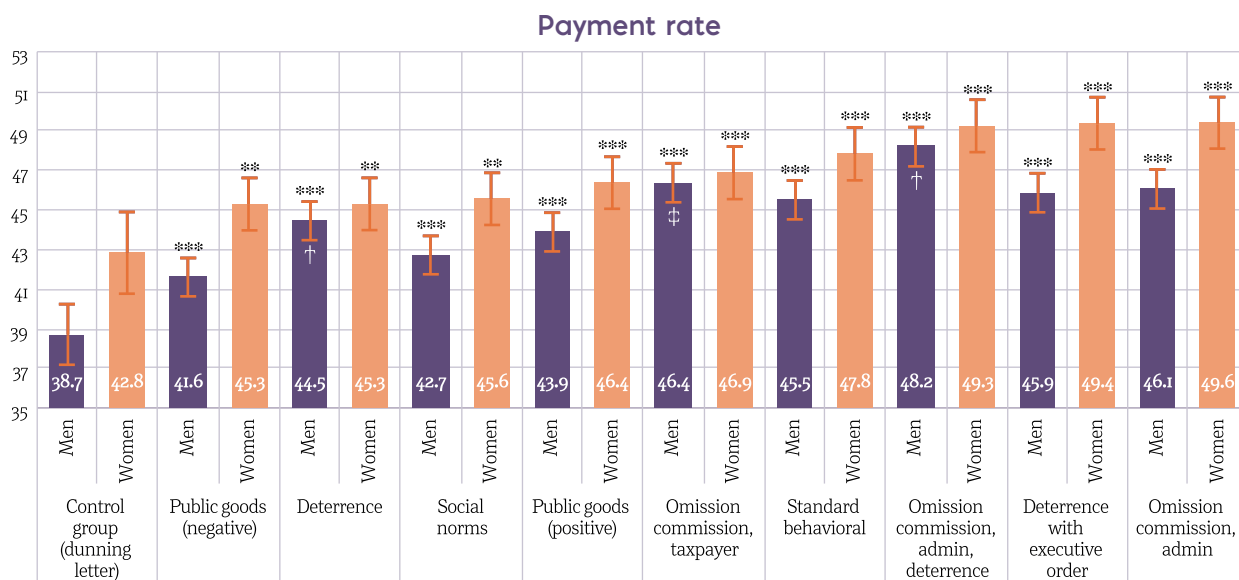


Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate significant differences in the treatment effects (with respect to the standard behavioral letter) between the two groups: † = 0.1, ‡ = 0.05, ‡‡ = 0.01.

**GENDER:** Women in general have a higher repayment rate and are more responsive to hard-tone messages, especially deterrence, omission commission, and omission commission + deterrence messages (Figure 15).

**Figure 15. Gender Heterogeneity, Percent**



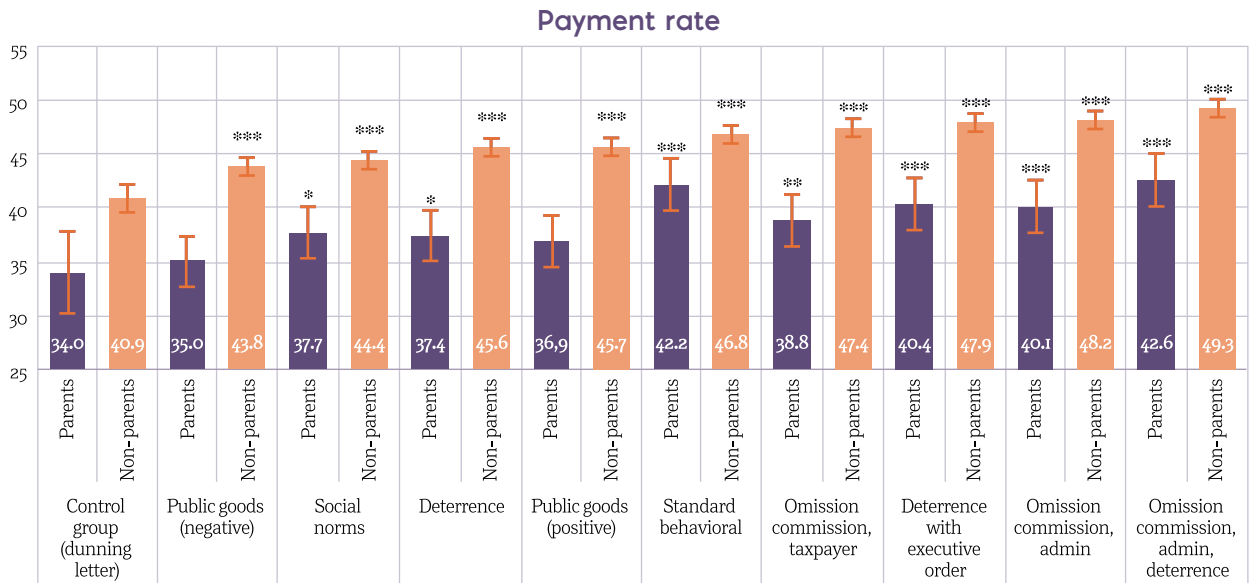
Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate significant differences in the treatment effects (with respect to the control group dunning letter) between the two groups: † = 0.1, ‡ = 0.05, ‡‡ = 0.01.

**FAMILY STATUS (having children):** Parents (self-reported) are not very responsive to the messages and, for them, the behavioral letter is the most effective, together with the omission commission + deter-

rence treatment, which has very similar payment rates. In general, hard-tone messages work on non-parents, but not on parents (Figure 16).

**Figure 16. Family Status Heterogeneity, Percent**



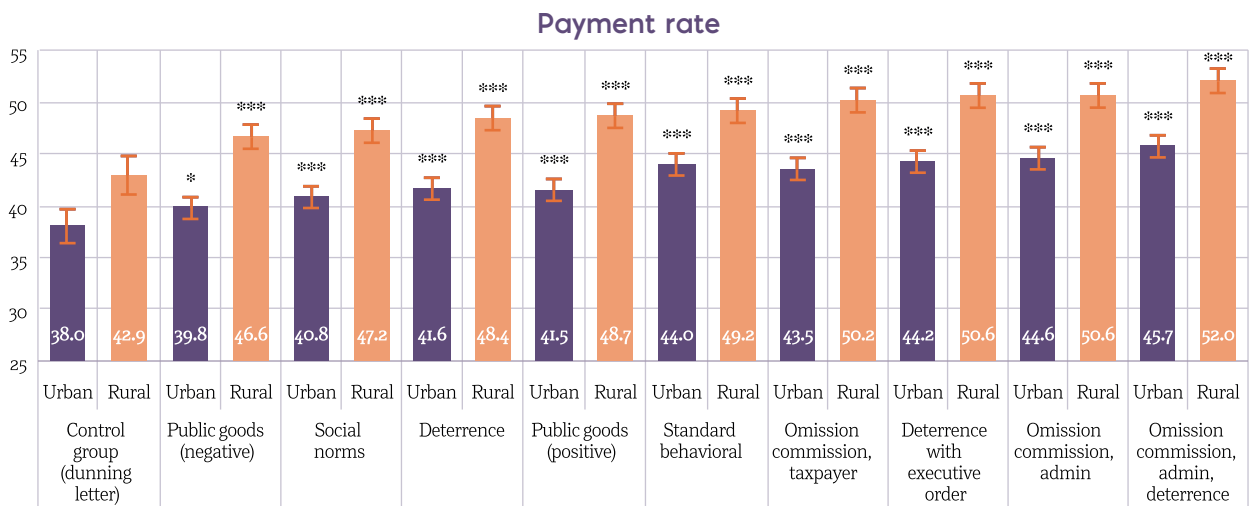
Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate significant differences in the treatment effects (with respect to the control group dunning letter) between the two groups: † = 0.1, ‡ = 0.05, § = 0.01.

**LOCATION:** Rural taxpayers repay more and the effects of all the treatments are quite similar. Interestingly, relative to the standard behavioral letter, the public good message works better in rural areas,

possibly because of a tighter link between the outcome of public good expenditures and its relevance to the community (Figure 17).

**Figure 17. Location Heterogeneity, Percent**



Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter) – \* = 0.1, \*\* = 0.05, \*\*\* = 0.01; daggers indicate significant differences in the treatment effects (with respect to the control group dunning letter) between the two groups: † = 0.1, ‡ = 0.05, § = 0.01.

**LIABILITY:** Taxpayers who owe more seem to be more responsive to the omission + deterrence message. (For specific results on liability-related heterogeneity, please see Annex 5).

The analysis of heterogeneity might be useful in contemplating the best nudging strategies for specific segments of taxpayers. Further analysis of the data would be needed to understand the differences in taxpayer compliance according to their characteristics.



## TESTING THE DELIVERY METHOD

There are two methods of delivering paper – communication from the Polish tax office to taxpayers, registered mail and regular mail. This part of the experiment was designed to verify statistically if the method of delivery affects the payment rate, the payment amount, and the outstanding tax liability. The results can inform the Polish authorities on the costs and benefits of using both.

In the registered mail delivery method, the Post Office is obliged to deliver the letter in person within three working days after it is sent, though in fact it rarely takes that long. The taxpayer confirms receipt with a signature, and the tax office is notified that the letter was successfully delivered. If the taxpayer is not present at the time of delivery, the post office leaves a notification and the taxpayer has seven days from the first delivery attempt to pick up the letter at the post office.<sup>12</sup> If the letter is not picked up within this period, the post office issues a second notification with another seven-day. After 14 days, a letter that has not been picked up is returned to the tax office but is considered delivered because of the notifications. After that, all legal proceedings can be undertaken. The process is highly formalized and registered a dunning letter is a first step of execution proceedings. The cost of sending the letter by registered mail is PLN 6.20 (PLN 14.96 including administrative costs).

The regular mail delivery method is very simple; the post office delivers the letter to the mailbox of the taxpayer, normally within three working days after the sending date. The cost per letter is PLN 2.00 (PLN 9.20 including administrative costs).

The content and looks of the dunning letter sent by regular mail and the standard dunning letter sent by registered mail were very similar. Small changes were introduced in the former to reflect the changed delivery method and the need to remove some phrasing specific to the standard dunning letter:

- “Receipt confirmation” was removed as the delivery method changed.
- “Dunning Letter No: X/2016 dated...” was removed because the letter was no longer a formal dunning letter and hence was not assigned a number.
- “Dunning letter costs” was removed from the table with information on liability and interest as the not imposing any additional cost obligation on the taxpayer.
- “Dunning letter” was replaced by “letter.”

- For legal reasons a slight change of tone was introduced in the following sentence:

Standard dunning letter delivered by registered mail: “Failure to perform the said duty by indicated deadline **shall** result in referral of the case to execution proceedings, thereby generating costs of execution proceedings to be covered first.”

Dunning letter delivered by regular mail: “Failure to perform the said duty by indicated deadline **may** result in referral of the case to execution proceedings, thereby generating costs of execution proceedings to be covered first.”

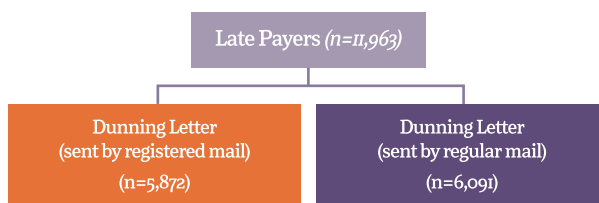
The English and the original Polish versions of both letters can be found in Annex 7.

This trial had two arms: the standard dunning letter was sent to taxpayers by registered mail and the modified dunning letter by regular mail.

The sample covered 11,963 taxpayers in arrears each owing more than PLN 50. Taxpayers in the sample were randomly assigned to either

1. a group that was sent the original dunning letter by registered mail ( $n=5,872$ ); or
2. a group that was sent the modified dunning letter by regular mail ( $n=6,091$ ).

**Figure 18. Sample Size and Treatment Assignments**



Source: Polish authorities.

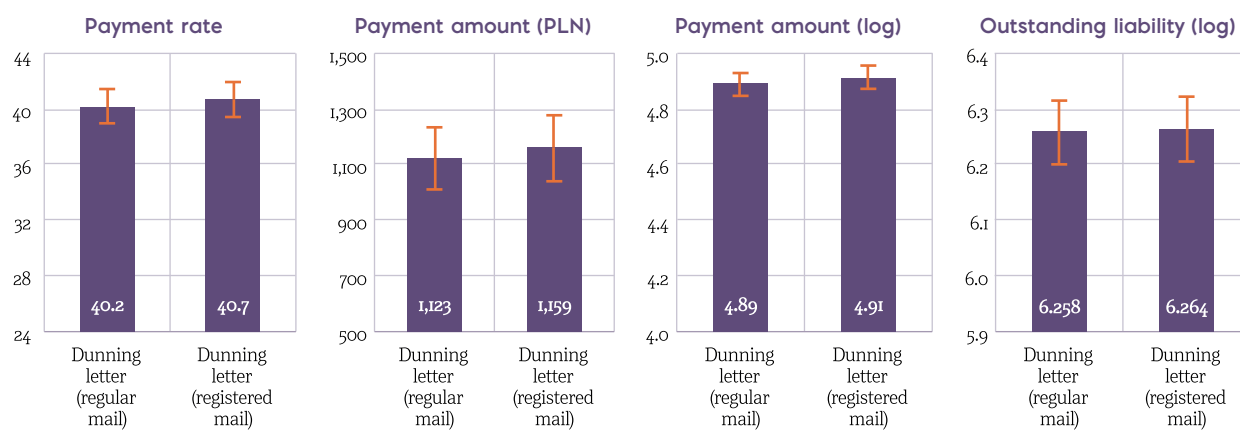
The analysis of the outcomes of the delivery method test found that the dunning letter sent by registered mail slightly outperformed the other letter, but the differences in outcomes are very small and statistically insignificant (Figure 19)<sup>13</sup>. Specifically:

- Payment rate for the regular mail letter was 40.2 percent, slightly below the 40.7 percent rate for the registered letter.
- Payment amount was PLN 1123 for the regular letter and PLN 1159 for the registered letter, a difference of PLN36 per letter.
- Similarly, differences in logs for both the payment amount and the outstanding tax liability were very small and insignificant.

<sup>12</sup> The taxpayer may also authorize another person to pick it up.

<sup>13</sup> While the results show no statistical difference between the two delivery methods, further analysis may be needed to understand better the results, for example with regards to the number of dunning letters sent by registered mail and not delivered to the taxpayer.

**Figure 19. Outcomes for Delivery Method**



Source: Ministry of Finance data.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (dunning letter).

# COST-BENEFIT ANALYSIS

The purpose of the cost-benefit analysis is to demonstrate the potential fiscal gains of the most effective compliance strategy vis-à-vis the baseline, i.e. the dunning letter.<sup>14</sup> The cost-benefit analysis of the treatments is based on the results from the earlier estimations on the payment rate and the amount paid. The Polish Tax Authority estimates that the cost of sending each reminder letter by regular mail, including costs of postage and staff time associated with preparing the letter is PLN 9.20. The cost of sending each standard dunning letter by registered mail is PLN 14.96. The calculations are presented in Table 3 and Table 4.

The conclusion is that changing the delivery method from registered to regular mail can reduce the cost to the Tax Authority, and the use of more powerful messages (omission + deterrence letter) would have increased the payment rate and hence the effectiveness of the taxpayer notification system.

The total cost of sending any letter by regular mail to all 149,925 taxpayers in the sample would have been PLN 1,379,310. Regarding the benefits, the best-performing letter (omission + deterrence) significantly increased the payment rate and the amount paid

relative to the dunning letter control group. If the omission + deterrence letter had been sent to all 149,925 taxpayers in the sample, it would have generated an estimated PLN 39,328,742 in additional revenues compared to the dunning letter control group. In other words, the omission + deterrence letter would have been generated 28 times more additional revenue than sending the letters would have cost. The baseline behavioral letter would have brought in an additional PLN 27,581,129 relative to the control letter – almost 20 times more than the cost of sending the regular letters.

It is worthwhile to add that currently the tax offices are required to follow up with the taxpayer using a registered mail dunning letter. Considering that the trial found no statistically significant difference in payment rate and payment amount between the two types of delivery, the difference in the costs (PLN 14.96 and PLN 9.20) represents a loss for the tax offices. For the whole sample of 2015 taxpayers in arrears, the additional cost of sending registered rather than regular letters would be about PLN 863,568 – 62 percent more than using regular mail.

These calculations represent an assessment of potential benefits related to using the most effective approach of notifying taxpayers. However, as this has not been applied in reality (the most effective behavioral letters was not sent out to all taxpayers), the revenue generated by the trial itself was also estimated: it brought in an estimated PLN 90,154,155 at a cost of PLN 1,413,133, thus generating PLN 88,741,023 for the budget.

<sup>14</sup> The cost and benefit analysis presented in the report does not take into account the additional costs associated with handling the complaints filed with the tax authorities by recipients of certain behavioral letters (mainly hard tone). The Ministry of Finance does not have data on the total number of complaints in Poland and the costs associated with their handling, hence they are not part of the cost-benefit analysis. Data from the Tax Chamber in Warsaw show that only 7 complaints were filed formally, while more than 30 thousand letters were sent in Mazowieckie region, which suggests that the cost associated with complaints was not very large. However, the employees of the Tax Offices also reported to have received over 3,000 phone calls and emails regarding the content of behavioral communications. In addition, it should be also noted that there might be other tools that can improve tax compliance apart from behaviorally informed letters, but identifying them is beyond the scope of the report.

**Table 3. Cost-benefit analysis: scenarios**

	No of taxpayers	Average payment amount per letter, PLN	Payment rate, percent	Unit cost, PLN	Total cost	Benefit, PLN	Net benefit, PLN
<b>Scenario 1: Using the most effective letter with regards to all taxpayers</b>							
Omission commission, admin, deterrence	149,925	1469.3	48.6	9.20	1,379,310	107,003,434	105,624,124
Control group (dunning letter)	149,925	1122.7	40.2	9.20	1,379,310	67,674,693	66,295,383
Dunning registered	149,925	1159.0	40.7	14.96	2,242,878	70,696,466	68,453,588
Difference compared to control group					-	39,328,742	39,328,742
Difference compared to dunning registered					(863,568)	36,306,969	37,170,537
<b>Scenario 2: Using standard behavioral letter with regards to all taxpayers</b>							
Standard behavioral	149,925	1371.4	46.3	9.20	1,379,310	95,255,822	93,876,512
Difference compared to control group					-	27,581,129	27,581,129
Difference compared to dunning registered					(863,568)	24,559,356	25,422,924

Source: World Bank staff based on Ministry of Finance data.

**Table 4. Cost-benefit of the trial**

	No of taxpayers	Average payment amount per letter, PLN	Payment rate, percent	Unit cost, PLN	Total cost of the trial	Benefit from the trial, PLN	Net benefit, PLN	Net benefit to cost ratio
Control group (dunning letter)	6,091	1122.7	40.2	9.20	56,037	2,749,418	2,693,381	48.1
Dunning registered	5,872	1159.0	40.7	14.96	87,845	2,768,915	2,681,070	30.5
Public goods (negative)	15,350	1289.9	42.9	9.20	141,220	8,496,603	8,355,383	59.2
Social norms	15,474	1299.7	43.7	9.20	142,361	8,795,341	8,652,980	60.8
Deterrence	15,442	1361.6	44.8	9.20	142,066	9,410,073	9,268,007	65.2
Public goods (positive)	15,424	1244.4	44.8	9.20	141,901	8,595,010	8,453,109	59.6
Standard behavioral	15,232	1371.4	46.3	9.20	140,134	9,677,750	9,537,616	68.1
Omission commission, taxpayer	15,261	1350.7	46.6	9.20	140,401	9,596,605	9,456,203	67.4
Deterrence with executive order	15,292	1342.0	47.1	9.20	140,686	9,673,336	9,532,649	67.8
Omission commission, admin	15,249	1317.9	47.3	9.20	140,291	9,515,544	9,375,253	66.8
Omission commission, admin, deterrence	15,238	1469.3	48.6	9.20	140,190	10,875,560	10,735,370	76.6
<b>Total</b>	<b>149,925</b>				<b>1,413,133</b>	<b>90,154,155</b>	<b>88,741,023</b>	<b>62.8</b>

Source: World Bank staff based on Ministry of Finance data.

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## CONCLUSIONS

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This trial confirms that sending a letter to taxpayers in arrears works as an effective reminder to promote compliance with Poland's PIT laws. The results suggest that adapting a behavioral design in taxpayer communications could produce considerable gains. All behavioral letters induced higher payment rates and amounts and decreased the amount of tax liability relative to both the control group (modified dunning letter sent by regular mail) and the original dunning letter. Hard-tone messages proved very effective in mobilizing higher payments, but the evidence

of heterogeneity across taxpayer characteristics also suggests that calibrating reminder messages to certain groups of taxpayers could effectively increase outcome measures.

Moreover, since there are no statistically significant differences in delivery method outcomes, the option of sending reminders by regular mail can simplify execution procedures in Poland without affecting revenue collection.

The trial results provide a compelling case for rigorous testing small adaptations to communications to Polish taxpayers and demonstrate that without the need for new legislation current communication processes can be enhanced at low cost to promote tax compliance.

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# ANNEX 1.

## APPLYING BEHAVIORAL INSIGHTS TO TAX COMMUNICATIONS IN POLAND: EVIDENCE FROM A PERSONAL INCOME TAX LETTER TRIAL<sup>1</sup>

**Experiment Design:** The goal of the trial was to increase tax payments among taxpayers in arrears<sup>2</sup> of the Personal Income Tax (PIT) in two regions in Poland: Lubuskie and Wielkopolskie.<sup>3</sup> The sample covered 31,929 taxpayers in arrears that each had a tax liability of more than PLN 50. Taxpayers in this sample were randomly assigned to one of three groups: (1) a control group that was not sent a reminder letter ( $n=10,627$ ); (2) a group that was sent the original Polish Tax Office reminder letter, standard dunning letter ( $n=10,534$ ); and (3) a group that was sent a letter adapted using behavioral design ( $n=10,768$ ).

Here is a brief summary of each letter:

- **Dunning Letter ( $n=10,534$ ):** This is the original letter, sent by registered mail, that the Polish Tax Office regularly sends to taxpayers in arrears to remind them to pay their taxes. The letter, which has a formal tone, states the legal basis for this type of communication.<sup>4</sup> It sets out information about the tax liability and asks the taxpayer to calculate the accrued interests, providing general guidelines for the calculation but not providing any example. The letter also has a deterrent message, highlighting that “failure to perform [pay] by the indicated deadline shall result in referral of the case to execution proceedings thereby generating costs of execution proceedings to be covered first.”
- **Behavioral Letter ( $n=10,768$ ):** The original letter was adapted using behavioral design based on two core principles: simplicity/clarity, and inclusion of behaviorally-informed messages. Instead of being sent by registered mail, the behavioral letter went by regular mail. In terms of content, the behavioral letter (1) included a call-to-action at the top explaining what the taxpayer needed to do within a defined period: “Please pay your income tax by June 10, 2015”; (2) in-

cluded a social norms message: “According to our records, [percent] % of residents in [the Taxpayer’s Region] have already paid their income tax for 2014”; (3) provided personal information about the amount due, and had a table that calculated the interest payment that would be due related to the date when the payment was made; (4) explained how to make a payment; (5) included a deterrent message: “If you do not pay your taxes, you could be subject to administrative proceedings.... We will be checking to see how you respond to this letter”; and (6) informed taxpayers what to do if they were unable to pay the full tax liability at that time.

**Results:** Results are reported for four outcome measures: payment rate, payment amount, outstanding tax liability, and payment delay.

- **Payment rate (Figure A1.1):** Both the original dunning letter and the behavioral letter were effective at increasing the number of late taxpayers who made a PIT payment. After 12 weeks, 27.6 percent of taxpayers in the control group had done so. The payment rate for those who were sent the original dunning letter was 29.8 percent, which is 2.2 percentage points (pp) higher than the control group. The behavioral letter was most effective at promoting tax compliance: the payment rate for those who received it was 32.2 percent, 4.6 pp higher than the control group (i.e. a 17 percent increase vis a vis the control group), and 2.4 pp higher than those that were sent the original dunning letter (representing an 8 percent increase over the original). The effects are statistically significant.
- **Payment amount (Figures A1.2):** The behavioral letter proved to be the most effective in mobilizing higher tax payment amounts relative to both the control group and the original dunning letter. Figure A1.2 shows the effect of the letters on the amount paid in PLN; the behavioral letter increased

<sup>1</sup> Based on *Applying Behavioral Insights to Tax Communications in Poland: Evidence from a Personal Income Tax Letter Trial*, World Bank and Behavioural Insights Team, February 2016, draft available upon request from [ekorczyk@worldbank.org](mailto:ekorczyk@worldbank.org) or [marcohernandez@worldbank.org](mailto:marcohernandez@worldbank.org)

<sup>2</sup> Taxpayers in arrears were defined as those who had filed their PIT declarations on time (by April 30, 2015) but had failed to pay their tax liability by the deadline.

<sup>3</sup> Lubuskie and Wielkopolskie are located in the northwest of Poland. Together their populations totaled about 4.5 million in 2014, 12 percent of Poland’s total population. In 2014, there were about 1.9 million PIT taxpayers in the two regions, equivalent to 12.4 percent of total PIT taxpayers.

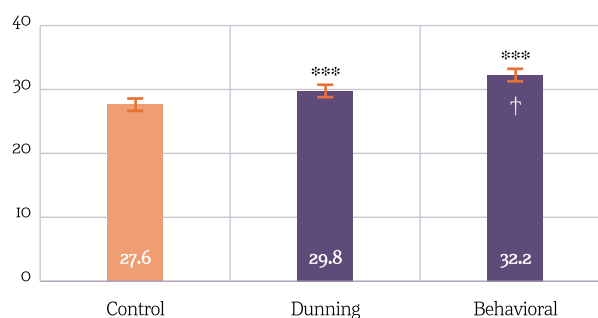
<sup>4</sup> The Resolution of the Ministry of Finance of May 20, 2014 specifies procedures for creditors of monetary claims in undertaking to apply enforcement measures (Journal of Laws of 2014, item 656).



the average amount paid per letter by PLN 169 relative to the control group (equivalent to a 15 percent increase) and by PLN 225 (a 21 percent increase) compared to the original dunning letter.

- **Outstanding tax liability (Figure A1.3):** The behavioral letter was also effective at reducing the outstanding tax liability (the debt) among taxpayers in arrears. On average, the group who received the behavioral letter had a 4 percent lower tax liability than recipients of the original dunning letter – a statistically significant difference.
- **Timing of payment:** Both letters were effective in bringing payments in earlier, which reduces administrative costs. On average, taxpayers who were sent a reminder letter paid their PIT 16 days earlier than the control group.

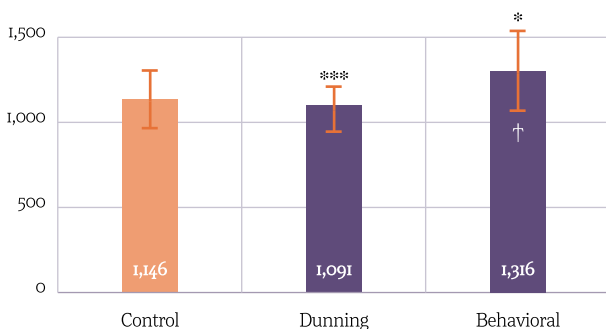
**Figure A1.1. Taxpayers Who Paid their Personal Income Tax after 12 Weeks, Percent**



Source: Polish Tax Department, Ministry of Finance, and World Bank estimates.

Notes: Error bars indicate 95% confidence intervals. Stars indicate a significant difference from the control group (at the 0.10, 0.05, and 0.01 levels) and daggers (†) indicate a significant difference between the two treatments.

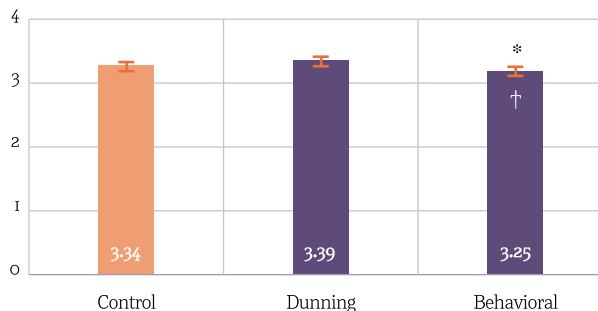
**Figure A1.2. Average Amount Paid, PLN**



Source: Polish Tax Department, Ministry of Finance, and World Bank estimates.

Notes: Error bars indicate 95 percent confidence intervals. Stars indicate a significant difference from the control group (at the 0.10, 0.05, and 0.01 levels) and daggers (†) a significant difference between the two treatments.

**Figure A1.3. Outstanding (log) Tax Liability, Percent**



**Conclusions:** This trial found that sending a letter to late taxpayers is effective in promoting compliance with Poland’s PIT laws. In particular, the behavioral letter induced higher payment rates and payment amounts and decreased tax liability relative to both the control group and recipients of the original dunning letter. The letters also helped to speed up payment. The results make a compelling case for rigorous testing of small adaptations to communications to taxpayers and show that current communications can be enhanced to promote tax compliance at low cost and without the need for new legislation. Nonetheless, caution is required in interpreting these results for two reasons: (1) The data are limited to a period of 12 weeks from the date the letters were

sent out. The long-run effects might change if, for instance, the reminder effect of the letters fades over time. It is thus recommended that outcomes be closely monitored in subsequent months and the analysis updated accordingly. (2) The behavioral letter differed from the original dunning letter in more than one respect: it was simplified, included a social norms message, and had a milder tone than the original dunning letter, and because it was sent by regular mail it did not require the recipient to sign. Thus, a lesson learned from this trial is that better understanding of which small changes to the behavioral letter contributed the most to increase tax compliance would require isolating each effect by new randomized controlled trials to test each message specifically.

# ANNEX 2.

## MAIN REGRESSION MODEL RESULTS: SIGNIFICANCE IN TERMS OF THE REGULAR DUNNING LETTER

	Payment Rate	Payment Rate	Payment (PLN)	Payment (PLN)	Payment (PLN)	Payment (log)	Payment (log)	Outstanding Liability (log)	Outstanding Liability (log)
	Controls		Controls		PPLN w/Controls	Controls		Controls	
Dunning registered	0.005 (0.009)	0.006 (0.009)	36.357 (88.101)	38.281 (81.563)	35.781 (80.478)	0.050 (0.062)	0.057 (0.062)	-0.012 (0.072)	-0.022 (0.066)
Standard behavioral	0.061*** (0.008)	0.062*** (0.007)	248.699*** (73.030)	260.068*** (67.611)	224.646*** (55.760)	0.433*** (0.052)	0.434*** (0.051)	-0.347*** (0.060)	-0.346*** (0.055)
Social norms	0.035*** (0.008)	0.036*** (0.007)	177.070** (72.867)	182.741*** (67.459)	164.420*** (58.597)	0.263*** (0.051)	0.265*** (0.051)	-0.225*** (0.060)	-0.234*** (0.055)
Positive public good	0.046*** (0.008)	0.045*** (0.007)	121.721* (72.900)	137.417** (67.489)	115.564* (60.685)	0.301*** (0.052)	0.299*** (0.051)	-0.269*** (0.060)	-0.256*** (0.055)
Negative public good	0.027*** (0.008)	0.028*** (0.007)	167.235** (72.950)	155.223** (67.537)	155.893*** (60.402)	0.209*** (0.052)	0.211*** (0.051)	-0.150** (0.060)	-0.166*** (0.055)
Deterrence	0.045*** (0.008)	0.046*** (0.007)	238.938*** (72.888)	218.164*** (67.481)	216.627*** (58.476)	0.331*** (0.052)	0.326*** (0.051)	-0.286*** (0.060)	-0.291*** (0.055)
Deterrence with execution form	0.069*** (0.008)	0.069*** (0.007)	219.358*** (72.989)	238.546*** (67.573)	200.365*** (56.465)	0.475*** (0.052)	0.474*** (0.051)	-0.432*** (0.060)	-0.417*** (0.055)
Omission commission (admin)	0.071*** (0.008)	0.072*** (0.007)	195.273*** (73.018)	204.078*** (67.600)	180.034*** (57.191)	0.474*** (0.052)	0.477*** (0.051)	-0.405*** (0.060)	-0.411*** (0.055)
Omission commission (admin) + deterrence	0.084*** (0.008)	0.084*** (0.007)	346.603*** (73.026)	370.048*** (67.606)	302.064*** (51.819)	0.588*** (0.052)	0.592*** (0.051)	-0.467*** (0.060)	-0.462*** (0.055)
Omission commission (taxpayer)	0.063*** (0.008)	0.064*** (0.007)	228.013*** (73.010)	233.245*** (67.592)	207.583*** (56.389)	0.445*** (0.052)	0.448*** (0.051)	-0.381*** (0.060)	-0.389*** (0.055)
Constant	0.402*** (0.006)	0.683*** (0.034)	1122.670*** (61.724)	-1453.107*** (310.812)		2.535*** (0.044)	2.555*** (0.234)	4.905*** (0.051)	0.559** (0.252)
N	149925	149925	149925	149925	149925	149925	149925	149925	149925

Notes: Stars indicate a significant difference from the control group at the 0.10, 0.05, and 0.01 levels.

# ANNEX 3.

## MAIN REGRESSION MODEL RESULTS: SIGNIFICANCE IN TERMS OF THE STANDARD BEHAVIORAL LETTER

	Payment Rate	Payment Rate	Payment (PLN)	Payment (PLN)	Payment (PLN)	Payment (log)	Payment (log)	Outstanding Liability (log)	Outstanding Liability (log)
	Controls		Controls		PPLN w/Controls	Controls	Controls		
Dunning registered	-0.056*** (0.008)	-0.056*** (0.008)	-212.342*** (73.996)	-221.787*** (68.504)	-0.383*** (0.052)	-0.377*** (0.052)	0.335*** (0.061)	0.325*** (0.055)	-0.584*** (0.114)
Dunning regular	-0.061*** (0.008)	-0.062*** (0.007)	-248.699*** (73.030)	-260.068*** (67.611)	-0.433*** (0.052)	-0.434*** (0.051)	0.347*** (0.060)	0.346*** (0.055)	-0.336*** (0.113)
Social norms	-0.026*** (0.006)	-0.026*** (0.006)	-71.629 (54.983)	-77.326 (50.903)	-0.170*** (0.039)	-0.169*** (0.038)	0.122*** (0.045)	0.112*** (0.041)	0.009 (0.082)
Positive public good	-0.015*** (0.006)	-0.017*** (0.006)	-126.978** (55.028)	-122.651** (50.944)	-0.132*** (0.039)	-0.135*** (0.038)	0.078* (0.045)	0.090** (0.041)	0.033 (0.082)
Negative public good	-0.034*** (0.006)	-0.034*** (0.006)	-81.464 (55.093)	-104.844** (51.005)	-0.224*** (0.039)	-0.223*** (0.038)	0.196*** (0.045)	0.180*** (0.041)	-0.037 (0.083)
Deterrence	-0.016*** (0.006)	-0.016*** (0.006)	-9.761 (55.012)	-41.904 (50.930)	-0.102*** (0.039)	-0.108*** (0.038)	0.060 (0.045)	0.056 (0.041)	-0.117 (0.082)
Deterrence with execution form	0.008 (0.006)	0.007 (0.006)	-29.341 (55.145)	-21.522 (51.053)	0.042 (0.039)	0.040 (0.039)	-0.085* (0.045)	-0.070* (0.041)	-0.061 (0.081)
Omission commission	0.010* (0.006)	0.010* (0.006)	-53.426 (55.184)	-55.990 (51.089)	0.041 (0.039)	0.043 (0.039)	-0.058 (0.045)	-0.065 (0.041)	-0.008 (0.081)
Omission commission + deterrence	0.022*** (0.006)	0.022*** (0.006)	97.904* (55.194)	109.980** (51.098)	0.155*** (0.039)	0.158*** (0.039)	-0.120*** (0.045)	-0.116*** (0.041)	-0.127 (0.080)
Omission commission (taxpayer)	0.002 (0.006)	0.003 (0.006)	-20.686 (55.173)	-26.823 (51.078)	0.012 (0.039)	0.014 (0.039)	-0.034 (0.045)	-0.043 (0.041)	-0.131 (0.081)
Constant	0.463*** (0.004)	0.745*** (0.034)	1371.369*** (39.032)	-1193.039*** (307.542)	2.968*** (0.028)	2.989*** (0.232)	4.559*** (0.032)	0.213 (0.249)	8.822*** (0.058)
N	149925	149925	149925	149925	149925	149925	149925	149925	68002

Notes: Stars indicate a significant difference from the control group at the 0.10, 0.05, and 0.01 levels.

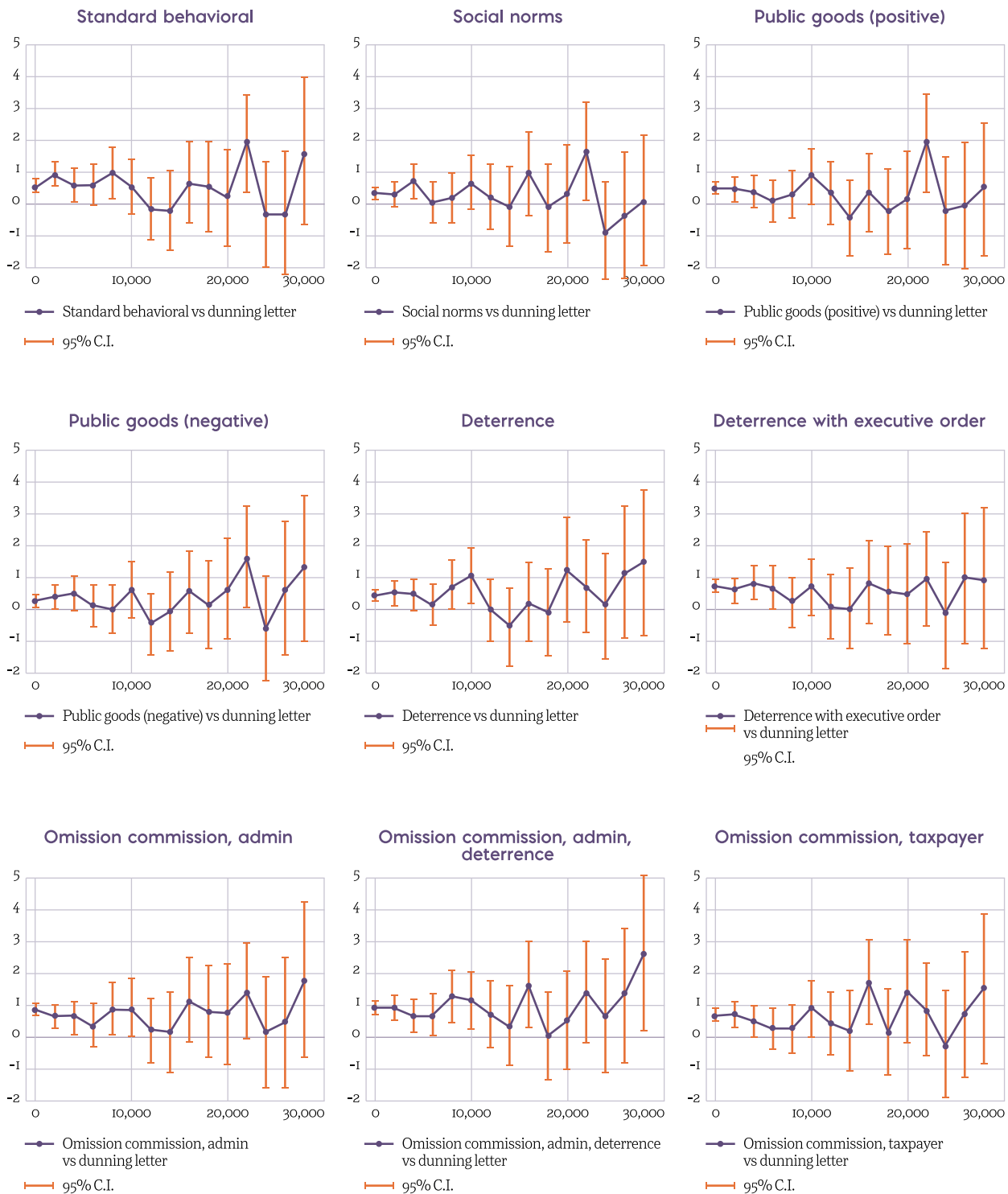
# ANNEX 4.

## TREATMENT EFFECTS (VERSUS THE STANDARD DUNNING LETTER) OF DIFFERENT LETTERS BY TAXPAYER AGE



# ANNEX 5.

## TREATMENT EFFECTS (VERSUS STANDARD DUNNING LETTER) OF DIFFERENT LETTERS BY INITIAL TAX LIABILITY



## ANNEX 6.

### DOES THE CUT-OFF DATE MATTER?

The results presented in the report are based on the data obtained from the authorities by June 13, 2016. Up to that date, the tax administration undertook no other enforcement activities. After that date it is harder to interpret the findings because there were other interventions, such as enforcement activities by tax offices. For example, a number of taxpayers from all treatment arms who had failed to pay by June 13 were sent dunning letter by registered mail, and executive proceedings were initiated for taxpayers who had been sent registered dunning letters as part of the experiment. These factors create potentially confounding effects that might affect the validity of the estimates. Nonetheless, the results using as cut-off dates the first (June 13) and the last (August 8) monitoring rounds are compared here (Table A3.1).

#### The findings:

1. The registered letter becomes more productive, especially with regard to the amount paid and the number of days for repayment.
2. All behavioral letters become less effective, especially in terms of payment amount.
3. The effect of behavioral letters on days to repayment becomes negative (with regards to dunning regular) – an indication that the effect on the composition on the sample of those who pay attenuates and becomes more homogeneous across treatments – and those who were sent the regular letter start repaying – an indication that for them slower repayment is slower than for other taxpayers. This confirms that the executive measures partly make up for the fact that non-behavioral messages are not as effective.
4. From the administration point of view, omission commission messages lose most of their effectiveness edge over the behavioral standard letter; it appears that these messages were effective in showing “seriousness of intent” on part of the administration but once the intent is carried out via executive proceedings, the messages lose bite.

**Table A3.1. Results at Different Cut-off Dates**

	Payment rate		Log Payment Amount		Log Liability		Payment Delay	
	June 13	August 8	June 13	August 8	June 13	August 8	June 13	August 8
Dunning regular	0.005 (0.009)	0.009 (0.009)	0.026 (0.031)	116.204 (110.439)	0.006 (0.042)	0.068* (0.035)	-0.249* (0.139)	-0.715** (0.363)
Baseline behavioral	0.061*** (0.008)	0.038*** (0.007)	0.193*** (0.026)	172.743* (91.546)	-0.146*** (0.035)	0.137*** (0.029)	0.336*** (0.113)	-1.421*** (0.300)
Social norms	0.035*** (0.008)	0.018** (0.007)	0.120*** (0.026)	87.464 (91.341)	-0.088** (0.035)	0.079*** (0.029)	0.345*** (0.114)	-0.984*** (0.300)
Public good positive	0.046*** (0.008)	0.025*** (0.007)	0.121*** (0.026)	16.779 (91.383)	-0.107*** (0.035)	0.073** (0.029)	0.369*** (0.114)	-1.113*** (0.300)
Public good Negative	0.027*** (0.008)	0.012 (0.007)	0.100*** (0.026)	89.185 (91.445)	-0.056 (0.035)	0.058** (0.029)	0.298*** (0.114)	-0.784*** (0.301)
Deterrence	0.045*** (0.008)	0.022*** (0.007)	0.149*** (0.026)	117.128 (91.368)	-0.114*** (0.035)	0.085*** (0.029)	0.219* (0.114)	-1.581*** (0.300)
Deterrence with executive order	0.069*** (0.008)	0.042*** (0.007)	0.202*** (0.026)	121.178 (91.495)	-0.188*** (0.035)	0.138*** (0.029)	0.275** (0.113)	-1.842*** (0.299)
Omission	0.071*** (0.008)	0.039*** (0.007)	0.193*** (0.026)	28.626 (91.531)	-0.161*** (0.035)	0.105*** (0.029)	0.328*** (0.113)	-2.109*** (0.300)

	Payment rate		Log Payment Amount		Log Liability		Payment Delay	
	June 13	August 8	June 13	August 8	June 13	August 8	June 13	August 8
Omission + deterrence	0.084*** (0.008)	0.051*** (0.007)	0.259*** (0.026)	240.580*** (91.541)	-0.193*** (0.035)	0.179*** (0.029)	0.208* (0.113)	-2.377*** (0.299)
Omission taxpayer view	0.063*** (0.008)	0.037*** (0.007)	0.192*** (0.026)	146.909 (91.521)	-0.147*** (0.035)	0.138*** (0.029)	0.205* (0.113)	-1.966*** (0.300)
Constant	0.402*** (0.006)	0.552*** (0.006)	4.888*** (0.022)	1880.912*** (77.374)	6.258*** (0.029)	5.343*** (0.024)	8.486*** (0.098)	17.007*** (0.256)
N	149925	149925	149925	149925	149925	149925	68002	87218

Notes: Stars indicate a significant difference from the control group (at the 0.10, 0.05, and 0.01 levels).

# ANNEX 7.

## CONTROL LETTERS AND EXPERIMENT LETTER VARIANTS

### REGISTERED Dunning Letter - ENGLISH translation

HEAD OF TAX OFFICE IN ŻARY  
ŻARY, OSADNIKÓW WOJSKOWYCH 3  
Phone number: 6844560500  
.....

NIP:.....

Receipt confirmation

DUNNING LETTER  
NO. 466/15  
OF 25.03.2015.

Pursuant to art. 15 § 1 of the Act of June 17, 1966 on execution proceedings in administration (J. L. of 2014, item 1619 – uniform wording) this is to call for payment of, as follows:

No.	Liability	Term	Amount of liability in PLN	*Interest as on the date of issue hereof in PLN	Total
1.	PIT (ZOB-D)	1/2014	30.00	3.00	33.00
2.	PIT (ZOB-D)	2/2014	123.00	11.00	134.00
3.	Dunning letter costs	X	X	X	11.60
4.	Total	X	X	X	178.60

Type of interest – tax interest

Rate applicable to further interest accrual – 8%

This is to call for performance of duty referred to herein within 7 days from delivery of this dunning letter. The amount due with interest accrued until the day of payment and costs of dunning letter should be paid to the cash desk, through the postal service of Poczta Polska or to the bank account NBP/O/OKR in Zielona Góra no. 12101017040055262223000000.

Failure to perform the said duty by indicated deadline shall result in referral of the case to execution proceedings thereby generating costs of execution proceedings to be covered first.

\*Interest has been accrued as on the date hereof. When making payment please add interest accrued against the amount due from the day immediately following the date hereof until the payment date.

When making the payment in full amount of liability together with interest and dunning letter costs, round up the amount to full zloty. Interest shall not be collected if the amount of interest, as on the payment date, is lower or equal to 8.70 PLN.

(signature and personal stamp bearing name,  
surname and official position)



XXXXXX, 05.23.16 r.

HEAD OF TAX OFFICE IN ŻARY  
 ŻARY, OSADNIKÓW WOJSKOWYCH 3  
 Phone number: 6844560500  
 .....

Jan Nowak  
 ul. Białobrzaska 40 m. 14  
 62-544 Warszawa

Pursuant to art. 15 § 1 of the Act of June 17, 1966 on execution proceedings in administration (J. L. of 2014, item 1619 – uniform wording) this is to call for payment of, as follows:

No.	Liability	Term	Amount of liability in PLN	*Interest as on the date of issue hereof in PLN	Total
1.	PIT (ZOB-D)	1/2014	30.00	3.00	33.00
2.	PIT (ZOB-D)	2/2014	123.00	11.00	134.00
3.	Total	X	X	X	167.00

Type of interest – tax interest

Rate applicable to further interest accrual – 8%

This is to call for performance of duty referred to herein within 7 days from delivery of this letter. The amount due with interest accrued until the day of payment and costs of this letter should be paid to the cash desk, through the postal service of Poczta Polska or to the bank account NBP/O/OKR in Zielona Góra no. 12101017040055262223000000.

Failure to perform the said duty by indicated deadline may result in referral of the case to execution proceedings thereby generating costs of execution proceedings to be covered first.

\*Interest has been accrued as on the date hereof. When making payment please add interest accrued against the amount due from the day immediately following the date hereof until the payment date.

When making the payment in full amount of liability together with interest, round up the amount to full zloty. Interest shall not be collected if the amount of interest, as on the payment date, is lower or equal to 8.70 PLN.

(signature and personal stamp bearing name,  
 surname and official position)



XXXXXXXX, May 23, 2016

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXX  
ul. XXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Please pay your income tax due by June 3, 2016**

Dear Sir,

According to our records, you have not paid your income tax for 2015.

If you do not pay your liability of PLN XXXX + any accumulated interest by June 3, 2016, you will be subject to execution proceedings.

Please pay your total amount due as specified in the table on the back of this page by bank transfer to the account XX XXXX XXXX XXXX XXXX XXXX XXXX, or by visiting your bank, postal service, or tax office.

If you are not able to pay your total amount due at this time or you have any questions, please call us urgently at XX XXX XX XX.

We will monitor your reaction to this letter.

Sincerely,

(Signature and stamp of Head of Tax Office)



XXXXXXXX, May 23, 2016

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXXX  
ul. XXXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Please pay your income tax due by June 3, 2016**

Dear Sir,

According to our records, you have not paid your income tax for 2015.

**According to our records, 8 out of 10 residents in Mazowieckie Voivodship have already paid their income tax for 2015. You are part of a minority that has not yet fulfilled that duty.**

If you do not pay your liability of PLN XXXX + any accumulated interest by June 3, 2016, you will be subject to execution proceedings.

Please pay your total amount due as specified in the table on the back of this page by bank transfer to the account XX XXXX XXXX XXXX XXXX XXXX XXXX, or by visiting your bank, postal service, or tax office.

If you are not able to pay your total amount due at this time or you have any questions, please call us urgently at XX XXX XX XX.

We will monitor your reaction to this letter.

Sincerely,

(Signature and stamp of Head of Tax Office)



XXXXXXXX, May 23, 2016

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXX  
ul. XXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Please pay your income tax due by June 3, 2016**

Dear Sir,

According to our records, you have not paid your income tax for 2015.

**Are you aware that 37.79% of your personal income tax goes to your municipality? From this income, your municipality finances pre-schools, schools, roads, and safety, benefiting everyone in your municipality including yourself and your family. Don't be an irresponsible inhabitant of your municipality and pay your delinquent taxes!**

If you do not pay your liability of PLN XXXX + any accumulated interest by June 3, 2016, you will be subject to execution proceedings.

Please pay your total amount due as specified in the table on the back of this page by bank transfer to the account XX XXXX XXXX XXXX XXXX XXXX XXXX, or by visiting your bank, postal service, or tax office.

If you are not able to pay your total amount due at this time or you have any questions, please call us urgently at XX XXX XX XX.

We will monitor your reaction to this letter.

Sincerely,

(Signature and stamp of Head of Tax Office)



XXXXXXXX, May 23, 2016

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXXX  
ul. XXXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Please pay your income tax due by June 3, 2016**

Dear Sir,

According to our records, you have not paid your income tax for 2015.

**Are you aware that 37.79% of your personal income tax goes to your municipality? Without this income, your municipality cannot finance pre-schools, schools, roads, and safety, damaging everyone in your municipality including yourself and your family. Don't be an irresponsible inhabitant of your municipality and pay your delinquent taxes!**

If you do not pay your liability of PLN XXXX + any accumulated interest by June 3, 2016, you will be subject to execution proceedings.

Please pay your total amount due as specified in the table on the back of this page by bank transfer to the account XX XXXX XXXX XXXX XXXX XXXX XXXX, or by visiting your bank, postal service, or tax office.

If you are not able to pay your total amount due at this time or you have any questions, please call us urgently at XX XXX XX XX.

We will monitor your reaction to this letter.

Sincerely,

(Signature and stamp of Head of Tax Office)



XXXXXXXX, May 23, 2016

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXX  
ul. XXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Please pay your income tax due by June 3, 2016**

Dear Sir,

According to our records, you have not paid your income tax for 2015.

**Not paying taxes places an unfair burden on all other taxpayers, who have honestly fulfilled their duty. We are therefore determined, more than ever, to collect taxes from those, who avoid paying them. As part of the execution procedures, we can, for example, block your bank account, salary, and, in addition, you will have to cover all execution expenses that arise.**

If you do not pay your liability of PLN XXXX + any accumulated interest by June 3, 2016, you will be subject to execution proceedings.

Please pay your total amount due as specified in the table on the back of this page by bank transfer to the account XX XXXX XXXX XXXX XXXX XXXX XXXX, or by visiting your bank, postal service, or tax office.

If you are not able to pay your total amount due at this time or you have any questions, please call us urgently at XX XXX XX XX.

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Sincerely,

(Signature and stamp of Head of Tax Office)



XXXXXXXX, May 23, 2016

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXX  
ul. XXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
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**We attach a sample Execution Order Form which we send to taxpayers that have not paid their taxes due.**

If you do not pay your liability of PLN XXXX + any accumulated interest by June 3, 2016, you will be subject to execution proceedings.

Please pay your total amount due as specified in the table on the back of this page by bank transfer to the account XX XXXX XXXX XXXX XXXX XXXX XXXX, or by visiting your bank, postal service, or tax office.

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Sincerely,

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Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXXX  
ul. XXXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Please pay your income tax due by June 3, 2016**

Dear Sir,

According to our records, you have not paid your income tax for 2015.

**So far, we have thought of your payment delay to be accidental. However, if you disregard this notice, we will consider it an intentional choice of yours and think of you as a dishonest taxpayer.**

If you do not pay your liability of PLN XXXX + any accumulated interest by June 3, 2016, you will be subject to execution proceedings.

Please pay your total amount due as specified in the table on the back of this page by bank transfer to the account XX XXXX XXXX XXXX XXXX XXXX XXXX, or by visiting your bank, postal service, or tax office.

If you are not able to pay your total amount due at this time or you have any questions, please call us urgently at XX XXX XX XX.

We will monitor your reaction to this letter.

Sincerely,

**(Signature and stamp of Head of Tax Office)**





XXXXXXXX, May 23, 2016

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXX  
ul. XXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Please pay your income tax due by June 3, 2016**

Dear Sir,

According to our records, you have not paid your income tax for 2015.

**So far, we have thought of your payment delay to be accidental. However, if you disregard this notice, we will consider it an intentional choice of yours and we will treat you as a dishonest taxpayer. As part of the execution procedures, we can, for example, block your bank account, salary, and, in addition, you will have to cover all execution expenses that arise.**

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We will monitor your reaction to this letter.

Sincerely,

(Signature and stamp of Head of Tax Office)



XXXXXXXX, May 23, 2016

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXX  
ul. XXXXXXXXXXX

Mr.  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

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If you are not able to pay your total amount due at this time or you have any questions, please call us urgently at XX XXX XX XX.

We will monitor your reaction to this letter.

Sincerely,

(Signature and stamp of Head of Tax Office)

NACZELNIK URZĘDU SKARBOWEGO W ŻARACH  
 ŻARY, OSADNIKÓW WOJSKOWYCH 3  
 Numer tel.: 6844560500

NIP.....

**Za potwierdzeniem odbioru**

UPOMNIENIE  
 Nr. 466/15  
 Z dnia 23.05.2016

Na podstawie art. 15 § 1 ustawy z dnia 17 czerwca 1966 r. o postępowaniu egzekucyjnym w administracji (Dz.U. z 2014r. poz. 1619 – tekst jednolity) wzywają do uregulowania:

Lp.	Rodzaj należności	Okres	Kwota należności w zł.	*Odsetki na dzień wystawienia upomnienia w zł.	Suma
1.	PODATEK PIT (ZOB-D)	1/2014	30,00	3,00	33,00
2.	PODATEK PIT (ZOB-D)	2/2014	123,00	11,00	134,00
3.	Koszty upomnienia	X	X	X	11,60
4.	Razem	X	X	X	178,60

Typ odsetek – odsetki podatkowe  
 Stawka dalszych odsetek – 8%

Wzywa się do wykonania obowiązku objętego niniejszym upomnieniem w terminie 7 dni od dnia doręczenia upomnienia. Kwotę należności wraz z odsetkami naliczonymi na dzień wpłaty i kosztami upomnienia należy wpłacić do kasy za pośrednictwem Poczty Polskiej lub na rachunek bankowy NBP/O/OKR in Zielona Góra no. 12101017040055262223000000.

Niewykonanie obowiązku we wskazanym terminie spowoduje skierowanie sprawy na drogę postępowania egzekucyjnego, wskutek czego powstanie obowiązek uiszczenia kosztów egzekucyjnych, które zaspokajane są w pierwszej kolejności.

\*Odsetki zostały naliczone na dzień wystawienia upomnienia. Dokonując wpłaty należy doliczyć odsetki od kwoty należności od dnia następnego po wystawieniu upomnienia do dnia wpłaty.

Przy wpłacie w pełnej wysokości kwoty należności wraz z odsetkami i kosztami upomnienia odsetki należy zaokrąglić do pełnych złotych. Nie pobiera się odsetek, jeżeli ich wysokość na dzień wpłaty nie przekracza kwoty 8,70 zł.

(podpis i pieczęć z podaniem imienia,  
 nazwiska i stanowiska służbowego)

XXXXXX, dnia 23 maja 2016 r.

NACZELNIK URZĘDU SKARBOWEGO W ŻARACH  
 ŻARY, OSADNIKÓW WOJSKOWYCH 3  
 Numer tel.: 6844560500

.....

Jan Nowak  
 ul. Białobrzaska 40 m. 14  
 62-544 Warszawa

Na podstawie § 4 ust. 1 rozporządzenia z dnia 30 grudnia 2015 r. Ministra Finansów w sprawie postępowania wierzycieli należności pieniężnych (Dz. U. z 2005 r., poz. 2367) wzywa się do uregulowania:

Lp.	Rodzaj należności	Okres	Kwota należności w zł	*Odsetki na dzień wystawienia upomnienia w zł	Suma
1.	PODATEK PIT (ZOB-D)	1/2014	30,00	3,00	33,00
2.	PODATEK PIT (ZOB-D)	2/2014	123,00	11,00	134,00
3.	Razem	x	x	x	167,00

Typ odsetek – Odsetki podatkowe

Stawka dalszych odsetek – 8%

Wzywa się do wykonania obowiązku objętego niniejszym pismem w terminie 7 dni od dnia otrzymania pisma. Kwotę należności wraz z odsetkami naliczonymi na dzień wpłaty należy wpłacić do kasy, za pośrednictwem operatora pocztowego lub na rachunek bankowy NBP/O/OKR in Zielona Góra no. 1210101704005526223000000.

Niewykonanie obowiązku we wskazanym terminie może spowodować skierowanie sprawy na drogę postępowania egzekucyjnego, wskutek czego powstanie obowiązek uiszczenia kosztów egzekucyjnych, które zaspokajane są w pierwszej kolejności.

\* Odsetki zostały naliczone na dzień sporządzenia pisma. Dokonując wpłaty należy doliczyć odsetki od kwoty należności od dnia następnego po dacie sporządzenia pisma do dnia wpłaty.

Przy wpłacie w pełnej wysokości kwoty należności wraz z odsetkami, odsetki należy zaokrąglić do pełnych złotych. Nie pobiera się odsetek, jeżeli ich wysokość na dzień wpłaty nie przekracza kwoty 8,70 zł.

(podpis i pieczęć z podaniem imienia,  
nazwiska i stanowiska służbowego)



XXXXXXX, dnia 23 maja 2016 r.

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXX  
ul. XXXXXXXXXX

Szanowny Pan  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Proszę zapłacić zaległy podatek dochodowy do 3 czerwca 2016 r.**

Szanowny Panie,

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęćka Naczelnika US)



XXXXXXXX, dnia 23 maja 2016 r.

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXX  
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Szanowny Panie,

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

**Jak wynika z naszych danych, 8 na 10 mieszkańców województwa mazowieckiego zapłaciło już podatek dochodowy za 2015 rok. Należy Pan do nielicznej grupy mieszkańców, którzy jeszcze nie spełnili tego obowiązku.**

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęć Naczelnika US)



XXXXXXXX, dnia 23 maja 2016 r.

Jan Kowalski  
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Szanowny Panie,

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

**Czy ma Pan świadomość, że 37,79 procent Pana podatku dochodowego jest przekazywane do Pana gminy? Z tych dochodów, Pana gmina finansuje przedszkola, szkoły, drogi i bezpieczeństwo, które służą wszystkim mieszkańcom gminy, włącznie z Panem i Pana rodziną. Niech Pan nie będzie nieodpowiedzialnym mieszkańcem swojej gminy i zapłaci swój zaległy podatek!**

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęć Naczelnika US)



XXXXXXXX, dnia 23 maja 2016 r.

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Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXX  
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ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Proszę zapłacić zaległy podatek dochodowy do 3 czerwca 2016 r.**

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

**Czy ma Pan świadomość, że 37,79 procent Pan podatku dochodowego jest przekazywane do Pana gminy? Bez tych dochodów, Pana gmina nie może finansować przedszkoli, szkół, dróg i bezpieczeństwa, szkodząc wszystkim mieszkańcom gminy, włącznie z Panem i Pana rodziną. Niech Pan nie będzie nieodpowiedzialnym mieszkańcem swojej gminy i zapłaci swój zaległy podatek!**

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęć Naczelnika US)





XXXXXXXX, dnia 23 maja 2016 r.

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Szanowny Panie,

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

**Niepłacenie podatków nakłada niesprawiedliwe obciążenia na pozostałych podatników, którzy uczciwie wywiązali się z tego obowiązku. Jesteśmy zdeterminowani, bardziej niż kiedykolwiek, aby egzekwować należne podatki od tych, którzy unikają ich płacenia. W ramach egzekucji możemy między innymi zająć Pana rachunek bankowy, wynagrodzenie, a także będzie Pan dodatkowo zobowiązany do pokrycia kosztów postępowania egzekucyjnego.**

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęć Naczelnika US)



XXXXXXXX, dnia 23 maja 2016 r.

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Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXXX  
ul. XXXXXXXXXXXX

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ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Proszę zapłacić zaległy podatek dochodowy do 3 czerwca 2016 r.**

Szanowny Panie,

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

Niepłacenie podatków nakłada niesprawiedliwe obciążenia na pozostałych podatników, którzy uczciwie wywiązali się z tego obowiązku. Jesteśmy zdeterminowani, bardziej niż kiedykolwiek, aby egzekwować należne podatki od tych, którzy unikają ich płacenia. W ramach egzekucji możemy między innymi zająć Pana rachunek bankowy, wynagrodzenie, a także będzie Pan dodatkowo zobowiązany do pokrycia kosztów postępowania egzekucyjnego.

Załączamy przykładowy wzór tytułu wykonawczego, który doręczamy podatnikom, którzy nie zapłacili należnego podatku.

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęć Naczelnika US)



XXXXXXXX, dnia 23 maja 2016 r.

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXXX  
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ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Proszę zapłacić zaległy podatek dochodowy do 3 czerwca 2016 r.**

Szanowny Panie,

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

**Do tej pory, Pana opóźnienie w zapłacie należnego podatku mogliśmy uznać za przeoczenie. Jednak jeżeli zignoruje Pan to pismo, zmuszeni będziemy uznać, że jest to Pana świadomy wybór i zaczniemy Pana postrzegać jak nieuczciwego podatnika.**

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęć Naczelnika US)



XXXXXXXX, dnia 23 maja 2016 r.

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXXXX  
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Szanowny Pan  
Jan Nowak  
ul. Białobrzaska 40 m. 14  
62-544 Warszawa

**Proszę zapłacić zaległy podatek dochodowy do 3 czerwca 2016 r.**

Szanowny Panie,

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

**Do tej pory, Pana opóźnienie w zapłacie należnego podatku mogliśmy uznać za przeoczenie. Jednak jeżeli zignoruje Pan to pismo, zmuszeni będziemy uznać, że jest to Pana świadomy wybór i zaczniemy Pana postrzegać jak nieuczciwego podatnika. W ramach egzekucji możemy między innymi zająć Pana rachunek bankowy, wynagrodzenie, a także będzie Pan dodatkowo zobowiązany do pokrycia kosztów postępowania egzekucyjnego.**

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęć Naczelnika US)



XXXXXXX, dnia 23 maja 2016 r.

Jan Kowalski  
Naczelnik Urzędu Skarbowego  
Urząd Skarbowy XXXXXXXXXX  
ul. XXXXXXXXXX

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62-544 Warszawa

**Proszę zapłacić zaległy podatek dochodowy do 3 czerwca 2016 r.**

Szanowny Panie,

Z posiadanych przez nas informacji wynika, że nie zapłacił Pan podatku dochodowego za 2015 rok.

**Do tej pory, mógł Pan uznać swoje opóźnienie w zapłacie należnego podatku za przeoczenie. Jednak jeżeli zignoruje Pan to pismo, powinien Pan uznać, że jest to Pana świadomy wybór i myśleć o sobie jako o nieuczciwym podatniku.**

Jeżeli do 3 czerwca 2016 roku nie zapłaci Pan swojego zobowiązania w wysokości XXXX złotych wraz z odsetkami, zostanie wobec Pana wszczęte postępowanie egzekucyjne.

Proszę zapłacić całkowitą kwotę zobowiązania, jaką pokazano w tabeli na odwrocie tego pisma, przelewem bankowym na rachunek XX XXXX XXXX XXXX XXXX XXXX XXXX, za pośrednictwem operatora pocztowego, banku lub bezpośrednio w urzędzie skarbowym.

W przypadku braku możliwości uregulowania przez Pana pełnej kwoty od razu, albo w przypadku dodatkowych pytań, prosimy o pilny kontakt pod numerem telefonu XX XXX XX XX.

Będziemy monitorować Pana reakcję na to pismo.

Z wyrazami szacunku,

(Podpis i pieczęćka Naczelnika US)

# ANNEX 8.

## SAMPLE EXECUTION ORDER

Załączniki do rozporządzenia Ministra Finansów  
z dnia ... (poz.)

Załącznik nr 1

TW-1	<b>TYTUŁ WYKONAWCZY</b> STOSOWANY W EGZEKUCJI NALEŻNOŚCI PIENIĘŻNYCH		Numer systemowy sprawy organu egzekucyjnego	
	Podstawa prawna: art. 26 ustawy z dnia 17 czerwca 1966 r. o postępowaniu egzekucyjnym w administracji (Dz. U. z 2012 r. poz. 1015, z późn. zm.), zwanej dalej „ustawą”			
1. Numer tytułu wykonawczego	2. Data wystawienia	3. Rodzaj dokumentu <sup>1)</sup> <input type="checkbox"/> 1. tytuł wykonawczy <input type="checkbox"/> 2. zmieniony tytuł wykonawczy		
4. Numer porządkowy dalszego tytułu wykonawczego <sup>2)</sup>	5. Cel wydania dalszego tytułu wykonawczego <sup>2)</sup>			
6. Adnotacja dotycząca ponownie wydanego tytułu wykonawczego/zmienionego tytułu wykonawczego <sup>2)</sup>				
<b>A. DANE ZOBOWIĄZANEGO/ZOBOWIĄZANYCH - MAŁŻONKÓW ODPOWIEDZIALNYCH SOLIDARNIE</b>				
A.1. 1. Rodzaj zobowiązanego <sup>1)</sup> <input type="checkbox"/> 1. osoba fizyczna <input type="checkbox"/> 2. podmiot niebędący osobą fizyczną				
2. Rodzaj odpowiedzialności zobowiązanego <sup>1)</sup> <input type="checkbox"/> 1. podmiot, u którego powstał obowiązek <input type="checkbox"/> 2. następca prawny <input type="checkbox"/> 3. osoba trzecia				
3. Imię <sup>3)</sup>		4. Nazwisko/Nazwa		
5. Kraj		6. Województwo		7. Powiat
8. Gmina		9. Ulica		10. Numer domu
				11. Numer lokalu
12. Miejscowość		13. Kod pocztowy		14. Poczta
15. NIP		16. Numer PESEL <sup>2)</sup>		17. REGON
18. Data urodzenia <sup>3)</sup>		19. Imię ojca <sup>3)</sup>		20. Imię matki <sup>3)</sup>
21. Numer telefonu		22. Adres e-mail		
23. Pracodawca zobowiązanego i jego adres <sup>3)</sup>				
<b>B. DANE MAŁŻONKA ZOBOWIĄZANEGO (ODPOWIEDZIALNEGO MAJĄTKIEM WSPÓLNYM)<sup>2)</sup></b>				
1. Imię		2. Nazwisko		
3. Kraj		4. Województwo		5. Powiat
6. Gmina		7. Ulica		8. Numer domu
				9. Numer lokalu
10. Miejscowość		11. Kod pocztowy		12. Poczta
13. NIP		14. Numer PESEL		
15. Numer telefonu		16. Adres e-mail		
17. Podstawa prawna prowadzenia egzekucji administracyjnej				
<b>C. DANE WSPÓLNIKÓW SPÓŁKI NIEPOSIADAJĄCEJ OSOBOWOŚCI PRAWNEJ<sup>2)</sup></b>				
C.1. 1. Imię <sup>3)</sup>				
2. Nazwisko/Nazwa				
3. Kraj		4. Województwo		5. Powiat
6. Gmina		7. Ulica		8. Numer domu
				9. Numer lokalu
10. Miejscowość		11. Kod pocztowy		12. Poczta
13. NIP <sup>4)</sup>		14. Numer PESEL <sup>3)</sup>		15. REGON
16. Numer telefonu		17. Adres e-mail		
<b>D. DANE ZOBOWIĄZANEGO, U KTÓREGO POWSTAŁ OBOWIĄZEK<sup>2)</sup></b>				
1. Imię <sup>3)</sup>		2. Nazwisko/Nazwa		
3. NIP		4. Numer PESEL <sup>3)</sup>		5. REGON
<b>E. DANE DOTYCZĄCE NALEŻNOŚCI PIENIĘŻNYCH</b>				
1. Akt normatywny				
2. Rodzaj należności pieniężnej				

	3. Podstawa prawna obowiązku <sup>1)</sup> <input type="checkbox"/> 1. z mocy prawa <input type="checkbox"/> 2. dokument, o którym mowa w art. 3a § 1 ustawy <input type="checkbox"/> 3. orzeczenie		4. Identyfikacja podstawy prawnej obowiązku		5. Data wydania orzeczenia	
	6. Rodzaj odsetek <sup>1)</sup> <input type="checkbox"/> 1. odsetki za zwłokę <input type="checkbox"/> 3. połowa odsetek za zwłokę		<input type="checkbox"/> 2. odsetki ustawowe <input type="checkbox"/> 4. nie pobiera się odsetek		7. Stawka odsetek	
	8. Zabezpieczenie należności pieniężnej hipoteką przymusową lub zastawem i data powstania zabezpieczenia					
	9. Podstawa prawna braku obowiązku doręczenia upomnienia/data doręczenia upomnienia					10. Kwota kosztów upomnienia
	Należności pieniężne są wymagalne i podlegają egzekucji administracyjnej na podstawie art. 2 ustawy oraz na podstawie					
11. Inna podstawa prawna <sup>2)</sup>						
E.1.						
	1. Kwota należności pieniężnej		2. Data, od której nalicza się odsetki		3. Kwota odsetek na dzień wystawienia tytułu wykonawczego	
	4. Data, do której należność pieniężna może być dochodzona		7. Podstawa prawna pierwszeństwa zaspokojenia należności pieniężnej			
	Data powstania należności pieniężnej/okres, którego dotyczy należność pieniężna					
5. data/od dnia:		6. do dnia:				
F. OZNACZENIE I WNIOSEK WIERZycIELA						
1. Nazwa wierzyciela			2. Adres siedziby wierzyciela			
3. NIP wierzyciela			4. REGON wierzyciela			
5. Nazwa i adres siedziby podmiotu, któremu należy przekazać wyegzekwowaną należność pieniężną						
6. Numer rachunku bankowego						
Na podstawie art. 26 ustawy wnoszę o wszczęcie egzekucji administracyjnej			7. Imię, nazwisko, stanowisko służbowe i podpis osoby upoważnionej do działania w imieniu wierzyciela			
G. OZNACZENIE I KLAUZULA ORGANU EGZEKUCYJNEGO						
Potwierdza się zgodność danych zawartych w wydruku tytułu wykonawczego z treścią tytułu wykonawczego otrzymanego przy wykorzystaniu systemu teleinformatycznego albo z użyciem środków komunikacji elektronicznej <sup>1)</sup>						
Na podstawie art. 27 § 1 pkt 10 ustawy kieruję tytuł wykonawczy do egzekucji administracyjnej			1. Nazwa i adres siedziby organu egzekucyjnego, imię, nazwisko, stanowisko służbowe i podpis osoby upoważnionej do działania w imieniu organu egzekucyjnego.			
2. Data nadania klauzuli						
H. POTWIERDZENIE ODBIORU TYTUŁU WYKONAWCZEGO						
1. Data doręczenia odpisu/wydruku tytułu wykonawczego		2. Czytelny podpis otrzymującego odpis/wydruk tytułu wykonawczego			3. Podpis doręczającego odpis/wydruk tytułu wykonawczego	
POUCZENIE						
<p>Środkami egzekucyjnymi stosowanymi w egzekucji należności pieniężnych są egzekucje: z pieniędzy, z wynagrodzenia za pracę, ze świadczeń z zaopatrzenia emerytalnego oraz z ubezpieczenia społecznego, a także z renty socjalnej, z rachunków bankowych, z innych wierzytelności pieniężnych, z praw z instrumentów finansowych w rozumieniu przepisów o obrocie instrumentami finansowymi, zapisanych na rachunku papierów wartościowych lub innym rachunku oraz wierzytelności z rachunku pieniężnego służącego do obsługi takich rachunków, z papierów wartościowych niezapisanych na rachunku papierów wartościowych, z weksla, z autorskich praw majątkowych i praw pokrewnych oraz z praw własności przemysłowej, z udziału w spółce z ograniczoną odpowiedzialnością, z pozostałych praw majątkowych, z ruchomości oraz z nieruchomości.</p> <p>Jeżeli w części A wpisano jako zobowiązanych dane małżonków tytuł wykonawczy stanowi podstawę przeprowadzenia egzekucji administracyjnej z ich majątku wspólnego i ich majątków osobistych.</p> <p>Jeżeli w części B wpisano dane małżonka zobowiązanego tytuł wykonawczy stanowi podstawę do przeprowadzenia egzekucji administracyjnej z majątku wspólnego małżonków i majątku osobistego zobowiązanego, z wyłączeniem majątku osobistego małżonka wskazanego w części B.</p> <p>Na podstawie art. 33 § 1 ustawy zobowiązanemu przysługuje w terminie 7 dni od dnia doręczenia odpisu/wydruku tytułu wykonawczego prawo zgłoszenia, do organu egzekucyjnego zarzutów w sprawie prowadzenia egzekucji administracyjnej. W przypadku zmienionego tytułu wykonawczego zobowiązanemu nie przysługuje prawo zgłoszenia zarzutów w sprawie prowadzenia egzekucji administracyjnej.</p> <p>Zgodnie z art. 36 § 3 ustawy zobowiązany, przeciwko któremu wszczęto postępowanie egzekucyjne, jest obowiązany do powiadomienia, w terminie 7 dni, organu egzekucyjnego o każdej zmianie miejsca swego pobytu trwającej dłużej niż jeden miesiąc. W razie zaniedbania tego obowiązku na zobowiązanego może być nałożona kara pieniężna na podstawie art. 168d § 3 ustawy.</p>						

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# NOTES

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