

A Study of the Consequences of the Foreign Account Tax Compliance Act on Americans Living Overseas: Survey Results and Interpretations

Executive Summary

Researchers from the University of Nevada in conjunction with the American Citizens Abroad Global Foundation (ACAGF) conducted a survey of American citizens abroad to understand their perceptions and experiences with the Foreign Account Tax Compliance Act (FATCA). Between launch date of June 16 and beginning of August 2015, 684 usable responses were collected. Of those respondents, over one-third of them also replied with written comments about their individual concerns. Taken as a whole, Americans living abroad generally feel that the FATCA negatively impacts their professional pursuits and compliance is burdensome. Additionally, the respondents' perceptions are consistent with the sentiment that their government is not concerned about the impact of the FATCA on its citizens living abroad.

Purpose of the Study

The American Citizens Abroad Global Foundation ACAGF cooperated with accounting faculty of the University of Nevada to examine the effects of the Foreign Account Tax Compliance Act (FATCA) on American citizens living abroad. The purpose of this study is to evaluate how United States taxpayers¹ have been affected by recent significant changes of the tax law for Americans living overseas.

Due to the fundamental structure of the United States tax system, which taxes any U.S. taxpayer on worldwide income (citizenship-based taxation, CBT), Americans living overseas have always had to comply with various special provisions such as the foreign earned income exclusion, foreign tax credit, housing provisions, and disclosure requirements. However, in recent years, U.S. taxpayers living abroad have had to deal with a significant increase of tax compliance issues. One driving force is the heightened focus by the U.S. Treasury on the enforcement of existing rules, such as the foreign bank account disclosure requirements. In addition, new statutory rules, such as FATCA, with accompanying regulations, came into effect.

FATCA is part of the Hiring Incentives to Restore Employment (HIRE) Act signed into law in March of 2010. Its implementation has been quite complex and key dates have been postponed several times. Rules related to individual taxpayers went into effect for the 2014 tax year. Reporting by foreign banks on accounts owned by US taxpayers began on September 30th of this year, and foreign tax authorities have begun passing along to the IRS information given to them by the banks.

In the eyes of Congress and the Internal Revenue Service (IRS), FATCA is a means to increase compliance by U.S. taxpayers with foreign accounts. Specifically, FATCA focuses on both the U.S. taxpayers and their disclosure of their foreign financial accounts and offshore assets as well as, the foreign financial

¹ For income tax purposes, a United States taxpayer is anybody who is a U.S. citizen, a permanent resident, or someone who meets the 'substantial presence test' by spending more than 183 days per year in the U.S. Thus, non-U.S. citizens who own a green card are be subject to the same reporting rules as Americans living abroad. For purposes of this report, Americans living abroad and U.S. taxpayers are used interchangeable. On the other hand, the term 'ex-patriate' refers to individuals who are no longer U.S. citizens and U.S. taxpayers because they renounced their citizenship. We acknowledge that colloquially one may refer to Americans living abroad as 'ex-patriates'; however, in this report 'ex-patriates' always refers to former U.S. citizens.

institutions and their reporting of financial accounts held by U.S. taxpayers and foreign entities with substantial U.S. taxpayer ownership interest. At the entity level, FATCA is enforced by assessing a 30% withholding tax on certain U.S. source income paid to foreign financial entities. In other words, if entities want to avoid having to withhold and pay over to the U.S. Treasury Department tax, they must provide the U.S. IRS with certain information about U.S. taxpayers, including the amounts and types of income earned. They can do this by reporting to their local foreign tax authority, which, in turn, will send the information to the IRS or, in some instances, directly to the IRS. Individuals too have new disclosure requirements which relate to foreign financial assets, investments in foreign investment companies, connections with foreign trusts, and the like. These requirements were put in place in addition to the existing Report of Foreign Bank and Financial Accounts (FBAR). Note that these rules apply to all U.S. taxpayers whether they live in the United States or abroad. However, Americans living overseas are much more likely to have to deal with these requirements, while at the same time often having less access to resources that might help them understand the provisions.

FATCA added a requirement to report information about certain “Foreign Financial Assets”, which is embodied in Form 8938 (attached to the ordinary Form 1040). This information can include information about foreign bank accounts. Already existing, before FATCA, was the requirement to provide information about foreign bank and financial accounts on an FBAR (electronic FinCEN Form 114, Report of Foreign Bank and Financial Accounts). These requirements, while they look quite similar, are different in several, sometimes subtle, ways. For example, there might be different reporting thresholds, different due dates, different penalties, different treatment afforded certain interests, etc.²

Penalties for failing to file the disclosures are quite steep. For example, as to FBAR reporting, if the failure is non-willful, the penalty is up to \$10,000. If willful, the penalty can be the greater of \$100,000 or 50% of the account balance, and criminal penalties might also apply. If a taxpayer can demonstrate reasonable cause, the penalty can be waived.

Considering that most Americans living overseas will have foreign financial accounts as well as interest in other foreign financial assets many (if not most) of them are subject to the above-referenced reporting requirements. The new rules, and their interaction with existing law have created confusion and consternation among many U.S. taxpayers. In addition, significant numbers of taxpayers have been faced with situations where banks and other financial institutions either closed their accounts or refused to open accounts for them.

This survey was designed to assess and illustrate how FATCA’s early implementation has affected individual U.S. taxpayers living abroad. In addition to asking specific questions about the impact of FATCA and other rules, including FBAR, concerning Americans overseas, a number of open-ended questions allowed respondents to provide feedback on their situation and other issues related to U.S. taxation of U.S. taxpayers living abroad.

The Survey

The survey instrument was designed based on similar questionnaires done in the past on topics of interest to the American communities overseas. The first part asks questions related to demographic information, living & employment abroad, and voting behavior. The second part addresses general tax

² A comparison of Form 8938 and FBAR requirements is provided by the IRS at <https://www.irs.gov/Businesses/Comparison-of-Form-8938-and-FBAR-Requirements>.

issues for Americans living abroad, general perceptions of FATCA, its impact and purpose, as well as specific issues and effects of FATCA on the respondent and his or her family. Last, we inquire about financial situations and whether the subjects wish to share any additional information with us. (Survey questions are listed in Appendix A of this report.)

The survey was deployed using a web-based approach and distributed by sending out a URL. It was pre-tested using a focus group of researchers and representatives of the American Citizens Abroad organization. Next, a group of approximately 60 college students was asked to complete the questionnaire in order to determine (a) the approximate time required for completion, and (b) whether there are any significant errors in the instrument. After this period of extensive testing the survey was officially launched on June 16, 2015 and was distributed to the population of Americans living abroad via various communication channels such as social media pages, websites, and press releases. The website with the survey URL remained open for almost two months and was closed at the beginning of August 2015. At this point, 684 individuals had responded.³ The population answering the questionnaire is summarized below. All responses – the data as well as the extra comments – were submitted anonymously.

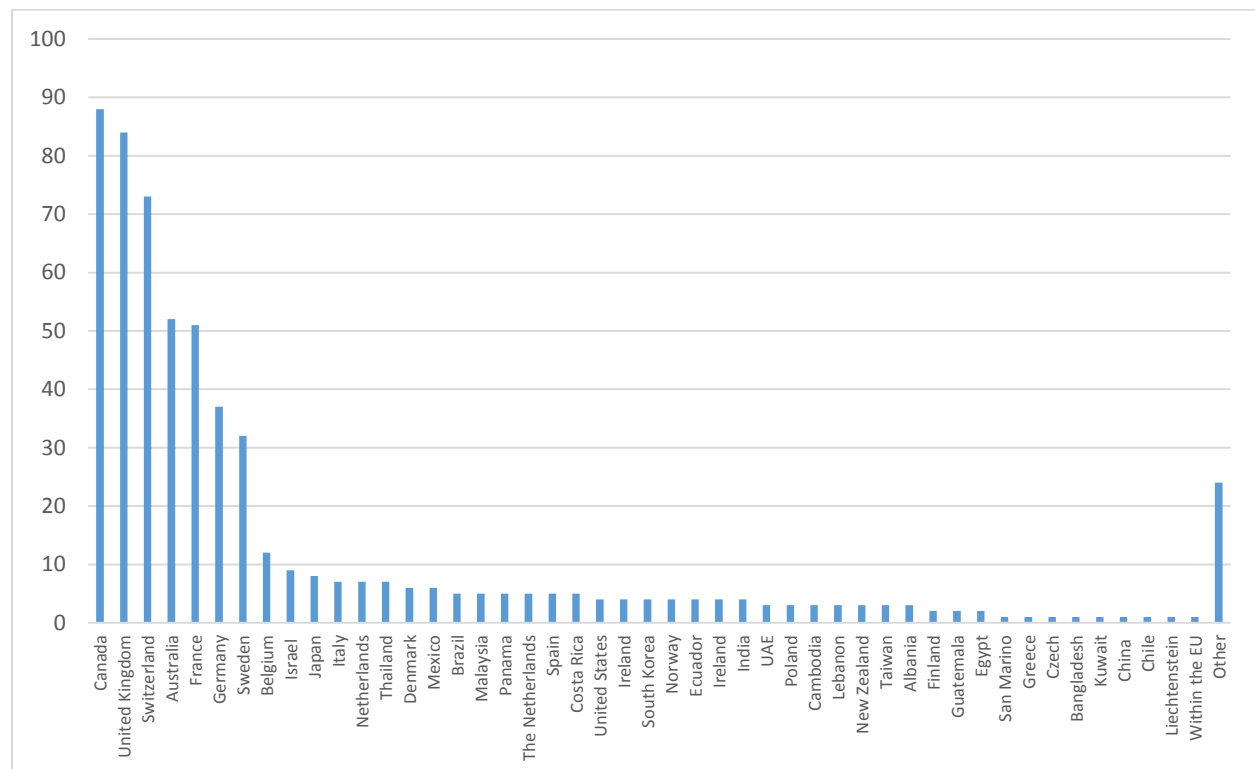


Figure 1. Respondents' Country of Residence

³ Note: this excludes the responses from the pre-test period.

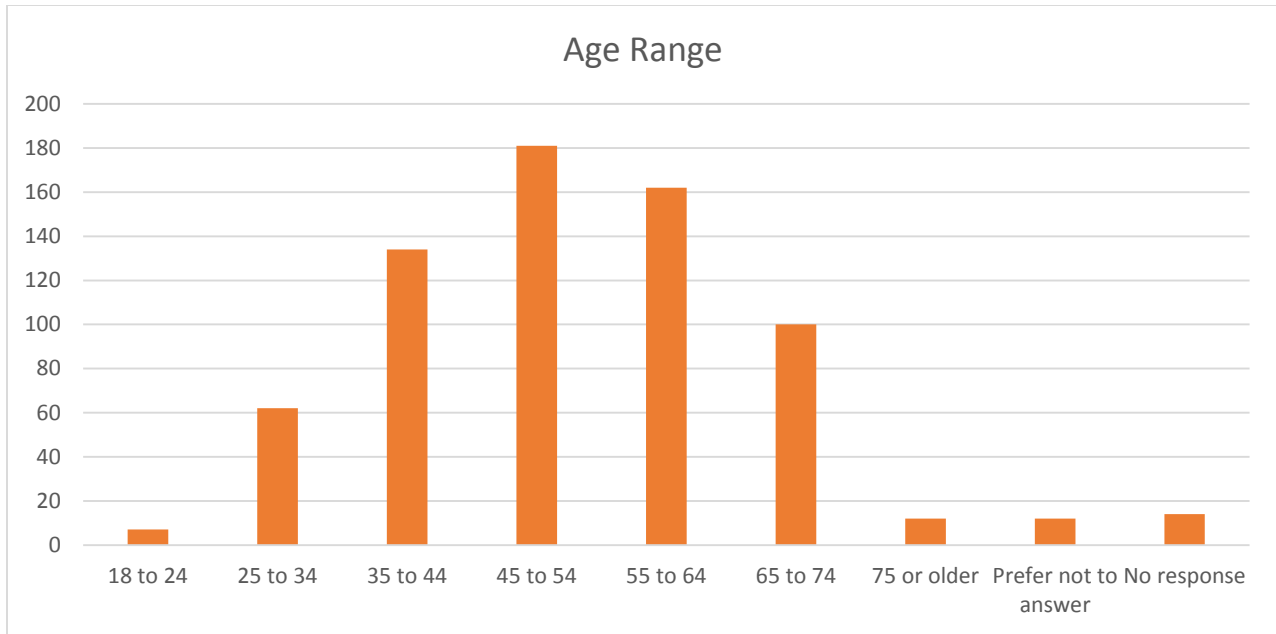


Figure 2. Respondents' Age Ranges

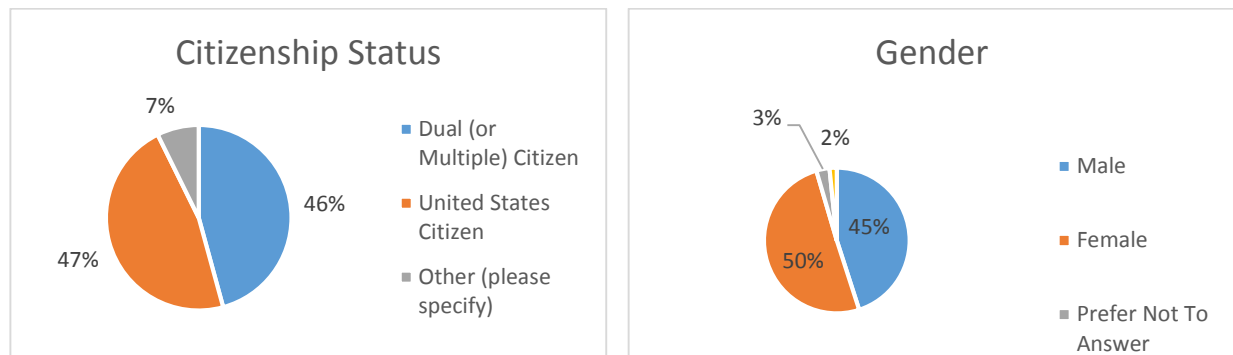


Figure 3. Respondents' Citizenship Status and Gender

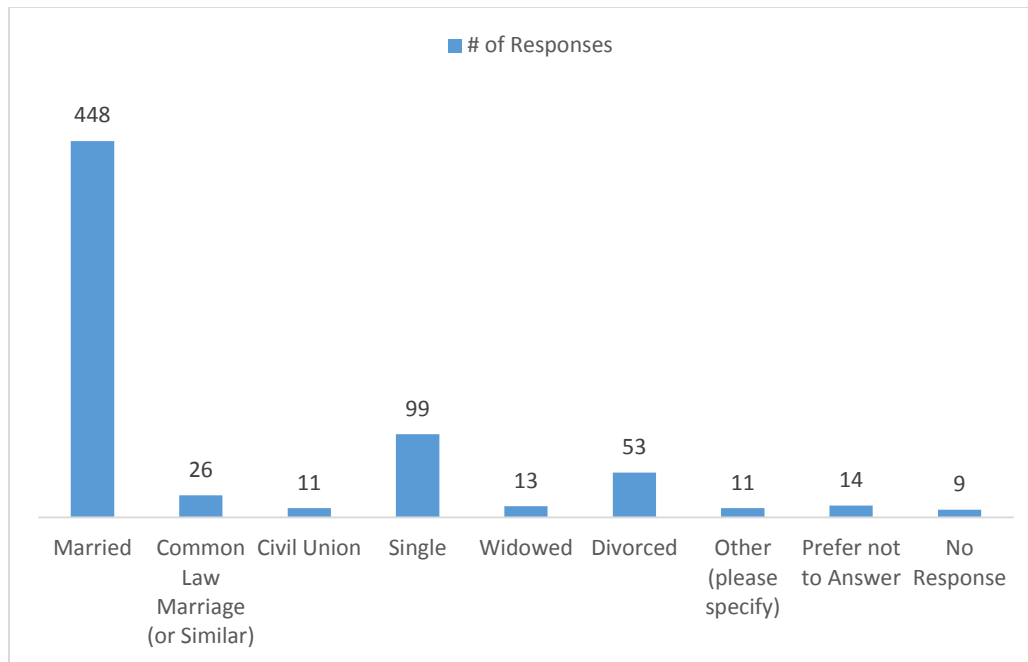


Figure 4. Respondents' Marital Status

Figures 1-4 illustrate the diversity of the subject pool. Answers were submitted from individuals living in over 60 countries with Canada, the United Kingdom, Switzerland, Australia, and France being the most common countries of residence. The gender distribution is fairly equal with a slightly higher percentage of women answering the questionnaire. The majority of respondents is either married or in a common law marriage situation. Many subjects are of traditional working age (under 55 years) and most are below traditional retirement age (under 65 years). About half of the individuals are dual (or multiple) citizens; the remainder has U.S. citizenship only.

This diversity is also reflected in the stated reasons for living abroad, the time spent abroad, and the planned duration of living overseas. While a majority indicates that marriage (or more generally finding or staying with a partner) was the main reason for moving and staying abroad, many other factors applied. Based on the results of the study, American citizens live abroad for employment reasons, because they were born abroad but have (an) American parent(s), or they were born in the United States but have non-U.S. parents who subsequently moved back or elsewhere. Many individuals indicated 'other' explanations such as a 'mix of reasons including employment, partnership, study, and quality of life...' or having immediate family living overseas.

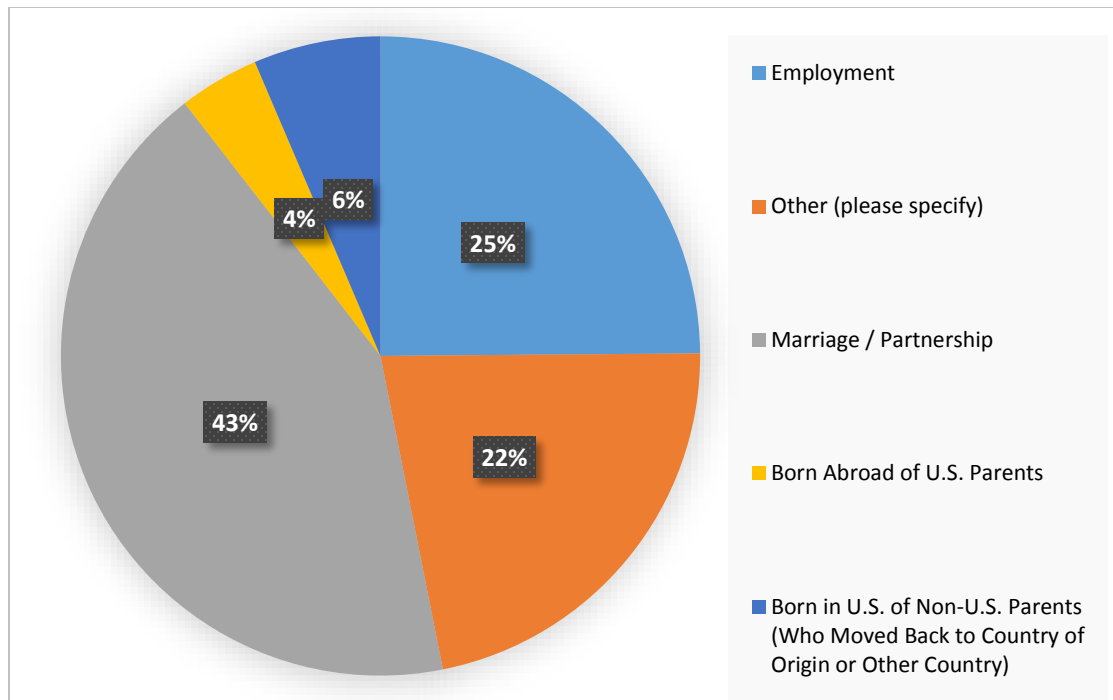


Figure 5. Reasons for Living Abroad

As one can infer from the reasons given for living abroad the length of time having lived outside the country also varies greatly ranging from one to 60 years with an average of 21 as shown in Figure 7. Most also indicate that they either do not know when or if they will return to the United States at some point in their lives. When asked if they are planning on retiring abroad only 24 answered “No.” “Yes” answers were 333; 170 are already retired and 100 do not know. The remaining population did not respond to this question. At the same time over 560 individuals either plan on living abroad indefinitely or do not know how long they will stay in their country of residence (Figure 6).

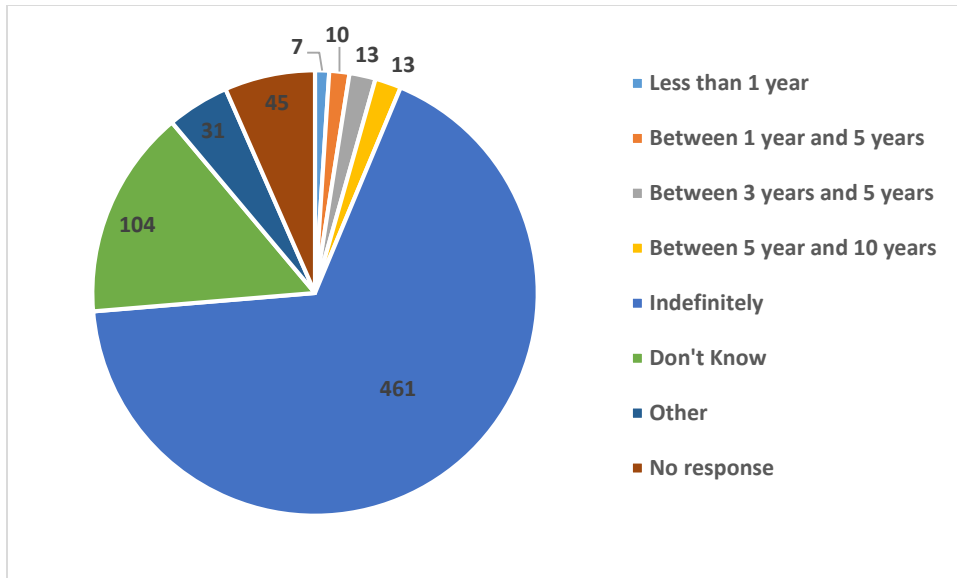


Figure 6. Respondents' Planned Duration for Living Abroad

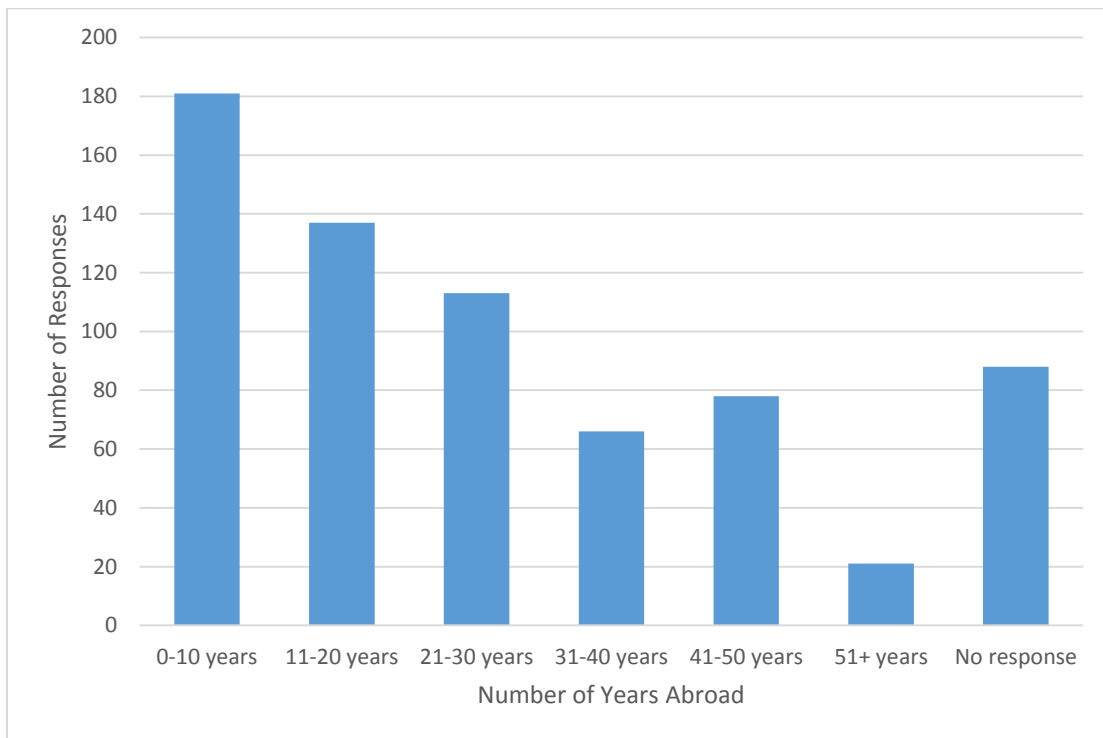


Figure 7. Respondents' Length of Time Lived Abroad

Results

Respondents' Voting Behavior

Subjects were asked whether they voted in the Presidential Elections in 2012 (Figure 8), the mid-term elections in 2014 (Figure 9) and whether they intend to vote in 2016 (Figure 10). Further, we asked whether they voted in their country of residence. The respondents' 64% voter turnout for 2012 and the intended turnout of at least 67% is significantly higher than the average American turnout reported by bipartisan policy center which estimated the turnout for 2012 at 57.5%.⁴ On the other hand, fewer respondents voted in 2014 (35% compared to 36.5% overall).

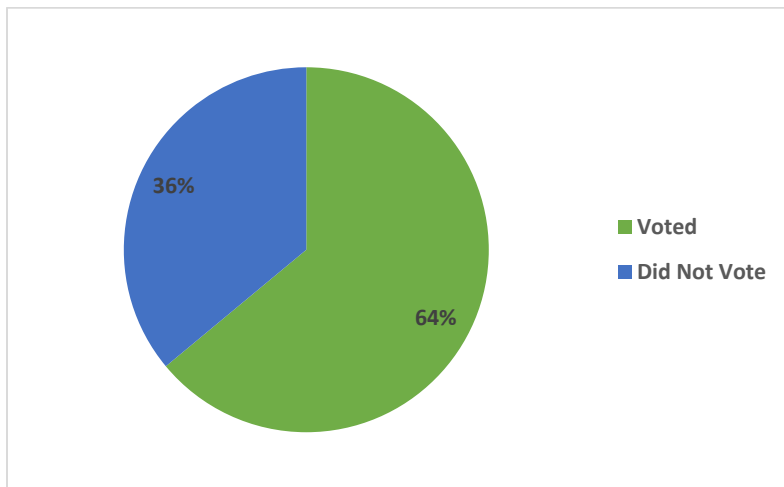


Figure 8. Voting in 2012 (Percent of Respondents)

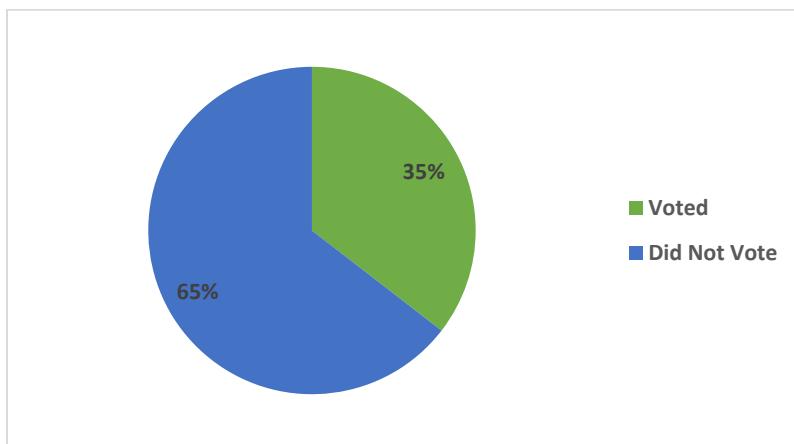


Figure 9. Voting Behavior in 2014

⁴ The report can be downloaded at: <http://bipartisanpolicy.org/library/2012-voter-turnout/>.

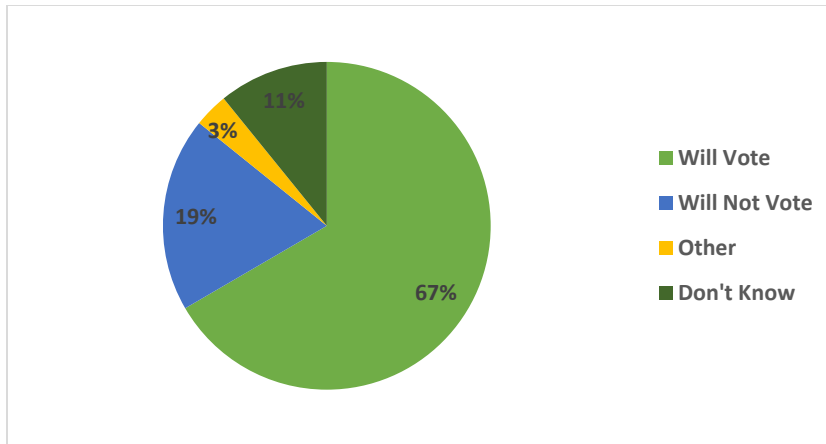


Figure 10. Planned Voting Behavior for 2016

The respondents who are voting in the United States also indicated in which state they are registered. This is displayed in Figure 11 below. Not surprisingly, most individuals are from the most populous states (California, New York, Florida, and Texas) but the graph also illustrates that most states are represented in the sample.

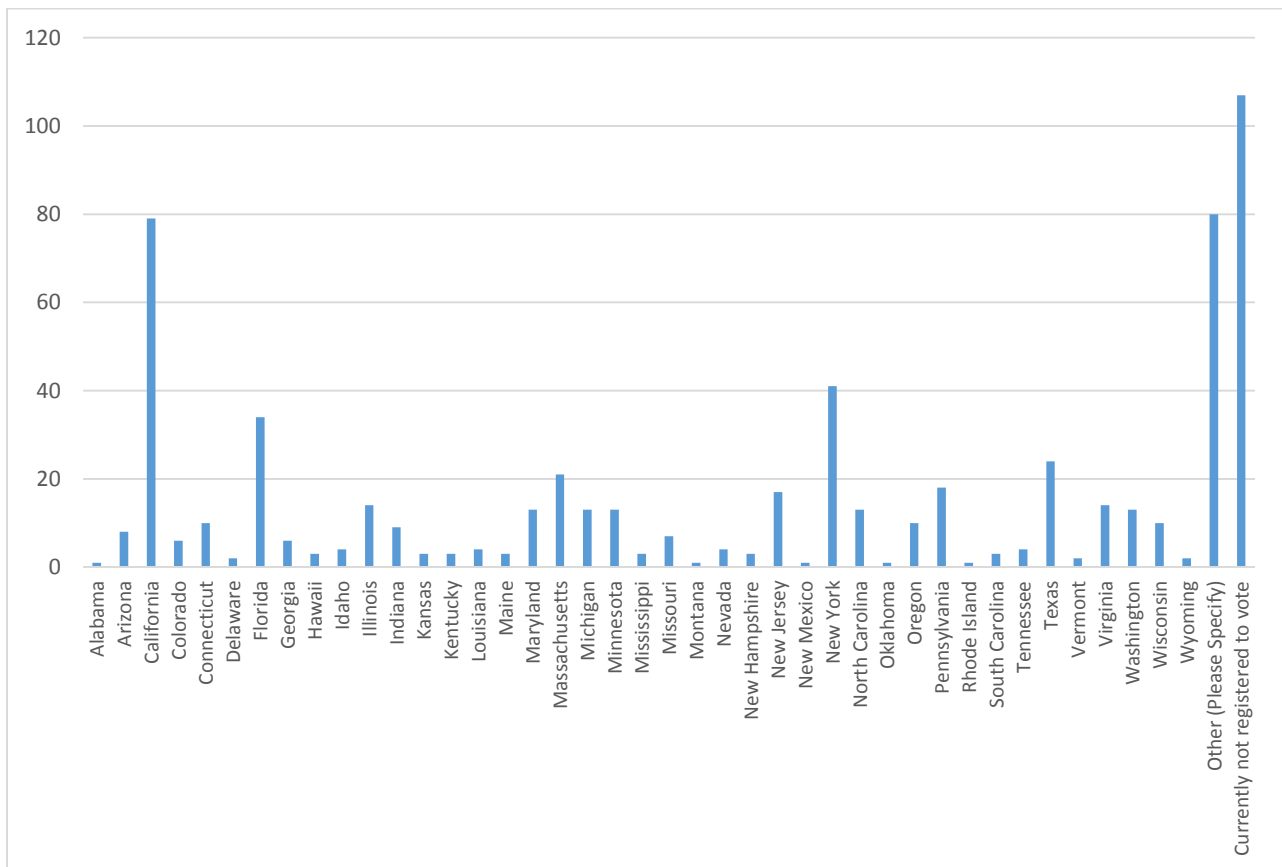


Figure 11. State in Which Respondents are Registered to Vote

U.S. Taxes for U.S. Citizens Living Abroad

Table 1 provides information about the total number of respondents and their agreement or disagreement with statements concerning the U.S. tax system in general. The majority of Americans living overseas find that the U.S. Tax Law is more complex than the corresponding legislation in the country of their residence and they do not see themselves sufficiently supported by the U.S. Government or the IRS when working on U.S. tax compliance. Many also indicate that this puts them at a disadvantage at their current workplace and business environment and that the complexity of U.S. tax provisions for Americans living abroad has increased in recent years.

Table 1. Respondents' Perception of the U.S. Tax System in General

How Much Do You Agree With Each of the Following Statements?	Number	Mean	Percent who Responded 1 (Strongly Disagree)	Percent who Responded 2 (Disagree)	Percent who Responded 3 (Neutral)	Percent who Responded 4 (Agree)	Percent who Responded 5 (Strongly Agree)
U.S. Tax Law is more complicated than the tax law in my country of residence.	566	4.68	1.59%	1.59%	5.12%	10.42%	81.27%
Having to comply with the U.S. tax law puts me (my business) at a disadvantage compared to other people working in my country of residence.	515	4.65	1.75%	0.97%	6.02%	13.40%	77.86%
The U.S. tax law has gotten more complicated in recent years.	554	4.72	2.17%	0.90%	3.97%	8.48%	84.48%
The IRS (U.S. Government) is doing a good job at keeping me informed about how to comply with the U.S. Tax Law.	560	1.59	62.14%	22.50%	10.71%	3.21%	1.43%

Tax Evasion

Table 2 shows answers to questions about perceived tax evasion and the U.S.' role in combatting tax evasion. Americans living overseas do not see tax evasion as a big problem but they do think some control and efforts to combat this crime is necessary. However, they do not believe more legislation is needed to do this.

Table 2. Respondents' Perception of Tax Evasion in the United States and in their Country of Residence

How Much Do You Agree With Each of the Following Statements?	Number	Mean	Percent who Responded 1 (Strongly Disagree)	Percent who Responded 2 (Disagree)	Percent who Responded 3 (Neutral)	Percent who Responded 4 (Agree)	Percent who Responded 5 (Strongly Agree)
Tax evasion is a big problem in the United States	537	3.05	7.45%	23.09%	36.13%	7.45%	10.06%
The United States should combat tax evasion	553	3.89	2.35%	1.63%	18.26%	59.86%	17.90%
The Internal Revenue Service (IRS) has the necessary tools in place to combat tax evasion	522	3.01	12.45%	20.69%	31.03%	25.48%	10.34%
There needs to be more tax evasion legislation in the United States	537	2.37	26.63%	26.44%	34.45%	8.19%	4.28%
Tax evasion is a big problem in my country of residence	540	2.64	21.67%	29.26%	21.85%	18.15%	9.07%
My country of residence is doing enough to combat tax evasion	534	3.52	4.87%	13.48%	26.40%	34.83%	20.41%

The Foreign Account Tax Compliance Act (FATCA)

The responses related to FATCA, FBAR, and foreign tax reporting (and possible related penalties) are summarized in Table 3.

Table 3. Respondents' Comments on the Impact of FATCA

How Much Do You Agree With Each of the Following Statements?	Number	Mean	Percent who Responded 1 (Strongly Disagree)	Percent who Responded 2 (Disagree)	Percent who Responded 3 (Neutral)	Percent who Responded 4 (Agree)	Percent who Responded 5 (Strongly Agree)
FATCA will impact me and/or my family.	555	4.65	0.18%	1.44%	5.41%	19.64%	73.33%
FATCA impacts American businesses in my country of residence.	531	4.58	0.19%	0.00%	12.05%	17.51%	70.24%
FATCA affects how people think of the United States.	558	4.61	0.18%	1.97%	7.35%	17.56%	72.94%
People in my country of residence generally do not like FATCA.	540	4.52	0.37%	0.74%	13.33%	17.78%	67.78%
FATCA had an impact on my vote in the most recent elections.	400	3.66	4.00%	15.75%	30.00%	11.25%	39.00%
FATCA will impact my vote in the next elections.	482	4.32	2.90%	4.15%	14.32%	15.56%	63.07%
FATCA does not affect me.	554	1.46	72.38%	17.15%	5.05%	2.53%	2.89%
FATCA has increased the complexity of my tax returns.	528	4.49	3.41%	1.89%	7.95%	15.72%	71.02%
FATCA has put me at a disadvantage compared to other people living in my country of residence.	541	4.49	2.96%	2.40%	8.13%	15.71%	70.79%
I believe FATCA is necessary to prevent tax frauds.	557	1.64	61.04%	22.98%	9.52%	4.31%	2.15%

How Much Do You Agree With Each of the Following Statements?	Number	Mean	Percent who Responded 1 (Strongly Disagree)	Percent who Responded 2 (Disagree)	Percent who Responded 3 (Neutral)	Percent who Responded 4 (Agree)	Percent who Responded 5 (Strongly Agree)
FATCA needs to be re-worked to allow Americans overseas access to banking services.	544	4.72	3.31%	0.55%	2.94%	7.17%	86.03%
FATCA should include a "Same Country Exemption" (i.e., no reporting requirements for accounts held in the country of residence).	546	4.66	4.40%	1.47%	4.03%	4.03%	86.08%
I am very informed about the "Foreign Account Tax Compliance Act" (FATCA) reporting requirements	514	3.34	11.09%	16.54%	15.37%	41.63%	15.37%
I am very informed about the penalties imposed for non-compliance with the "Foreign Account Tax Compliance Act" (FATCA)	514	3.24	11.67%	20.04%	16.54%	36.38%	15.37%
I am very informed about the "Report of Foreign Bank and Financial Accounts" (FBAR) requirements	515	3.50	8.74%	16.31%	13.20%	40.00%	21.75%
I am very informed about the penalties imposed for non-compliance with the "Report of Foreign Bank and Financial Accounts" (FBAR)	514	3.33	11.48%	19.84%	12.45%	36.19%	20.04%

Americans living overseas are very concerned with issues related to FATCA as well as other tax reporting requirements applicable to Americans overseas. They indicate that it affects them and their families, that it has put them at a competitive disadvantage and that it affected how people in their country of residence think of the United States. Most respondents indicate that they are not sufficiently informed about the ramifications of the law. They indicate that it either has and/or will affect their voting behavior. Lastly, they feel strongly that the law should be reworked in order to help Americans living abroad regain access to banking services (that have been denied due to FATCA) and to include some version of a 'same country exception.'

Open-ended Questions

The truly surprising result of this survey was the willingness and desire of the respondents to offer explanations, comments, and express their individual concerns. Several fields in the survey allowed the

taxpayers to voice additional concerns. Three questions were completely open-ended asking about the individuals' experiences with penalties, reporting requirements and the entire situation in general. The statistics of responses to these questions are summarized in Table 4 below. Up to 36% of the total respondents provided additional comments some of which are quite lengthy with up to 484 words in total. The average word count was around six to 19 if the observations without response are included and between 37 and 52 of those who did respond. This extensive commentary is in many cases reflection of the respondents' frustration with the subject matter and the feeling of not being taken serious and/or understood by their political representatives.

Table 4. Responses to Open-Ended Questions

	Do You have Additional Comments about Potential Non-Compliance Penalties? If so, please elaborate below.	If you have any other comments about FATCA and FBAR reporting requirements and penalties for non-compliance, please enter them below.	Is There Anything Else on Which You Would Like to Elaborate With Regard to FATCA, FBAR, Foreign Tax Reporting, and U.S. Tax Compliance in General?
Number of open-ended responses (% of total responses)	124 (18%)	193 (28%)	244 (36%)
Maximum words for a single individual response	359	238	484
Average word count including responses with no comments	7	12	19
Word count - average (excluding zeros)	37	41	52

Concluding Remarks

Americans living overseas are mindful of the fact that tax evasion is a problem that needs to be combated. They generally perceive the impact of FATCA as a burden, detrimental for personal and professional reasons. As a group, they agree to a high degree (86%) that FATCA should include a "Same Country Exemption" (i.e., no reporting requirements for accounts held in the country of residence), which would provide some relief from FATCA's most or onerous consequences. Respondents to our survey felt that the US tax laws are complex and compliance with the laws put them at a disadvantage to ordinary citizens from their country of residence. Additionally, respondents generally felt that the IRS was not keeping them informed about how to comply with the evolving tax laws for American citizens living abroad. There appears to be a consensus among many respondents that their government does not recognize how the FATCA legislation is negatively affecting them and limiting their ability to maintain banking and financial relationships. Most feel that their government is not doing enough to try and address their concerns and problems.

Appendix A. Survey Instrument

Demographic Information

- Q1. What is Your Citizenship Status?
- Q2. What is Your Gender?
- Q3. What is Your Age?
- Q4. What is Your Marital Status?

Residency, Employment

- Q5. What is Your Country of Residence?
- Q6. In What State or U.S. Territory Are You Currently Registered to Vote?
- Q7. What is the Nationality of Your Spouse/Domestic Partner?
- Q8. What is Your Employment Situation? (*Self-Employed, Employee of a Local Company, Employee of a Local Branch or Subsidiary of a U.S. Company, Employee of a non-U.S. International Company, Employee of an International Organization, Employee of a National or Local Government in the Country of Residence, Not Employed, Student, Retired, Disabled/Unable to Work, Employee of U.S. Government or Military, Employee of U.S. Non-Profit Organization, Employee of Religious Order or Organization, Other (please specify)*)
- Q9. Primary Reason for Living Abroad
- Q10. Since What Year Have You Been Living Abroad?
- Q11. How Long Do You Plan on Living Abroad?
- Q12. Do You Plan to Retire Abroad?

Voting Behavior and Intentions

- Q13. Did You Vote in the 2014 Mid-term Elections?
- Q14. Did You Vote in the 2012 Presidential Elections?
- Q15. Are you Planning on Voting in the 2016 Presidential Elections?
- Q16. Do You Generally Vote in Your Country of Residence?

U.S. Taxes for U.S. Citizens Living Abroad

Q17. How Much Do You Agree With each of the Following Statements (1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree; 5 = strongly agree)?

- U.S. Tax Law is more complicated than the tax law in my country of residence.
- Having to comply with the U.S. tax law puts me (my business) at a disadvantage compared to other people working in my country of residence.
- The U.S. tax law has gotten more complicated in recent years.
- The IRS (U.S. Government) is doing a good job at keeping me informed about how to comply with the U.S. Tax Law.
- What other issues come to your mind when thinking about the current U.S. tax rules for U.S. citizens living abroad?

Q18. Approximately How Long does it Take You to Comply with U.S. Tax Law (Average Hours Spent Annually)?

Q19. Approximately How Much does it Cost You to Comply with U.S. Tax Law (Average Amount in U.S. Dollars Spent Annually)?

Tax Evasion

Q20. How Much Do You Agree With each of the Following Statements (1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree; 5 = strongly agree)?

- Tax evasion is a big problem in the United States.
- The United States should combat tax evasion.
- The Internal Revenue Service (IRS) has the necessary tools in place to combat tax evasion.
- There needs to be more tax evasion legislation in the United States.
- Tax evasion is a big problem in my country of residence.
- My country of residence is doing enough to combat tax evasion.
- What other issues come to your mind when thinking about tax evasion in the United States or your country of residence?

The Foreign Account Tax Compliance Act (FATCA)

Q21. How Much Do You Agree With each of the Following Statements (1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree; 5 = strongly agree)?

- FATCA will impact me and/or my family.
- FATCA impacts American businesses in my country of residence.
- FATCA affects how people think of the United States.
- People in my country of residence generally do not like FATCA.
- FATCA had an impact on my vote in the most recent elections.
- FATCA will impact my vote in the next elections.
- FATCA does not affect me.
- FATCA has increased the complexity of my tax returns.
- FATCA has put me at a disadvantage compared to other people living in my country of residence.
- I believe FATCA is necessary to prevent tax frauds.
- FATCA needs to be reworked to allow Americans overseas access to banking services.
- FATCA should include a "Same Country Exemption" (i.e., no reporting requirements for accounts held in the country of residence).
- Please add any other comments you have with regard to FATCA and its impact on U.S. citizens living abroad.

Q22. Was Your Bank Account Closed or Were You Unable to Open a Bank Account Because of the Foreign Account Tax Compliance Act (FATCA)?

Q23. If so, what Kind of Account Was Closed (or Could Not Be Opened)? (*Checking, Savings, Investment, Mortgage, Line of Credit, Insurance, Pension, Other (please specify)*)

Q24. What Financial Institutions Closed Your Account or Did Not Allow You to Open an Account?

Q25. Did You Lose or Were You Denied a Business (Employment) Opportunity Due to the Foreign Account Tax Compliance Act (FATCA)?

Q26. How Much Do You Estimate the Foreign Account Tax Compliance Act (FATCA) Will Cost You? Note: This could range from loss of business opportunities to more time spent on understanding the law, etc. (Quantify this as best as you can; but feel free to expand on issues that cannot be monetized.)

Q27. What is Your Accountant's / Tax Preparer's estimated Additional Compliance Cost Due to the Foreign Account Tax Compliance Act (FATCA)?

Q28. Did You Incur Any Penalties Due to Non-Compliance with the Foreign Account Tax Compliance Act (FATCA)?

Q29. How Much Do You Agree With the Following Statements?

- I am very informed about the "Foreign Account Tax Compliance Act" (FATCA) reporting requirements.
- I am very informed about the penalties imposed for non-compliance.
- I am very informed about the "Report of Foreign Bank and Financial Accounts" (FBAR) requirements.
- I am very informed about the penalties imposed for non-compliance.
- If you have any other comments about FATCA and FBAR reporting requirements and penalties for non-compliance, please enter them below.

Q30. In Your Opinion, What Were the Reasons for the Implementation of the Foreign Account Tax Compliance Act (FATCA)? (Check All That Apply)

- Prevent Tax Fraud
- Introduce Transparency
- Catch Tax Evaders
- Make Foreign Financial Institutions Disclose Account Holders
- Collect Information on U.S. Citizens Living Abroad
- Assist U.S. Tax Authorities
- Collect Information on Foreign Accounts
- Other (please specify)

Q31. What is Your Annual Household Income?

Q32. Estimated U.S. Dollar Value of Your Foreign Financial Account Holdings in Your Country of Residence

Q33. In Addition to Financial Accounts in Your Country of Residence, Do You Have Signature Authority Over Accounts in Other Countries?

Q34. Do You Have Any of the Following U.S. Based Financial Accounts? (*Checking, Savings, Investment/Broker, Retirement Savings, Prefer not to answer, Other (please specify)*)

Q35. Is There Anything Else on Which You Would Like to Elaborate With Regard to FATCA, FBAR, Foreign Tax Reporting, and U.S. Tax Compliance in General?

Q36. Would you be willing to discuss some of these issues further? If so, please contact XXX.

Appendix B. Results Tables

Table B.1. Reason for Living Abroad	Total Number	Female	Male	No Answer
Born to U.S. parents living abroad	22	18	1	3
Marriage	250	171	72	7
Born in the U.S. to non-U.S. citizen parents (who then moved back to their country of origin)	37	15	22	0
Employment	143	61	77	5
Study abroad	9	1	8	0
Other	183	75	104	4
No answer given	110	45	61	4
Total	754	386	345	23

Table B.2. Age Group of Respondents	Total Number	Female	Male	No Answer
AGE 25 to 34	67	35	31	1
AGE 35 to 44	156	77	74	5
AGE 45 to 54	203	103	99	1
AGE 55 to 64	178	103	72	3
AGE 65 to 74	116	58	54	4
AGE 75+	13	7	6	0
AGE not specified	21	3	9	9
Total	754	386	345	23

Table B.3. Country of Residence & Demographics

Country of Residence	Female	Male	Prefer not to answer	Total
Albania	1	2		3
Australia	45	21	2	68
Austria	0	3		3
Bangladesh	0	0	1	1
Belgium	4	10		14
Brazil	1	4		5
Cambodia	0	4		4
Canada	43	43	7	93
Chile	0	1		1
China	1	1		2
Costa Rica	1	6		7
Czech Republic	0	2		2
Denmark	4	2		6
Ecuador	2	2		4
Egypt	0	2		2
England	1	3		4
Europe	1	0		1
Finland	1	2		3
France	33	24	2	59
Germany	32	12		44
Greece	0	1		1
Guatemala	0	2		2
Hong Kong	3	5	1	9
Iceland	0	1		1
India	1	3		4
Ireland	2	4		6
Israel	7	4		11
Italy	8	1		9
Japan	4	5		9
KSA	0	1		1
Kuwait	1	1		2
Lebanon	0	3		3
Liechtenstein	0	1		1
Malaysia	1	4		5
Malta	1	0		1
Mexico	1	4	1	6

Country of Residence	Female	Male	Prefer not to answer	Total
New Zealand	3	2		5
Norway	6	1		7
Panama	3	2		5
Poland	0	3		3
Portugal	1	0		1
San Marino	1	0		1
Saudi Arabia	0	2		2
Singapore	1	3		4
Slovenia	1	0		1
South Africa	1	0		1
South Korea	1	4		5
Spain	3	3		6
Sweden	17	14	3	34
Switzerland	65	35	1	101
Taiwan	0	5		5
Thailand	0	7		7
The Netherlands	7	10		17
UK	64	34	2	100
USA and Switzerland	0	0	1	1
United Arab Emirates	0	4		4
United States	9	26	1	36
United States / Bermuda	1	0		1
Within the EU	1	0		1
India and USA	1	0		1
Prefer not to say	0	0	1	1
Totals	385	340	23	748

Percentages	51%	45%	3%	100%
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Table B.4. Voting State

State	Total	Female	Male	No Answer
Blank	27	9	18	0
AL	1	0	1	0
AZ	11	4	7	0
AR	1	0	1	0
CA	90	44	44	2
CO	8	7	1	0
CT	12	5	6	1
DE	2	0	2	0
DC	4	2	2	0
FL	37	17	20	0
GA	9	6	3	0
HI	5	1	4	0
ID	4	2	2	0
IL	14	14	0	0
IN	10	4	6	0
KS	3	2	1	0
KY	3	1	2	0
LA	5	5	0	0
ME	4	1	3	0
MD	14	9	5	0
MA	24	12	10	2
MI	13	7	5	1
MN	14	6	5	3
MS	3	3	0	0
MO	7	3	3	1
MT	1	1	0	0
NV	5	2	3	0
NH	3	1	2	0
NJ	21	9	12	0
NM	2	1	1	0
NY	48	35	12	1
NC	12	10	2	0
ND	2	1	1	0
OH	11	7	4	0
OK	1	0	1	0
OR	10	6	4	0
Other	84	48	35	1
PA	20	13	7	0
PR	1	1	0	0
RI	1	1	0	0
SC	3	1	2	0
TN	5	2	3	0
TX	25	11	14	0

State	Total	Female	Male	No Answer
VT	2	1	1	0
VA	15	6	9	0
WA	16	7	9	0
WI	10	6	3	1
WY	3	0	3	0
No Answer	128	52	66	10
Totals	754	386	345	23