



A BEHAVIORAL DATA BRIEFING

What Happens to Honesty When No One Is Watching?

Six data points on what people do when they think no one is checking, from a wallet experiment that defied basic economics to a tax gap that shows exactly who gets away with it.

Cross-referencing a 40-country field experiment, a registered multi-lab replication, IRS audit-based tax gap estimates, a systematic review of pandemic-era exam data, and a global occupational fraud survey.

What's inside the full report

The complete report runs several pages and draws on eleven primary sources. Here's the structure, plus the summary table it opens with.

1 The clearest case, and why

The wallet-drop experiment that broke a basic assumption of economics, and what researchers think actually explains it.

2 How we picked these six

What "the blind spot," "the felt gaze," and "the reckoning" actually mean.

3 The complete six-case list

The fudge factor, the watching-eyes effect, anonymity's mixed verdict, the tax gap, and the unproctored exam spike, each with sourced figures.

4 Also worth watching

How occupational fraud actually tends to get caught, and it isn't by better monitoring.

5 The caveat that matters most

Why two of this report's own sources didn't hold up to scrutiny, and what that says about the rest.

NO.	CONTEXT	TIER	WHY IT'S ON THE LIST
1	The wallet paradox	The blind spot	17,303 wallets, 40 countries: more cash meant a higher return rate, not lower.
2	The fudge factor	The blind spot	Unwatched cheaters inflated scores modestly, not to the maximum.
3	The watching-eyes effect	The felt gaze	Eye images cut antisocial behavior by roughly a third, across 15 experiments.
4	Anonymity's mixed verdict	The felt gaze	Stable pseudonyms beat both real names and full anonymity for civility.
5	The tax gap by visibility	The reckoning	1% misreporting on wages versus 55% on barely-reported income.
6	The unproctored spike	The reckoning	Exam cheating roughly doubled once proctors disappeared.

The full report also includes an interactive dashboard version of this table, filterable case by case and grounded in the same sources.

EXCERPT FROM THE FULL REPORT

The clearest case: what a wallet full of cash reveals about honesty

Between 2013 and 2016, a team of economists ran what may be the largest field experiment on honesty ever conducted: they had research assistants turn in 17,303 lost wallets at banks, hotels, museums, police stations, and other public institutions across 355 cities in 40 countries. Each wallet was clear enough to reveal its contents at a glance: a grocery list, a key, and three identical business cards with a fictional name and email address, so an honest finder had an easy way to make contact. The only thing that changed between wallets was the cash inside: some had none, some had the local-currency equivalent of \$13.45, and in the United States, United Kingdom, and Poland, a further group had \$94.15.

Before running the experiment, the researchers asked both professional economists and ordinary members of the public to predict what would happen. Both groups, for different reasons, predicted the same thing: more cash would mean a lower return rate, since there was more to lose by giving it back. Both were wrong, and not narrowly. Averaged across all 40 countries, wallets with no money were reported by their finder 40% of the time; wallets with \$13.45 were reported 51% of the time.

In the three countries where the larger sum was tested, the pattern held all the way up: no money was reported 46% of the time, \$13.45 was reported 61% of the time, and \$94.15 was reported 72% of the time. The more there was to gain by keeping it

Continues in the full report, alongside the fudge factor, the watching-eyes effect, anonymity's mixed verdict, the tax gap, and the unproctored exam spike

GET THE FULL REPORT

This is a short taste of the complete briefing.

The full report covers all six cases in depth, the complete methodology, eleven cited sources, and comes with a live interactive dashboard you can embed or share. Get in touch and we'll send it over, or talk to us about custom compliance and behavioral research for your own team.

THE FULL PACKAGE INCLUDES

- The complete written report (Word and PDF)
- The interactive honesty-and-oversight dashboard, filterable by case
- Full source list with 11 primary citations
- Custom research or a compliance risk assessment, on request

CALL OR WHATSAPP

077 794 0449

EMAIL

info@dtlinux.com

WEBSITE

www.dtlinux.com

INTERNATIONAL

+94 77 794 0449

This preview reflects published research available as of September 2026. It draws on a large-scale field experiment, IRS audit data, systematic reviews, and a global fraud survey, which use different methods and samples, and treats each figure as one data point rather than a universal fact. Full citations, including where two of this report's own sources didn't hold up to later scrutiny, are in the complete report.