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所得课税理论创新 与**中国**所得课税优化设计

赵惠敏 著



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序

库兹涅茨的倒 U 型理论说明了一国在谋求工业化进程中会出现不同程度的收入不均衡现象。21 世纪是发展中国家加快工业化进程、发达国家从高度工业化向信息化转变的时代，将不可避免地带来收入差距的扩大。中国伴随着改革开放不断深入、人们收入水平不断提高的同时，个人收入分配差距也在日益扩大。按照国际公认的基尼系数标准，多家机构提供的资料表明我国目前的基尼系数已经接近或超过国际公认的 0.40 的警戒线。收入分配是否公平合理是一个关乎社会稳定和经济长远发展的重大问题。所得课税直接关系到国家与纳税人之间和纳税人相互之间的利益分配，关系到国家的经济发展和社会稳定。构建怎样的所得课税体系？所得课税的深度如何确定及在纳税人个体和诸税种间如何分配？所得课税的地位及发展趋势如何？对所得课税会产生怎样的经济效应？如何设计好所得课税制度？等等，这些都是亟需我国税收理论界及实践工作者研究的课题。带着这些问题，作者考察了经济较发达、所得课税在税收体系中占主要地位的美国，发现关于所得课税深度等问题也处在争议之中。正是在这种背景下，作者选择了所得课税理论创新与中国所得课税优化设计这一具有理论和现实指导意义的研究课题。

赵惠敏同志自 1990 年硕士研究生毕业后，一直从事财税理论的教学和研究工作，积累了大量的资料，并逐渐形成了一些自己的观点。在 1999 年 7 月至 2003 年 6 月攻读博士学位期间，选择了“所得课税理论创新与中国所得课税优化设计”这一既有理论价值又颇具现实意义的课题，进行深入系统的研究，形成了博士学位论文。论文提出的观点和方法得到国内知名专家的肯定与赞赏，并因此顺利通过博士学位论文答辩。

《所得课税理论创新与中国所得课税优化设计》一书是在作者博士学位论文基础上修改加工而成的。该书以所得课税起源为切入点,在前人的优秀研究成果基础上,对传统所得课税体系进行理论拓展与创新,构建了所得课税一体化理论,具体包括所得课税体系理论、所得课税量化理论、所得课税发展理论、所得课税经济效应理论和所得课税制度设计理论。其具体创新主要表现在:

1. 在所得课税体系理论中,突破了传统研究只将所得课税限定在流量所得和潜在所得课税上。该书采用广义所得概念,将财产课税纳入所得课税范畴。通过对所得课税起源和所得课税内涵的分析,将所得定义为一定时期内所有能代表其拥有者支付能力的从各种渠道获得的各种形式的收益和财产,进而将所得课税体系明确界定为由流量所得课税、所得存量课税和潜在所得课税三个部分构成。

2. 提出所得课税量化理论。传统研究只注重单一税种税负的制定、实施,只注重所得课税量上的横向分布问题,忽略所得课税总量的界定和所得课税总量在税种间的合理分布及与纳税人纳税能力相匹配的问题,实践中容易出现作者概括的两种现象:“税负叠加”和“税负重减”。作者为此提出,所得课税量化理论是在所得课税一体化框架下,研究所得课税总量的确定及所得课税总量在纳税人个体间、所得课税诸税种间合理分布,从而使各所得课税的税种能共同协调地完成国家既定的目标。

3. 在所得课税发展理论中,明确提出主体税类的概念,并明确了其与主体税种的关系。作者认为,传统研究中仅有主体税种概念及只研究主体税种的相关问题会人为地割裂主体税种与其具有同一属性的其他税种的内在相互关系,不利于调控目标的确定及调控功能的合理分布。作者提出,在税收体系中应先确定主体税类、辅助税类和补充税类;再在主体税类、辅助税类中确定主体税种,不会出现“越位”或“缺位”问题,有利于税制的统筹建设和完善。

4. 在所得课税经济效应理论中, 作者认为, 西方发达国家储蓄总量不足, 其所得课税政策目标在于刺激储蓄总量增加, 而我国是储蓄总量过剩, 私人投资明显不足, 因此, 提出我国所得课税政策的着力点在于提升储蓄—投资转化率, 并针对我国现状提出治理通货紧缩的所得课税政策既不是“增税”, 也不是“减税”, 而是结构性调整税负。

5. 在所得课税制度设计理论中, 作者指出, 所得课税的特殊性使制度优化设计的关于社会稳定原则变得尤为重要, 并对我国有发展潜力、收入和调节作用较大的税种——个人所得税、社会保障税、遗产与赠与税和财产税进行优化设计。

可以说, 国内著述中关于所得课税方面的专著较少, 本书是一本较为系统和深入研究所得课税问题的优秀之作。作者采用定量分析和定性分析相结合、总量分析与结构分析相结合, 运用系统分析方法, 对所得课税进行了从理论到制度、从抽象到具体层层递进的深入分析研究, 在所得课税这一研究主题上有较大的突破与创新。书中提出的许多主张对完善我国所得课税理论、建设我国所得课税制度具有较大的理论价值和应用价值, 值得经济理论工作者和实际工作者一读。

潘石岭
2003年9月10日

内容摘要

所得课税是税收理论的重要组成部分，它不仅关系国家与纳税人之间和纳税人相互之间的利益分割，而且，也关系到国家的经济发展和社会稳定。随着经济发展，在人们收入水平都有不同程度提高的同时，收入悬殊问题越来越引起人们的关注，各国政府都利用所得课税手段解决这一问题。需要指出的是，到目前为止，国内外理论研究均十分关注单一所得课税税种作用的发挥，忽略所得课税作为一个税类整体税负状况和功能作用协调问题的研究，未能从整体角度考核纳税人承受的各个所得课税税种的负担及可能出现的“税负叠加”和“税负重减”问题。本书以所得课税起源为切入点，对传统所得课税理论体系进行创新，在此基础上拓展、构建了所得课税一体化理论。目的在于，从整体上科学合理界定所得课税量限及其在纳税人和诸税种间的量化，明确所得课税在经济发展程度不同国家的地位及发展趋势，充分利用所得课税的正经济效应，消除或减少所得课税的负经济效应，优化设计所得课税的具体税种，有效促进中国社会稳定和经济增长。

所得课税与个人收入分配直接相关。只有将所得界定为一定时

期内所有能代表其拥有者支付能力的从各种渠道获得的各种形式的收益和财产,才能较全面反映一个人的纳税能力;只有将所得课税体系界定为由流量所得课税、所得存量课税和潜在所得课税三个部分构成,才能从整体上反映一个人所得承担的税负,这样的税负更具有横向和纵向比较的意义,也是政府确定所得课税深度和广度的重要依据。

在税制建设过程中,人们针对重复征税或税收漏洞等问题提出某两个或某几个税种的“一体化”。本书借用“一体化”概念,提出所得课税一体化理论。所得课税一体化是由具有所得课税共同属性的各个相对独立的税种构成的一个系统,它们相互作用、相互协调,共同达成所得课税体系的整体目标。在此框架下,明确所得课税各税种共同的调控目标、各自具有的不同功能作用侧重点及主次地位,避免各税种调控功能的重复交叉或“漏控”。在汲取优秀研究成果的前提下,按照研究问题内在逻辑关系,将主体税种定义为在某一税类中起主导作用的税种,结合我国所得课税的现行情况,确定个人所得税为主体税种,财产税为辅助税种。所得课税一体化实现的途径只能是各税种功能协调互补。

对所得的课税具有税负不易转嫁特点。所得课税量化问题是所得课税一体化理论的核心。在所得课税一体化框架下研究所得课税的最低、最高量限,以及根据国家政治经济政策将税负在国家、纳税人之间,纳税人个体之间,所得课税诸税种之间科学合理分割,以避免所得课税的税负叠加和税负重减,是本书的重要创新之处。所得课税量化的主要内容有三个方面:一是国家应该课征多少所得方面的税收为宜,既能满足国家需要,又能与纳税人的纳税能力相匹配;二是适宜的所得课税量限如何在纳税人个体间分割,才能使纳税人横向公平;三是适宜的所得课税量限如何在所得课税诸税种间分割,才能共同协调完成国家既定目标。无论是税负总体量限的确定还是具体量化都必须遵循公平与效率两大原则。所得课税总体

量限和量化受多种因素影响,如生产发展水平和国民经济效益、政府支出规模、不同国家历史形成的不同人文背景、一国的税制结构、税收征收管理水平和国家的方针政策及所得课税诸税种的功能。依据我国所得课税历史资料与 GDP 增长和人均 GDP 等的关系确定经验量限。但由于我国历史上所得课税比重一直偏低,不具有指导意义,引入发达国家及与我国经济发展程度相仿国家和地区的相应数值加以修正,界定相对较合理的量值为所得课税占 GDP 总量的 5%—8% 之间,并在所得课税诸税种和纳税人间分割。

单独考察所得课税不足以说明研究价值,将其置于整个税收体系中,与其他税类比较才能说明其不可替代的作用和所处的举足轻重的地位,尤其在经济较发达国家这一点更明显。在与其他税类的比较研究中,本书提出主体税类的概念。传统研究只分析主体税种,会人为割裂主体税种与其他相关税种的内在联系,不利于税制的统筹建设和完善。在现代社会中,尤其是经济发达国家,税收除财政收入作用外,其他功能日益被重视起来。在此背景下,如果仅从收入角度研究主体税种的选择显然是不够全面的,因此,本书认为应研究主体税类的选择。将所得课税置于整个税收体系中,才能明确其发展趋势。在西方发达国家,经历了以古老的所得课税为主体税类时期——流转税(间接税)为主体税类时期——现代所得税(直接税)为主体税类时期。我国现行税制结构表象上号称双主体模式,即以流转税和所得税为主体,实质上是以流转税为主体税、所得税为辅助税的模式,所得课税在税制结构中所占比重很低。由于我国现阶段生产力水平相对低下,人均收入水平低和收入不公并存,70% 以上为农业人口,税收管理制度不完善,管理技术手段不高,国民的文化素质和纳税意识仍处于“初级阶段”,所得课税在当前难以成为主体税类。但不能否认,随着我国市场经济体制的建立、人均收入水平不断提高、民主和法制不断完善、税收征管的加强以及对个人收入分配不公调节的迫切需要,所得课税在我国有较

大发展空间，未来我国的主体税类会选择所得课税。

所得课税除具有公平收入分配功能以外，还对经济的稳定和增长产生影响。经济周期波动明显的西方发达国家，主要依靠“自动稳定器”及相机抉择的所得课税政策“熨平”经济，并充分利用其对劳动、储蓄、投资等要素资源供给的正面影响，促进经济增长。我国在劳动、储蓄、投资等要素资源供给方面与西方发达国家不同，劳动力过剩、储蓄过剩、私人投资不足等特征明显，在运用所得课税对上述要素产生影响的一般原理下，政策着力点在于运用所得课税促进储蓄向投资的转化，促进潜在劳动力向现实劳动力的转化等方面。通货膨胀和通货紧缩是通货在流通中发生的两种相反的现象，是经济不稳定的表现。这两种通货运动失衡，都对经济社会的健康、快速和可持续发展产生严重影响，对所得课税也产生重大的影响。所得课税针对不同经济形势采取不同政策。治理通货紧缩的所得课税政策的选择对通货紧缩趋势明显的我国具有重要的现实意义。我国治理通货紧缩不能实行“减税”或“增税”政策，应选择结构性调整税负的政策。

税制优化标准，因时、因地、因人而异，税收制度只有一定条件下的“最优”，而没有绝对的“最优”。综合各种因素考虑，较理想的税种设计要遵循有利于社会稳定、经济稳定增长和简便管理原则。在所得课税理论研究基础上，对中国的个人所得税、社会保障税、遗产与赠与税和财产税的改革方案进行优化设计，以便更好地把握我国所得课税改革的整体布局和未来发展方向。



Abstract

Income tax is an important part in the tax theory system, it concerns not only the interest distribution between government and taxpayers, between one taxpayer and another, but also economy development and social stabilization. Along with economy developing, the house income has gotten higher to different extent, but people pay more attention to the wide income gap between them, and governments try to shorten it by income tax. What we should point out is that so far people do more research on a certain income tax, not on income taxes as a whole. That is to say, they neglect the mutual effect and influence between different income taxes, the taxpayers' burden of different income tax, the "double taxation" and "double deduction". The article starts with the origin of income tax and makes an innovation on traditional theories, and then forms the theory of income tax integration. This avails to determine the quantity of income taxes as a whole and a certain income tax, as well as the tax burden on various taxpayers. By explicating the situation of income tax and its trend

in different countries, we can make use of the active economy effect of income tax and eliminate its negative effect, so that we can establish the optimal income tax system and use its favorable aspect to accelerate the Chinese economy growth and keep the social stabilization.

Income tax is directly related to individual income distribution. Thus a person's ability to pay tax depends on his earnings and property, which he gets from all kinds of ways in a certain period. A person's income tax burden includes the tax levied on his stock income, flow income and latent income. Only such tax burden has the meaning to be compared horizontally and vertically and can be used for government to collect income tax in an appropriate extent and depth.

To improve tax system, people put forward the concept of integration on some taxes to overcome double taxation and tax loophole. Then, on the base of the concept of integration, the article brings forward the concept of income tax integration. Income tax integration is a system which consists of relatively independent income taxes with common characters. In this case, different income tax has different function to avoid double taxation and tax loophole, so that they can get their collective aim of regulation. Drawing from the previous excellent achievement and following the internal logical relation, the article gives out the definition of principal tax, which means the tax that has dominant function in one kind of tax. As to income taxes, considering the situation of income tax in China, the principal tax should be individual income tax, and property tax is supplementary. The only way to unify income taxes is to coordinate their individual functions.

Income tax is not easy to shift. To quantify income tax is the core of income tax integration. The following are the innovations of the article: researching the highest and the lowest quantity of the income

tax under the skeleton of income tax integration; making the reasonable distribution of the tax burden between government and taxpayers, among taxpayers and among the different income taxes following the national political and economic policy to avoid the double taxation and double deduction of income tax. It has three aspects: one is to quantify income tax revenue that a nation should have to harmonize the nation's demand with taxpayers' ability; another is to distribute income tax burden among taxpayers to realize equity; the other is to allocate income tax burden among different income taxes to accomplish a nation's established objectives. Both the whole income taxes revenue and separate income tax quantity should accord to the principles of equity and efficiency. There are several factors that affect income tax revenue, such as development level of productivity, national economic situation, government expenditure, different humane situation, tax system structure, the level of tax collection and tax administration, nation's policies and the function of each income tax. The quantity of income tax should be decided by our historical datum of income tax, GDP and per-capita GDP. Because the proportion of income tax has been low in Chinese history, it cannot guide future. We can use the data of developed countries and other countries, which are in similar development level with China, and revise them. So we can quantify reasonably the whole income tax revenue—about 5 to 8 percent of GDP—and distribute the tax burden among taxpayers and income taxes.

It is in the circumstance of the whole tax system that we can find the irreplaceable function of income tax compared with other tax types, especially in developed countries. On comparing ration with other types tax, the thesis gives the concept of principal tax type. Traditional study only analyzes the principal tax. It dissevers the internal

relation between principal taxes and other taxes and is unfavorable to the improvement of the tax system. In modern society, especially in developed countries, people not only pay attention to the function of raising revenue of tax, but also to other functions of tax. In this case, it is inadequate to study principal tax only on its function of revenue, so the article researches the principal tax by all of its functions. In western developed countries, tax system has gone through three periods: the period that traditional income tax is principal tax, the period that circulating tax (indirect tax) is principal tax, the period that modern income tax (direct tax) is principal tax. In China, we now have a tax system called two - principal - tax system, that is to say, both circulating tax and income tax are principal taxes. But in fact, the former is principal and the latter is supplementary. Income tax only has a low proportion in tax structure. Because of the low level of productivity and income, inequity in income, 70% of the population being farmers, the low level of tax administration and technique as well as culture diathesis and the consciousness to pay tax, it is difficult for the income tax to become principal tax. But with the foundation of our market economy, the constant rising of the income level and the improvement of democracy and legality, the strengthening of the tax administration and the urgent need for regulating the inequity in individual income, these issues can be improved. The favorable circumstances will avail income taxes to become principal tax.

Income tax can not only do well to income equity, but also accelerate economy growth and keep it steady. Western developed countries mainly make use of discretionary policy and automatic stabilizers of the income tax to smooth down the circle of boom and bust. At the same time, income tax has active effect on labor, saving, investment, which

can accelerate economy growth. In China, the factors, such as the supply of labor, saving and investment, are different from the western developed countries. The supply of labor and saving is surplus, but the private investment is lacking. Considering the effect of income tax on the above factors, income tax should do much to transform saving into investment, and to transform latent labor into realistic labor. Inflation and deflation, which are the reflections of the instability of economy, are two contradictory phenomena in currency circulation. Both of the two currency circulation phenomena can have serious effect on the healthy, high - speed and everlasting development of our economy and society, so do on the income tax. To fit different economic situation, income tax has different measures. Because our economy has fallen in serious deflation, counter - deflation income tax policies have realistic meaning. Our counter - deflation tax policies can't be called "tax reduction" or "tax increase" simply. We should regulate the structure of income tax burden to harness deflation.

There is no everlasting tax system optimization standard. But we can find one in a certain condition. A tax system should be propitious to social stabilization, economy growth and tax administration. Of course, it must be practical and in a certain circumstance. So income tax optimization in this article indicates to find a sub - optimal project concerned individual income tax, security tax, estate and gift tax and property tax in China.

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