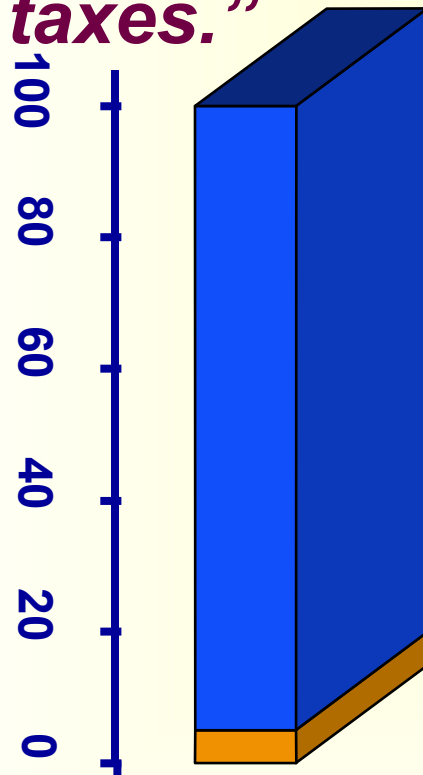


第十二章 Chapter 12

税制的设计 The Design of the Tax System

“在这个世界上，唯一确定的事情是死亡和税收。”

In this world nothing is certain but death and taxes.”



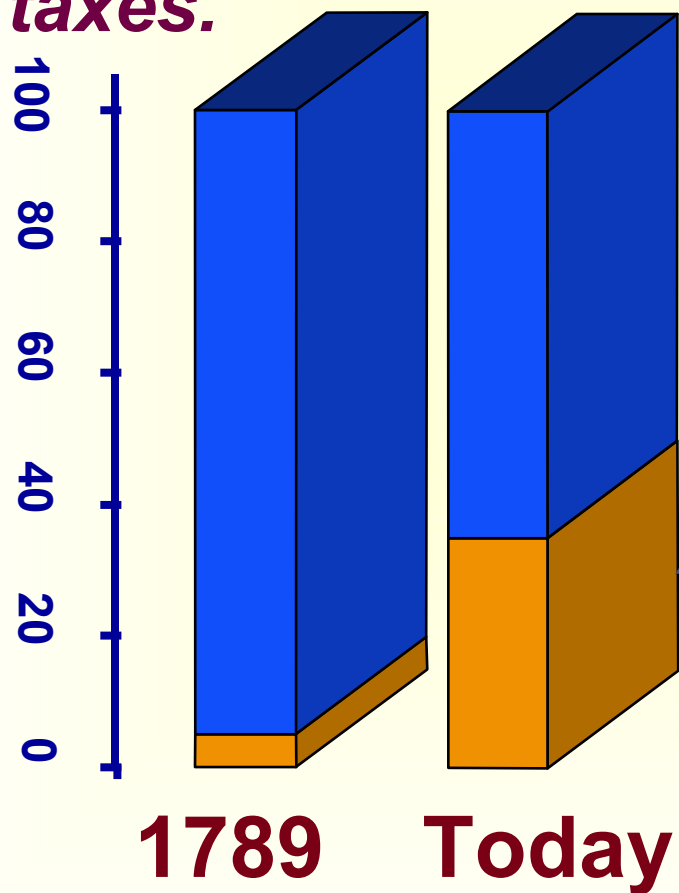
1789

· 本杰明·富兰克林时期的
Benjamin Franklin
税收占美国人均收入的
百分之五。

Taxes paid in Ben
Franklin's time
accounted for 5
percent of the
average American's
income.

“在这个世界上，唯一确定的事情是死亡和税收。”

In this world nothing is certain but death and taxes.”



... 本杰明·富兰克林
Benjamin Franklin
今天，税收占到了
美国人均收入的三
分之二。

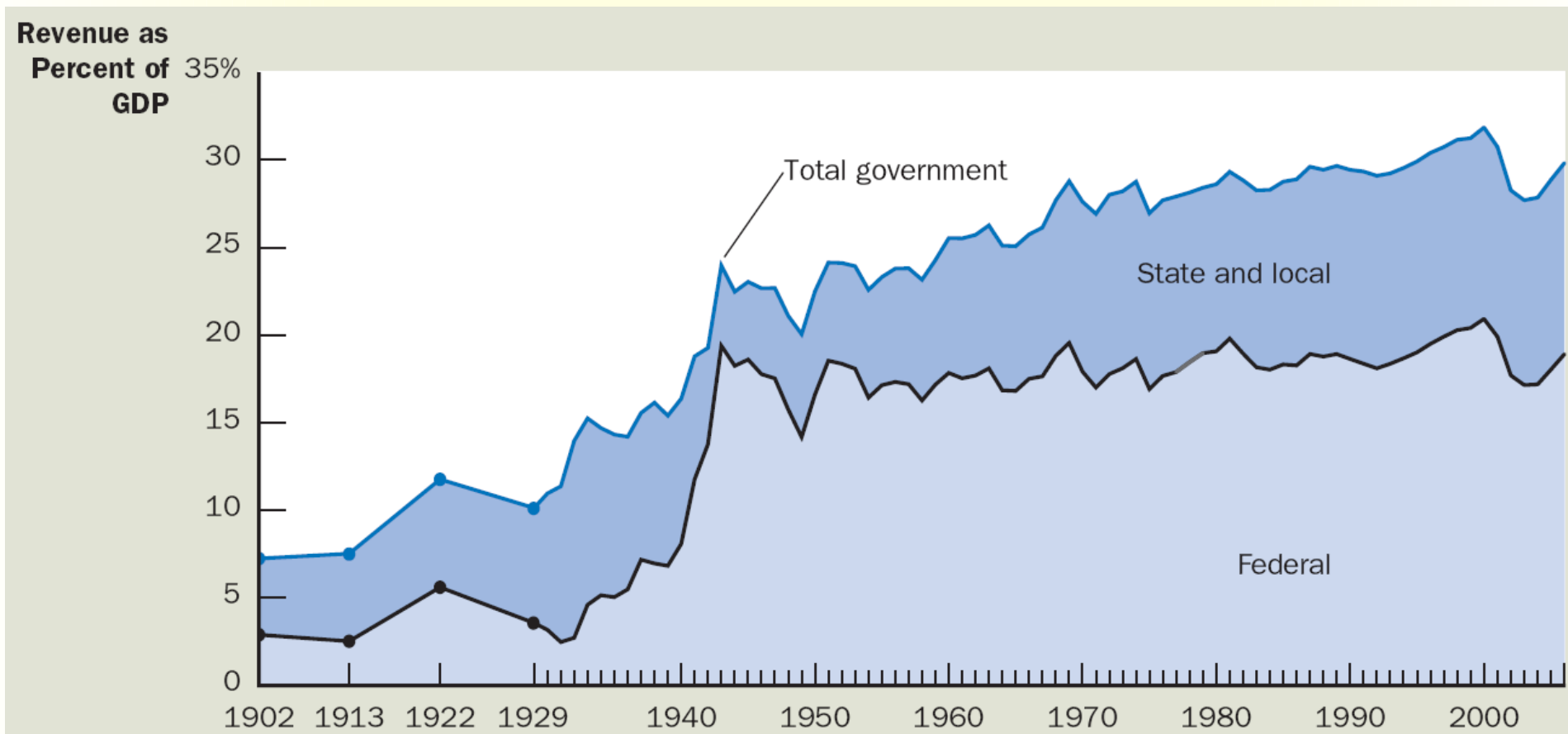
Today,
taxes account for
up to a third of the
average American's
income.

中国：接近五分之

—

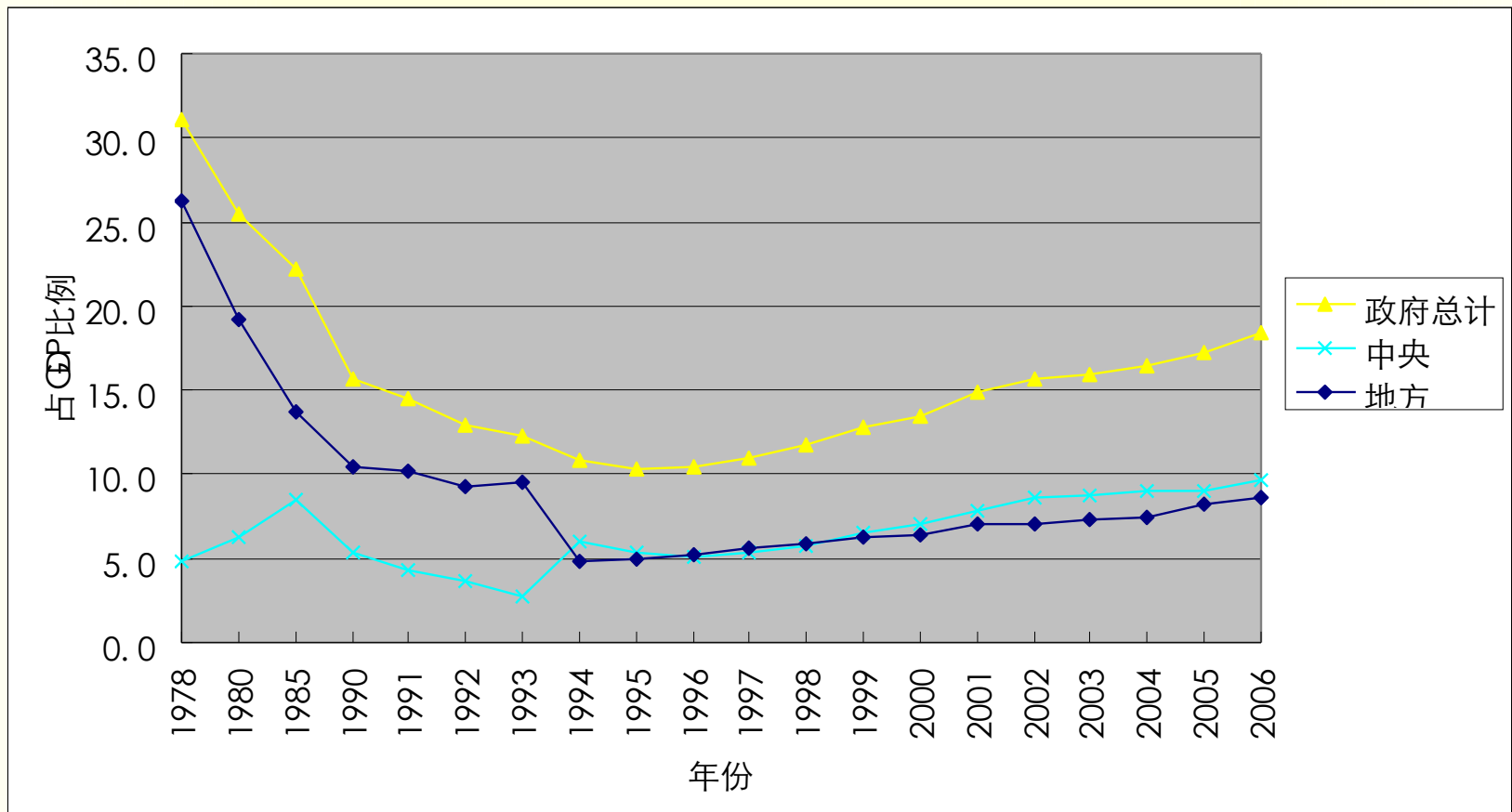
政府收入占 GDP 的百分比：美国

Government Revenue as a Percentage of GDP



政府收入占 GDP 的百分比：中国

Government Revenue as a Percentage of GDP



中央政府税收收入占 GDP 的百分比 Central Government Tax Revenue as a Percent of GDP

Sweden	50%
France	45
United Kingdom	37
Germany	36
Canada	36
Brazil	30
Russia	32
United States	28
Japan	27
Mexico	20
Chile	19
China	15
India	14

联邦政府

The Federal Government

美国联邦（中央）政府从经济当中征收的税收占整个税收的三分之二。

The U.S. federal government collects about two-thirds of the taxes in our economy.

中国：约为百分之六十。

联邦政府的收入： 2007

Receipts of the Federal Government: 2007

Tax	Amount (billions)	Amount per person	Percent of receipts
Individual income taxes	\$1,163	\$3,851	45%
Social insurance taxes	870	2,881	34
Corporate income taxes	370	1,225	14
Other	165	546	7
Total	\$2,568	\$8,503	100%

由上至下： 个人所得税、 社会保险税、 公司所得税、 其他、
总计

中国：中央政府的税收收入（2006）

税种	总额 (亿元)	人均额 (元)	比例 (%)
增值税	9588	729	49
进口产品消费税、增值税	4963	378	25
企业所得税	4358	332	22
消费税	1886	143	10
个人所得税	1472	112	8
关税	1142	87	5
外贸企业出口退税	-4877	-371	-25
其他	979	74	5
总计	19576	1489	100

联邦政府

The Federal Government

联邦政府收入的最大来源是个人所得税。

The largest source of revenue for the federal government is the individual income tax.

中国：增值税。

纳税义务

Tax Liability

就缴纳所得税而言，个人的**纳税义务**（纳多少税）是基于其总收入的。
。 With respect to paying income taxes, an individual's **tax liability** (how much he/she owes) is based on total income.

个人所得税

Individual Income Taxes

✧ **边际税率**是新增的一美元收入所适用的税率。

The **marginal tax rate** is the tax rate applied to each additional dollar of income.

✧ 收入越高的家庭用于缴税的收入的百分比也越高。

Higher-income families pay a larger percentage of their income in taxes.

联邦个人所得税率： 2004

Federal Income Tax Rates: 2004

应纳税收入

税 率

On taxable income...

The tax rate is...

Up to \$7,825	10%
From \$7,825 to \$31,850	15%
From \$31,850 to \$77,100	25%
From \$77,100 to \$160,850	28%
From \$160,850 to \$349,700	33%
Over \$349,700	35%

个人所得税率：中国

Income Tax Rates

(工资、薪金所得适用)

全月应纳税所得额 (= 每月收入 - 3500元)	税率 (%)
不超过500元的	5
超过500元-2 000元的部分	10
超过2 000元-5 000元的部分	15
超过5000元-20 000元的部分	20
超过20 000元-40 000元的部分	25
超过40 000元-60 000元的部分	30
超过60 000元-80 000元的部分	35
超过80 000元-100 000元的部分	40
超过100 000元的部分	45

联邦政府与税收

The Federal Government and Taxes

工资税： 对企业向工人支付的工资所征的税，又称社会保险税。

Payroll

Taxes: tax on the wages that a firm pays its workers, also called social insurance tax.

社会保险税： 由此获得的税收收入必须用来支付社会保障和医疗保险。

Social Insurance Taxes: revenue from these taxes is earmarked to pay for Social Security and Medicare.

联邦政府与税收

The Federal Government and Taxes

📖 **公司所得税**：根据公司利润——公司出售物品与劳务的收入减去生产这些物品与劳务的成本——对其征收的税。

Taxes on a corporate's profit – the amount the corporate receives for the goods or services it sells minus the costs of producing those goods or services.

📖 **货物税（或销售税）**：向汽油、香烟和酒精饮料等特殊物品所征的税。

Excise Taxes: taxes on specific goods like gasoline, cigarettes, and alcoholic beverages.

联邦政府的支出

Federal Government Spending

✧ 政府支出包括转移支付和购买公共物品和服务。 Government spending includes transfer payments and the purchase of public goods and services.

✧ **转移支付**是政府的一种支付，而支付的目的不是为了交换其他物品和服务。

Transfer payments are government payments not made in exchange for a good or a service.

✧ 转移支付是政府支出的最大部分。
Transfer payments are the largest of the government's expenditures.

联邦政府的支出

Federal Government Spending

支出类别 Expense Category:

ㄎ 社会保障 Social Security

ㄎ 国防 National Defense

ㄎ 净利息 Net Interest

ㄎ 收入保障 Income Security

ㄎ 医疗保险 Medicare

ㄎ 健康 Health

ㄎ 其他 Other



联邦政府的支出： 2007

Federal Government Spending: 2007

Category	Amount (billions)	Amount per person	Percent of spending
Social Security	\$586	\$1,940	21%
National defense	553	1,831	20
Medicare	375	1,242	14
Income security	366	1,212	13
Health	266	881	10
Net interest	237	785	9
Other	347	1,149	13
Total	\$2,730	\$9,040	100%

中国：中央政府的支出（2006）

项目	总额 (亿元)	人均额 (元)	比例 (%)
国防支出	2947	224	29
基本建设支出	1484	113	15
国内外债务付息支出	975	74	10
文教、科学、卫生事业费	719	55	7
政策性补贴支出	550	42	6
行政管理费	461	35	5
其他	2805	213	28
合计	10001	760	100

联邦预算的财务状况

Financial Conditions of the Federal Budget

当政府支出超过了政府收入，**预算赤字**就出现了。

A **budget deficit** occurs when there is an excess of government spending over government receipts.

政府通过向公众借款来弥补赤字。 Government finances the deficit by borrowing from the public.

联邦预算的财务状况

Financial Conditions of the Federal Budget

当政府收入大于政府支出，**预算盈余**就出现了。

A **budget surplus** occurs when government receipts are greater than government spending.

预算盈余可以用来减少政府的未偿债务。

A budget surplus may be used to reduce the government's outstanding debts.

州和地方政府

State and Local Governments

州和地方政府征收的税收占总税收的约百分之四十。

State and local governments collect about 40 percent of taxes paid.

中国：约为百分之四十。

州和地方政府收入 State and Local Government Receipts

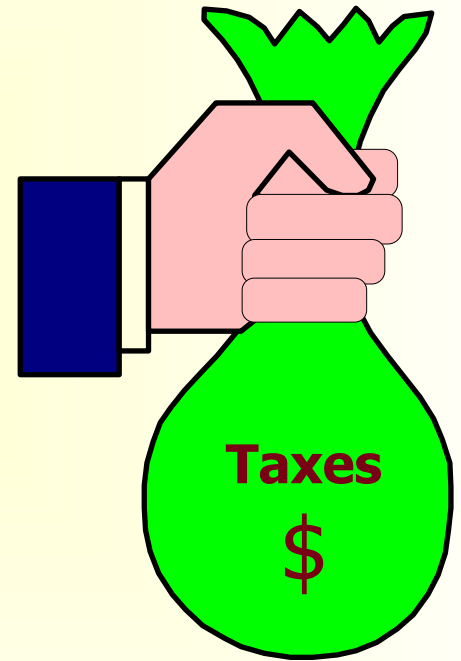
销售税 Sales Taxes

财产税 Property
Taxes

个人所得税
Individual Income Taxes

企业所得税
Corporate Income Taxes

其他 Other



州和地方政府的支出

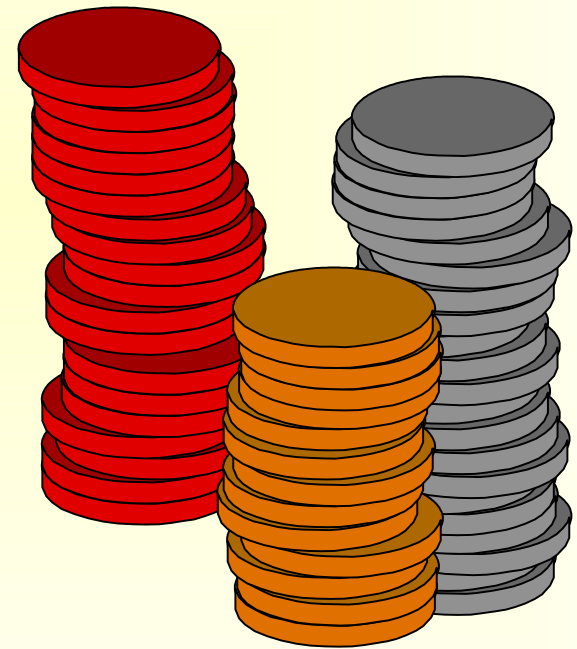
State and Local Government Spending

教育 Education

公共福利
Public Welfare

高速公路
Highways

其他 Other



州和地方政府的收入： 2005

Receipts of State and Local Governments: 2005

Tax	Amount (billions)	Amount per person	Percent of spending
Sales taxes	\$383	\$1,294	19%
Property taxes	336	1,135	17
Individual income taxes	241	814	12
Corporate income taxes	43	145	2
From federal government	438	1,480	22
Other	580	1,959	28
Total	\$2,021	6,827	100%

由上至下：销售税、财产税、个人所得税、公司所得税、来自联邦政府、其他、总计

州和地方政府的支出： 2005

Spending of State and Local Governments: 2005

Category	Amount (billions)	Amount per person	Percent of spending
Education	\$689	\$2,328	34%
Public welfare	367	1,240	18
Highways	124	419	6
Other	834	2,817	42
Total	\$2,014	\$6,804	100%

由上至下：教育、公共福利、高速公路、其他、总计。

中国：地方政府的税收收入（2006）

税种	总额 (亿元)	人均额 (元)	比例 (%)
营业税	4968	378	33
增值税	3196	243	21
企业所得税	2681	204	18
个人所得税	982	75	6
城市维护建设税	933	71	6
契税	868	66	6
总计	15234	1159	100

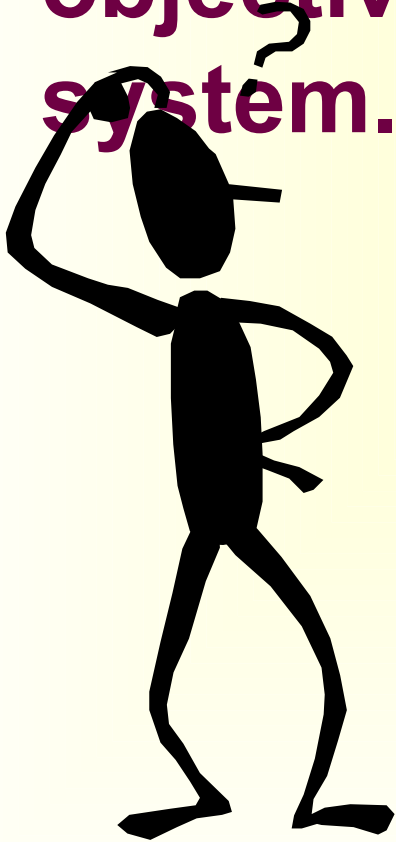
中国：地方政府的支出（2006）

项目	总额 (亿元)	人均额 (元)	比例 (%)
文教、科学、卫生事业费	6707	510	22
基本建设支出	2907	221	10
行政管理费	2895	220	10
公检法司支出	2076	158	7
支农支出	1967	150	6
社会保障补助支出	1883	143	6
其他	8521	648	28
总计	30431	2315	100

政策制定者在设计税制时有两个目标
Policymakers have two objectives in designing a tax system...

效率 Efficiency

平等 Equity



税收与效率

Taxes and Efficiency

ㄎ 一种税制比另一税制**更有效率**，如果它对纳税人造成的成本更小，而取得的收入却是一样多。

One tax system is more **efficient** than another if it raises the same amount of revenue at a smaller cost to taxpayers.

ㄎ 一个**有效率**的税制应该带来尽可能小的无谓损失和行政负担。

An **efficient** tax system is one that imposes the smallest deadweight losses and administrative burdens possible.

税收对纳税人带来的成本

The Cost of Taxes to Taxpayers

☞ 税收本身

The tax payment itself

☞ 无谓损失

Deadweight losses

☞ 行政负担

Administrative burdens



税收的无谓损失

Deadweight Losses of Taxation

因为税收扭曲激励，就带来了无谓损失。

Because taxes distort incentives, they entail deadweight losses.

税收的无谓损失就是纳税人经济福利的减少超过政府所得收入的那一部分。

The deadweight loss of a tax is the reduction of the economic well-being of taxpayers in excess of the amount of revenue raised by the government.

行政负担

Administrative Burdens

遵守税法造成了额外的无谓损失。

Complying with tax laws creates additional deadweight losses.

除了实际缴纳的税收之外，纳税人花费了时间和金钱来记录、计算和规避税收。

Taxpayers lose additional time and money documenting, computing, and avoiding taxes over and above the actual taxes they pay.

任一税制的行政负担都应归入其造成的无效率中。

The administrative burden of any tax system is part of the inefficiency it creates.

边际税率与平均税率

Marginal Tax Rates versus Average Tax Rates

平均税率是支付的税收总额除以收入总额。

The **average tax rate** is total taxes paid divided by total income.

边际税率是为新增一美元收入支付的额外税收。

The **marginal tax rate** is the extra taxes paid on an additional dollar of income.

边际税率与平均税率

Marginal Tax Rates versus Average Tax Rates

✎ 边际和平均税率各自都包含了有用的信息。

The marginal and average tax rates each contain a useful piece of information.

✎ 如果我们想知道纳税人作出的牺牲，平均税率是比较适用的。

If we trying to gauge the sacrifice made by a taxpayer, the average tax rate is more appropriate.

✎ 如果我们想了解税制在多大程度上扭曲了激励，边际税率就更有意义。

If we are trying to gauge how much the tax system distorts incentives, the marginal tax rate is more meaningful.

✎ 决定所得税无谓损失的是边际税率。

It is the marginal tax rate that determines the

一次总付税

Lump-Sum Taxes

不管每个人的收入如何，采取了怎样的行动，都缴纳同样多的税收。这样的税称为**一次总付税**。

A **lump-sum tax** is a tax that is the same amount for every person, regardless of earnings or any actions that the person might take.

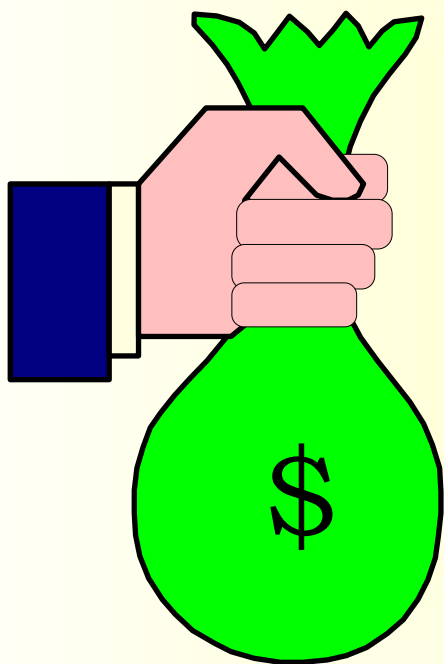
税收与平等

Taxes and Equity

- 📖 税收的负担如何在人群中间进行分摊?
How should the burden of taxes be divided among the population?
- 📖 我们如何评价某一税制是否平等?
How do we evaluate whether a tax system is fair?

征税原则

Principles of Taxation



受益原则

Benefits principle

支付能力原则

Ability-to-pay principle

受益原则

Benefits Principle

✎ 受益原则的想法是，人们应该根据他们从政府服务中得到的收益来纳税。

The **benefits principle** is the idea that people should pay taxes based on the benefits they receive from government services.

✎ 这种原则努力使公共物品与私人物品相似。

This principle tries to make public goods similar to private goods.

✎ 例子：汽油税 Example: gasoline tax

受益原则

Benefits Principle

✎ 受益原则可以用于支持富有的公民比贫困的公民多纳税。

The benefit principle can be used to argue that wealthy citizens should pay higher taxes than poorer ones.

✎ 例子：警察、防火、国防、法院

Example: police, fire protection, national defense, court system

✎ 它甚至支持用富人的税来为反贫困计划提供资金。

It can even be used to argue for antipoverty programs funded by taxes on the wealthy.

支付能力原则

Ability-to-Pay Principle

📖 支付能力原则的想法是，应该根据一个人承受税负的能力来对他征税。

The **ability-to-pay principle** is the idea that taxes should be levied on a person according to how well that person can shoulder the burden.

📖 所有公民都应该作出“平等的牺牲”来支持政府。

All citizens should make an “equal sacrifice” to support the government.

📖 一个人的牺牲量不仅取决于他税收支付的多少，而且还取决于他的收入和其他环境。

The magnitude of a person's sacrifice, however, depends not only on the size of his tax payment but also on his income and other circumstances.

支付能力原则

Ability-to-Pay Principle

支付能力原则导致两个引申的平等概念
The ability-to-pay principle leads to two corollary notions of equity.

纵向平等 Vertical equity

横向平等 Horizontal equity

纵向平等

Vertical Equity

纵向平等的想法是，纳税人的纳税能力越强，所应缴纳的税收就应该越多。

Vertical equity is the idea that taxpayers with a greater ability to pay taxes should pay larger amounts.

例如，收入更多的人比收入更少的人应该多纳税。

For example, people with higher incomes should pay more than people with lower incomes.

纵向平等与不同的税制

Vertical Equity and Alternative Tax Systems

📌 **比例税**使得高收入和低收入的纳税者将收入的相同比例纳税。

A **proportional tax** is one for which high-income and low-income taxpayers pay the same fraction of income.

📌 **累退税**使得高收入纳税人将收入的更小比例纳税。

A **regressive tax** is one for which high-income taxpayers pay a smaller fraction of their income than do low-income taxpayers.

📌 **累进税**使得高收入纳税人将收入的更高比例纳税。

A **progressive tax** is one for

三种税制

Three Tax Systems

	Proportional Tax		Regressive Tax		Progressive Tax	
Income	Amount of Tax	Percent of Income	Amount of Tax	Percent of Income	Amount of Tax	Percent of Income
\$50,000	\$12,500	25%	\$15,000	30%	\$10,000	20%
100,000	25,000	25%	25,000	25%	25,000	25%
200,000	50,000	25%	40,000	20%	60,000	30%

三种税制中哪一种最公平？

Which of these three tax systems is more fair?

美国联邦税收的负担分布

The Burden of Federal Taxes

Quintile	Average income	Taxes as a Percentage of income	Percentage of all income	Percentage of all taxes
Lowest	\$15,900	4.3%	4.0%	0.8%
Second	37,400	9.9	8.5	4.1
Middle	58,500	14	13.3	9.3
Fourth	85,200	17	19.8	16.9
Highest	231,300	25.5	55.1	68.7
Top 1%	1,558,500	31.2	18.1	27.6

横向平等

Horizontal Equity

✎ **横向平等**的想法是，有相同能力的纳税人应该支付等量的税收。

Horizontal equity is the idea that taxpayers with similar abilities to pay taxes should pay the same amounts.

✎ 例如，两个家庭，供养人口和收入都相同，虽然住在国内不同的地区，但应该支付相同的税收。

For example, two families with the same number of dependents and the same income living in different parts of the country should pay the same federal taxes.

“ 结婚税 ”

The “Marriage Tax”

📖 结婚影响了一对夫妇的纳税义务，因为税法将一对配偶作为单一的纳税人看待。

Marriage affects the tax liability of a couple in that tax law treats a married couple as a single taxpayer.

📖 夫妻双方结婚之后，他们不再作为个人纳税，而是作为一个家庭纳税。

When a couple gets married, they stop paying taxes as individuals and start paying taxes as a family.

📖 如果两人的收入相当，他们总的纳税义务在结婚后增加了。

If each has a similar income, their total tax liability rises when they get married.

“结婚税”的例子

The “Marriage Tax”: An Example

✎ 假设政府对所有 1 万美元以上的收入征收 25 % 的税。
Suppose that the government taxes 25 percent of all income *above* \$10,000.

✎ 考虑第一对萨姆和萨莉。萨姆没有收入，萨莉一年挣 10 万美元。

Consider first Sam and Sally. Sam earns no income, whereas Sally earns \$100,000 a year.

✎ 在结婚之前，他们总共缴税 22,500(=0+(100,000-10,000)*25%) 美元。

Before getting married, their tax as a whole is \$22,500.

✎ 结婚后，他们的税单是相同的。

After getting married, their tax bill is the same.

✎ 在这种情况下，所得税既不鼓励结婚，也不抑制结婚。⁵⁰

“结婚税”的例子

The “Marriage Tax”: An Example

现在考虑约翰与琼，他们每人一年挣 5 万美元。

Now consider John and Joan, each earning \$50,000 a year.

结婚前，他们每人支付 1 万美元的税收（4 万美元的 25 %），总计 2 万元。

Before getting married, they each pay a tax of \$10,000 (25 percent of \$40,000), or a total of \$20,000.

结婚后，他们的总收入为 10 万美元，因此应该纳的税为 9 万美元的 25 %，即 22,500 美元。这样，他们的税单就增加了 2,500 美元。

After getting married, they have a total income of \$100,000, and so they owe a tax of 25 percent of \$90,000. Thus their tax bill rises by \$2,500.

这种增加被称为结婚税。

This increase is called the *marriage*

“结婚税”的例子

The “Marriage Tax”: An Example

✧ 如果把已婚夫妇的收入减免额从 1 万美元增加到 2 万美元呢？

How about raising the income exclusion from \$10,000 to \$20,000 for married couples?

✧ 这可以解决约翰与琼的问题，但萨姆和萨莉在结婚后的税下降了。

We can fix the problem for John and Joan by this, but it also decrease what Sam and Sally pay after getting married.

✧ 消除约翰和琼的结婚税引起了对萨姆和萨莉的结婚补贴。

Eliminating the marriage tax for John and Joan would create a marriage subsidy for Sam and Sally.

“结婚税”的例子

The “Marriage Tax”: An Example

✧ 如果把个人而非家庭作为纳税单位以消除结婚的扭曲呢？

How about abolishing the marriage distortion by making individuals rather than the family the taxpaying unit?

✧ 这样，尽管这两对夫妇的总收入相同，但萨姆和萨莉将支付 22,500 美元，而约翰与琼只支付 2 万美元。 Then even though both couples have the same total income, Sam and Sally would pay \$22,500, and John and Joan would pay \$20,000.

✧ 这一替代的税制是否比刚才的结婚税更公平也是很难说的。

Whether this alternative system is more or less fair than the current marriage tax is hard⁵³ to say.

“结婚税”

The “Marriage Tax”

👉 试着来设计一种满足以下四个特征的收入税：

Try to designing an income tax with the following four properties:

👉 两对结婚夫妇如果有相同的总收入，应该交相同的税。

Two married couples with the same total income should pay the same tax.

👉 当两个人结婚后，他们的总税负应该不变。

When two people get married, their total tax bill should not change.

👉 没有收入的家庭或个人，税收为零。

A person or family with no income should pay no taxes.

👉 高收入纳税者的税收占收入的比例应该高于低收入的纳税者。

High-income taxpayers should pay a higher fraction of their incomes than low-income taxpayers.

👉 所有这四个特征都是合理的，但同时满足却是不可能的。

All four of these properties are appealing, yet it is *impossible* to satisfy all of them simultaneously.

👉 满足前三个特征的所得税只有比例税，它违背了第四个特征

税收归宿与税收平等

Tax Incidence and Tax Equity

研究谁承担税收的负担，对评价税收平等至关重要。

The study of who bears the burden of taxes is central to evaluating tax equity.

这一研究被称为**税收归宿**。

This study is called **tax incidence**.

税收归宿的粘蝇纸理论

Flypaper Theory of Tax Incidence

按照**粘蝇纸理论**，税收负担，就像苍蝇落在粘蝇纸上，附着在它起初到达的地方。

According to the **flypaper theory**, the burden of a tax, like a fly on flypaper, sticks wherever it first lands.

平等与效率之间的权衡取舍

The Trade-off Between Equity and Efficiency

✎ 制定税收政策的困难在于平衡常常是冲突的效率和平等的目标。

The difficulty in formulating tax policy is balancing the often conflicting goals of efficiency and equity.

✎ 只靠经济学家并不能确定平衡效率与平等的最好方法。这个问题不仅涉及经济学，还涉及政治哲学。

Economics alone cannot determine the best way to balance the goals of efficiency and equity. This issue involves political philosophy as well as economics.

总结

Summary

📖 美国政府利用各种税收来取得收入。

The U.S. government raises revenue using various taxes.

📖 所得税和工薪税是联邦政府收入的主要来源。 Income taxes and payroll taxes raise the most revenue for the federal government.

📖 销售税和财产税是州和地方政府收入的主要来源。

Sales taxes and property taxes raise the most revenue for the state and local governments.

总结

Summary

- 平等和效率是税制的两个最重要的目标。 Equity and efficiency are the two most important goals of the tax system.
- 税制的效率指的是它对纳税人带来的成本。 The efficiency of a tax system refers to the costs it imposes on the taxpayers.
- 税制的平等涉及到税收负担是否公平地在人群中分摊。

The equity of a tax system concerns whether the tax burden is distributed fairly among the population.

总结

Summary

按照受益原则，公平的办法是让大家按照他们从政府得到的收益来纳税。

According to the benefits principle, it is fair for people to pay taxes based on the benefits they receive from the government.

按照支付能力原则，公平的办法是让大家按照挣钱能力的大小来纳税。

According to the ability-to-pay principle, it is fair for people to pay taxes on their capability to handle the financial burden.

总结

Summary

📖 税收负担的分配和税收帐单的分配并不是一回事。

The distribution of tax burdens is not the same as the distribution of tax bills.

📖 关于税收政策的许多争论，产生于人们对效率和平等两个目标给予的权重不同。
Much of the debate over tax policy arises because people give different weights to the two goals of efficiency and equity.