

NOMINAL, EFFECTIVE AND MARGINAL TAX RATES OF THE HOUSEHOLDS AND ENTERPRISES IN POLAND

The article presents the applicable income tax in Poland from individuals. It discusses the tax rates and the amount thereof, and particularly the efficiency of taxation. The tax presented has evolved over the years. The rules for the taxation and tax functions have evolved as well. The legislator formed all kind of tax relieves depending on the objectives and set direct taxation. While the Poles learned to pay tax what appears frequently in discussions is the amount of tax. Politicians and economists argue about effectiveness of the taxation and tax rates. This situation still remains not resolved. The fact is that it is a tax with a significant share of the tax revenues of the state budget and loads of taxpayers.

Keywords: *Effective tax rate, direct tax, tax burden, taxation rules, tax relieves.*

Introduction. The tax system in Poland was built on the wave of change in early nineties of the twentieth century. The Polish tax system is a multi-tax system. It means that Polish taxpayers pay few taxes at the same time depending on their professional activity. One of the tax, which was introduced during the time of transition is the income tax of individuals. It is a direct tax. This tax is levied on the income of individuals who receive income not only from employment. It affects incomes from their business or pensions. This tax is one of the state budget revenues.

Often in discussions of the tax issues we focus on the marginal rates but forgetting the effective influence on taxpayers. In consideration of the efficiency of the taxation the marginal tax rates could not be ignored. If we want to measure how the tax system affects our burden or distorts incentives the perfect example is to show the marginal tax rate. The term of the tax burden in this paper will be described as the amount of tax to income ratio. The income, from the income tax point of view, is not the base of the tax because it is determined by deducting the relieves. Instead, it is a category more or less close to the actual taxable income. In the analyzed period in Poland, the marginal tax rates were at a similar level when followed by the increase or reduction of a few percentage points. By the end of 2008 the income tax was made of three tax rates and thresholds. More reliable is describing effective tax rates which are actually affecting our incomes. Those, in Poland, differed from the tax ranges and depending on the use of tax advantages. In this study analyses precisely the effective taxation of individuals. The reader is shown the effective tax rate year by year.

Moreover it is pointed that changes of the level of taxation were at differed significantly depending on the tax range and the use of tax relieves. The attention is paid to the fact that since 2009 in Poland two tax rates and two tax thresholds are valid together with significant reduction of tax relieves.

Marginal, nominal and effective taxation of individuals in Poland. Figure 1 shows the effective tax rate by source of income and the tax scale in the years 2000 - 2012 for the 1-st and 2-nd income tax range. Regarding the fact that from 2009 the 3-rd tax threshold is no longer valid the graph shows effective taxation in years 1994-2008 for the highest income tax range. Table number 1 shows the marginal, nominal and effective tax rate of the income tax of individuals for the different tax threshold in the years from 1993 to 2009.

Referring to the data, contained in Figure 1 in 1997, despite of lowering tax rates by 1 percentage point the effective affect on income increased by 17.1%, an increase of nearly 1 percentage point compared to the previous year. This happened because the tax cuts were offset by relieves redesign, (which since 1997 have been deducted from the tax) as well as the termination of some of them. Another reduction in tax rates made in 1998 contributed to a reduction in the effective tax rate to 16.2%, less than 1% compared to the previous year. In the years 1999 - 2003 tax rates have not been changed, and the effective affection remained at a similar level and was approximately 15.6%. The decrease in this period, compared to 1998, the effective tax rate by approximately 0.6% was due to the increase of the use of tax relief and indexation of the tax scale. Also in the following years, 2003 - 2005, effective tax rates

were at a level of about 16%. In 2006 there has been a significant increase of the effective tax rate to a level of 18.29% and then fall back to about 15 percentage points (15.34% in 2007). In 2008 effective tax rate reached 16.19%. The introduction, in 2009, of two tax thresholds of 18 and 32% did not result in a reduction of effective tax rates. Moreover it resulted in their growth. Rates growth in 2006, 2008 and 2009 was related to the changes made in the tax system associated with relieves for constructions expenses, interests on estate purchase or salary growth which resulted in transition to the higher tax threshold.

Data in Figure 1 shows that the largest increase of the nominal affect of income occurred in 1997. In comparison to 1996 it was 2.15 % (from 16.23% in 1996 to 18.38 % in 1997). It resulted precisely from the changes introduced in the countdown concessions - relieves deducted from the income amount changed into deducted from the income tax. These changes resulted in a significant increase in the difference between the nominal and effective tax rate in 1997¹. In the years 1994 - 1995 when the income tax of individuals included only a few tax relieves, the difference was not too much and was stable at a level of about 0.06 percentage point. It can be assumed that in the first years from the tax introduction the difference was even smaller. This was due to low level of awareness of taxpayers and a small scale of use of available relieves. In the years 1996 - 2004 it reached a level of 2 percentage points up to year 2005 and then fall again to around 1.5%. These differences reflect the impact of tax relieves on the effective income tax burden on individuals. Since 2009, we observed a slight but steady increase in the effective tax despite the fact that two tax thresholds were introduced. This is due to the termination and reduction of the tax relieves in subsequent years.

As the data in the table shows a significant increase in the difference between the nominal and effective tax rate was recorded in 1997. As a result of tax deductions the tax burden was lowered by the taxpayers from the second and third tax threshold. In the years 1997 - 2003 the discussed difference in the second tax threshold was 2.9 while in the third - 4.1 percentage points in average. In the subsequent years this proportion slightly decreased. In case of taxpayers from the first tax threshold this

difference increased from 1.12 in 1997 to 1.52 in 2003 reaching an average of 1.4 percentage points. From this we can conclude that this group of taxpayers lowered the tax burden the slightest. In all tax thresholds the biggest difference between the tax rate and the effective tax rate was recorded in 1996 when it was almost 6, 17 and 20 percentage points respectively. The taxpayers from the first threshold apart from temporary reduction in 1997 are affected by difference growth since 1998. In contrast, in the second tax threshold we observe the opposite regularity. This follows from the fact that from year to year this difference decreased and finally reached the level of approximately 12 percentage points. For taxpayers from the third tax threshold these difference was subject of significant fluctuations and reached a level of 12 percent and next reached approximately 11 percentage points.

It is worth noting that the biggest difference between the effective tax rates for specific tax thresholds occurred in the group of taxpayers receiving incomes only from their business and freelancers². Taxation for this group of taxpayers in average was respectively 11.8, 16 and 29.8%. The biggest difference occurred in the years 1997 and 1998 when in the first tax threshold the tax burden was 11.1 and 9.7%, and in the third - 34.5 and 32.4%. The smallest difference between the effective tax rates occurred in the group of taxpayers receiving income only from the pension or retirement. Those taxpayers paid relatively high taxes in first and second tax threshold and low taxes in third threshold at the same time. Similarities can be observed in the group of taxpayers receiving income only from the employment. In the group of taxpayers receiving income from more than one source of income the effective tax burden in first and second tax threshold was relatively low while high in the third tax threshold³. To better illustrate the differences of the tax burden the Figure 2 shows the effective burden of income after deduction of health insurance premiums by the tax scale.

¹ A. Małecka – Ziemińska, *Podatek dochodowy jako regulator dochodów osób fizycznych w Polsce okresu transformacji ustrojowej*, Akademia Ekonomiczna w Poznaniu, Poznań 2006, page 164

² E. Małecka – Ziemińska, *Podatek dochodowy jako regulator dochodów osób fizycznych w Polsce okresu transformacji ustrojowej*, Akademia Ekonomiczna w Poznaniu, Poznań 2006, page 167.

³ E. Małecka – Ziemińska, op. cit., page 177

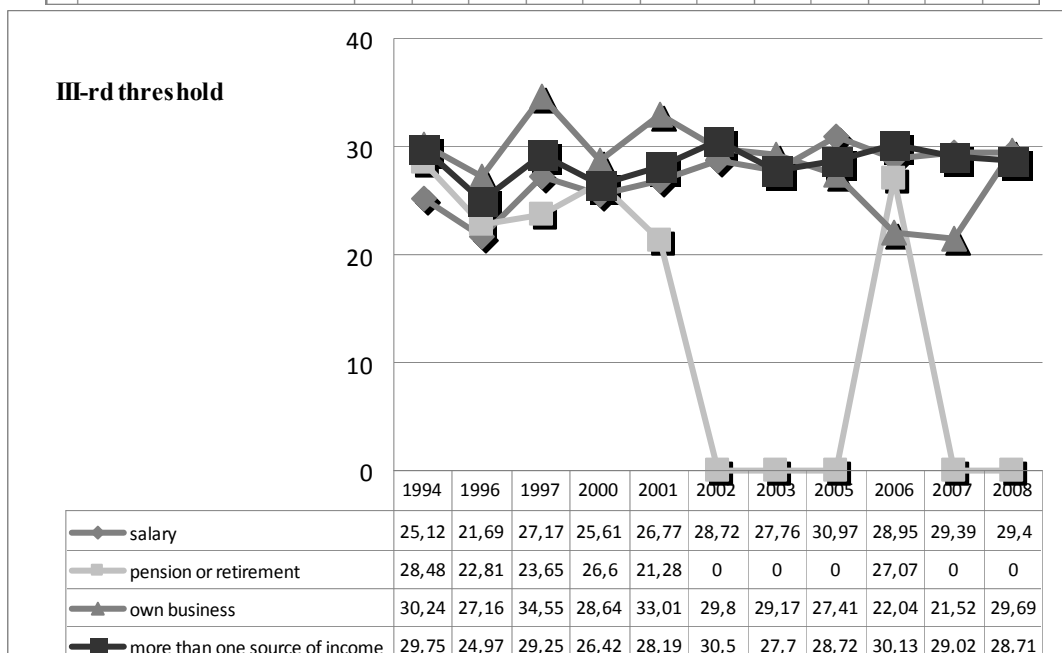
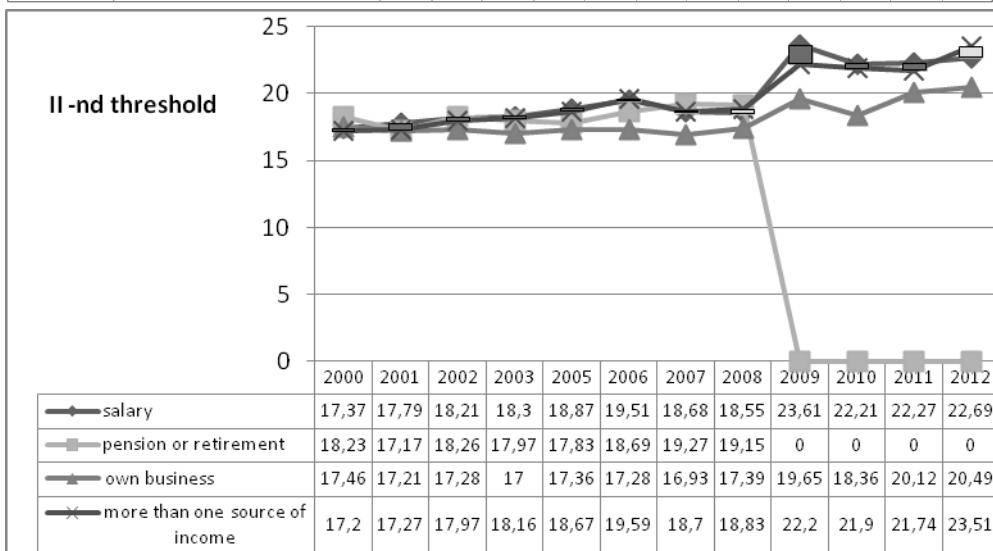
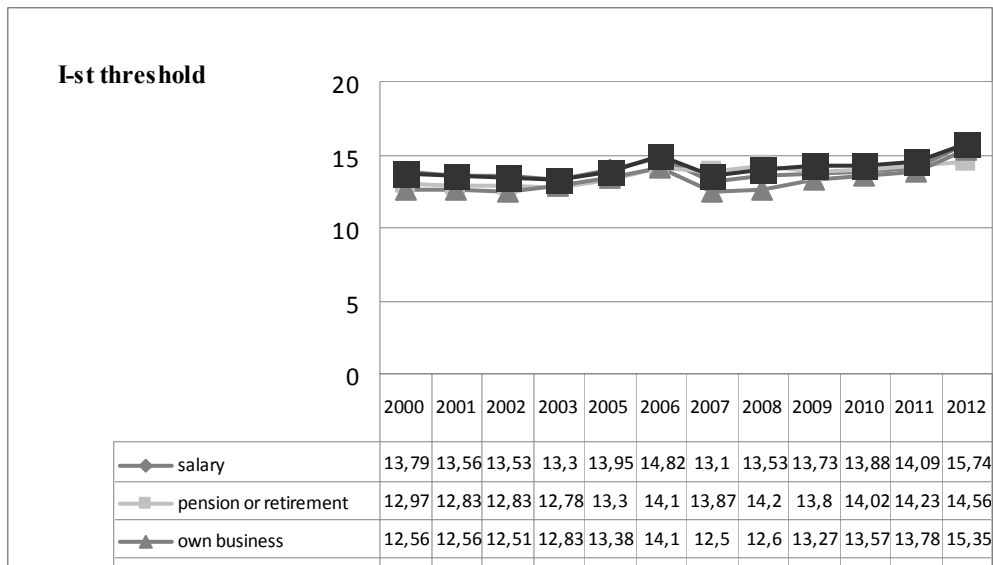


Fig.1 Effective rate of income tax by source of income and the tax scale in the years 2000 - 2012 (in %)
 Source: Own study on the basis of information relating to income tax settlements from individuals for the years 1994 - 2012, Ministry of Finance, Department of Income Tax.

Table 1

Marginal, nominal and effective tax rate on personal income tax scale by time in the years 1993-2012 (in %)

Threshold number	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Marginal tax rate																				
I	20	21	21	21	20	19	19	19	19	19	19	19	19	19	19	19	18	18	18	18
II	30	33	33	33	32	30	30	30	30	30	30	30	30	30	30	30	32	32	32	32
III	40	45	45	45	44	40	40	40	40	40	40	40	40	40	40	40	-	-	-	-
Nominal tax rate*																				
I	16,11	16,96	15,86	15,03	16,10	15,21	15,10	15,04	14,86	14,69	14,63	15,72	15,74	15,95	15,12	15,43	15,28	15,37	15,49	15,43
II	18,79	20,16	16,89	16,10	20,30	20,51	20,64	20,60	20,61	20,58	20,63	20,36	20,51	20,51	20,39	20,36	23,79	23,05	22,99	23,21
III	28,18	29,68	29,29	25,32	32,18	33,42	32,78	32,21	33,05	32,61	31,23	30,34	29,94	31,28	30,57	30,36	-	-	-	-
TOTAL	17,92	19,25	17,98	16,23	18,38	18,21	17,94	17,95	17,68	17,58	17,17	18,02	17,98	19,76	16,97	-	16,20	16,24	16,4	16,47
Effective tax rate																				
I	-	16,94	15,84	15,02	14,97	13,93	13,55	13,50	13,30	13,22	13,11	13,20	13,31	14,40	13,49	13,85	13,93	14,07	14,25	6,91
II	-	20,11	16,88	16,03	18,26	17,19	17,23	17,27	17,39	17,99	18,11	18,05	18,39	19,22	18,67	18,71	22,75	22,03	22,02	16,17
III	-	29,39	29,29	25,19	30,89	28,05	26,12	26,70	29,14	30,10	27,98	28,02	28,10	29,79	29,10	29,02	-	-	-	-
TOTAL	-	19,19	17,97	16,20	17,13	16,17	15,54	15,67	15,61	15,85	15,35	15,56	15,66	18,29	15,34	16,19	14,88	14,87	15,19	8,15

* Average tax input (for the years 1999 to 2003 including the contribution to health insurance) the average gross income (for the years 1999-2008 after deduction of contributions for social insurance and relieves). For 2012 years indicated nominal taxation after deduction of social security contributions.

Source: Own study based on information about the settlement of income tax of individuals for each year

The marginal and effective tax rates have changed over the years. Depending on how you look at the construction of the tax scale we can extract the marginal tax rate of 45% in the years 1994-1996 next 44% in 1997 and finally 40% in the years 1998-2008. Since 2009 it is 32%. These maximum tax rates resulted in that the taxpayers were paying much higher taxes on any earned extra zloty. The construction of the Polish tax scale does not necessarily mean that taxes will be paid at the highest tax rates. This scale is so constructed that after reaching a certain level of income taxpayers pay a higher tax on extra-earned money. The scale of tax of individuals is the main rule specifying the amount of tax. On its basis it is determined how much the taxpayer will pay the income tax on money earned in a tax year. Together with income increase tax rate increases as well. This, however, does not mean that when earned 50,000 or 90,000 zloty a year the taxpayer paid income tax at the rate of 30 and 40 or currently 32%. The amount of the first tax threshold was taxed at a lower rate and only the whole surplus was charged the higher tax rate. At this point we can show example from the tax

scale valid in year 2008 when there were three tax thresholds with rates of 19, 30 and 40%. Income up to 44,490 zloty were taxed at a rate of 19 percent reduced by the tax allowance of 556.02 zloty. Excess of this amount resulted in income taxation at a rate of 30 % which meant that every zloty earned from 44,490 to 85,528 was taxed this rate. It worked the same way when the taxpayer has reached the amount of income above 85,528 zloty. Every zloty earned over 85,528 was taxed at rate of 40 percent. You can conclude that we had two marginal tax rates valid to the end of 2008. These were rates found in the second and third tax threshold. Every extra zloty earned by the taxpayer from the first tax threshold at a rate of 19% resulted in the passage to the second tax threshold with tax of 30 percent. The same "mechanism" operated in case of taxpayers who paid tax at 30% - every extra zloty earned could be taxed at 40%. The "flattening", mentioned above, of the tax scale from 2009 resulted in the marginal tax rate reduction to 32%. This means that each extra zloty earned will not result in paying more than 32% of income tax.

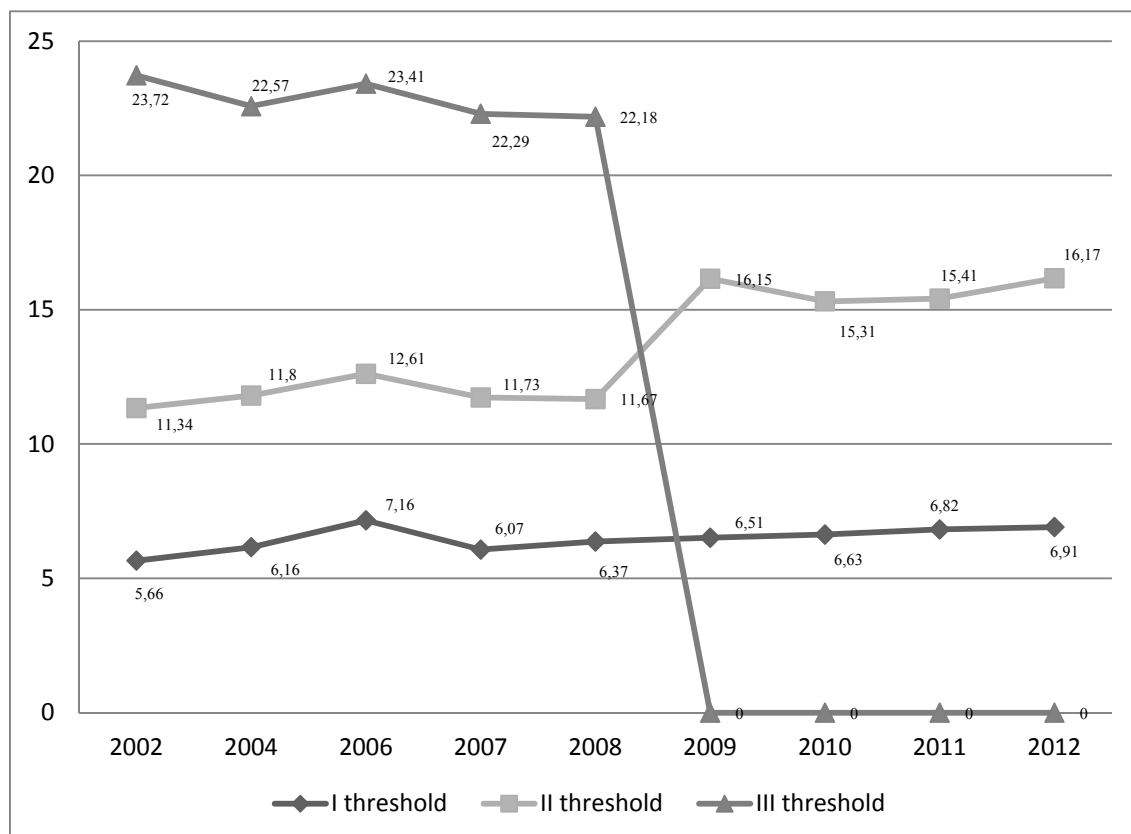


Figure 2. Effective income burden after deduction of health insurance premiums by the tax scale in selected years 1999 - 200 (in %)

Source: Own study on the basis of information relating to income tax settlements from individuals for the years 2002 - 2012, Ministry of Finance, Department of Income Tax

The effect of tax relief on the amount of tax. Changes of the effective tax rate on income of the individual in specific ranges of the tax scale, depending on the sources of income, reflect the changes made to the tax. Between 1995 and 1996, when the deduction of incomes was dominating, in all tax thresholds, regardless of the source of income - with few exceptions, the analyzed tax burden decreased. Furthermore a closer examination of the use of relieves by the taxpayers confirm the benefits of those which had influence on the difference between the nominal and effective tax rate. Although the income tax of individuals is an important source of budget revenues during the period it was also used to achieve the other objectives as for example: encouraging employees personal training or to stimulate housing development. The tax relieves were used for that purpose. However, as noted by E. Małecka-Ziemińska, only legal frames for their use are determined while the legislator has no effect on the final amount of deductions⁴. These deductions causing that effective rate of tax is lower than the tax rate itself. But not everyone can have benefits from the deductions and certainly not to the same extent. Working on this analysis is easy to see that the relieves from income tax have a very wide range and next to the revenues, costs of obtaining or tax scale were very important element influencing the amount of tax and thus its actual progression. Table 2 shows the percentage of taxpayers benefiting from tax relieves. Using the relieves was available from the beginning of the income tax. Unfortunately data of the amount of each deduction from the income tax and the tax scale ranges covers only the period before 1996 because the prior information speak only about the total amount of these deductions.

The data in Table 2 indicate that the largest percentage of taxpayers benefiting from the deduction was the third tax threshold in 2007. Slightly smaller share of deductions were taxpayers from the second tax threshold. The smallest share in deductions had taxpayers from first tax threshold. In different years the intensity of the use of deductions was very different. This was due to changes introduced regarding the tax relieves. Unfortunately data of the amount of

each deduction from the income tax and the tax scale ranges covers only the period before 1996 because the prior information speak only about the total amount of these deductions. The graphs 3 and 4 present relieves deducted from the income and the tax.

Analysis of data on the number of taxpayers benefiting from the deduction leads to the conclusion that there was and there still is a fairly strong correlation between the amount of deductions made and the amount of income generated. It could not be a factor which will be taken into consideration as primarily determining the scale of deductions. As second factor we can list the needs of taxpayers. As an example we can identify pensioners and people on retirement who are in a large group mostly in the first tax threshold and who rarely (if at all) expended money on education in universities or for example on the education of their children. Also it is worth noting that some of the deductions had narrow scope. At this point we can mention about relief for the purchase of instruments and aids which was addressed only to taxpayers receiving income from employment. The highest tax deduction, both relating to the average total number of taxpayers and the average in particular tax thresholds, took place in the year 2000 because of relieves reductions announced which motivated taxpayers to increase spending for housing purposes. Income tax of individuals in its construction contains a variety of legal solutions that affect directly or indirectly to the situation of the family, or that - at their appropriate wording - could be a family-oriented⁵. Majority of these solutions were introduced with many but a pro-family reasons, and they are family friendly only by the way. Apart from a few relatively minor relieves for the education of children none of these solutions have typically family friendly character⁶.

The influence of the implementation of the various functions of the income tax on individuals was also the fact that by the end of 1996 the tax relieves were deducted from income in total, before income taxation. Changing the law of income tax introduced on 1 January 1997 resulted in changing method of deduction (respecting the acquired rights, of course)⁷. From this date most relieves have been deducted

⁴ E. Małecka – Ziemińska, *Podatek dochodowy jako regulator dochodów osób fizycznych w Polsce okresu transformacji ustrojowej*, Akademia Ekonomiczna w Poznaniu, Poznań 2006, s. 156 – 157; Z. Ofiarski, *Ewolucja funkcji pozafiskalnej podatków w Polsce po 1990 w:* pod red. A. Pomorskiej, *Kierunki reformy polskiego systemu podatkowego*, UMCS, Lublin 2003, s. 102 – 106; P. Możyłowski, *Pravno-administracyjne bariery prowadzenia działalności gospodarczej w Polsce w świetle opinii przedsiębiorców oraz raportów Doing Business [w:] Przedsiębiorczość w warunkach kryzysu gospodarczego*, red. Z. Ziolo i T. Rachwał, Uniwersytet Pedagogiczny w Krakowie, Wydawnictwo Nowa Era, Warszawa – Kraków 2013, vol. 9, ss. 48-60

⁵ W. Wojtowicz, P. Smoleń, *Podatek dochodowy od osób fizycznych – prorodzinny czy neutralny?*, Dom wydawniczy ABC, Warszawa 1999, page 91

⁶ Demands of the introduction of family-friendly tax system appear more frequently in the curricula of many political parties, political declarations, as well as in the doctrine of financial law. Among its representatives can also be seen the evolution of views on the taxation of individuals. They began to pay more attention to the fact that family situation should be taken into account which has a direct effect on the ability to provide the tax burden,

⁷ Ustawa z dnia 21 listopada 1996 roku o zmianie ustawy o podatku dochodowym od osób fizycznych (Dz. U. nr 137, poz. 638)

from the tax, finding this solution for more fair because the same expenditure corresponds to the same amount of deductions. Deduction from income affected the tax progression and raised

the tax benefits of relieves in higher tax thresholds. The concept and scope of the tax relieves varied over the years surveyed.

Table 2.

Taxpayers using the tax relieves in relations to the taxpayers in total (in %)

Year	Total	I-st threshold	II-nd threshold	III-rd threshold
1996	48,8	45,7	92,3	98,6
1997	41,1	38,7	80,9	89,5
1998	38,0	35,6	81,8	91,0
1999	47,0	44,9	84,2	88,5
2000	46,8	44,6	84,3	88,0
2001	49,4	47,5	88,7	85,4
2002	47,5	45,8	81,9	76,5
2003	46,98	45,0	83,03	80,99
2004	42,36	40,44	76,49	80,64
2005	44,89	42,78	81,19	79,93
2006	26,4	23,62	63,3	75,14
2007	39,59	37,65	73,95	73,78
2008	13,33	18,95	9,22	2,95
2009	13,36	15,98	3,09	---
2010	11,78	14,12	2,73	---
2011	11,07	13,38	2,72	---
2012	10,37	12,92	2,46	---

Source: Ministry of Finance information regarding settlement of income tax from individuals for the years 1996 - 2012.

In the surveyed period changed both subjects of deductions from income and the conditions of their use. The attention should also be paid to that some of the relieves in the second half of the surveyed period were available in the form of tax deductions but now most of them are no longer valid. As noted by E. Małecka-Ziembińska, the elimination of most deductions from the income in 1997 was explained by the reduction of tax rates⁸. However, the rates in 1997 were higher than in 1992 and 1993 and therefore their reduction should not have been qualified by any countervailing restrictions. The effect of deductions from income had an impact on the amount of the tax at the progressive tax scale. The deductions which reduce taxable income, we may get the effect of reducing the marginal tax rate. The taxpayers reaching high income, even if they deduct expenses of the same amount as the ones with low income, will get more "tax savings" because the deducted amount of income will be taxed with higher tax rate.

Although there is a tendency to reduce the scope of relieves and bringing real tax rates to nominal rates, various deductions and preferences have played and still play a significant role in tax systems⁹.

During this analysis is easy to see that the personal income tax relieves had a very wide range and next to the amount of income, costs of its obtaining or the tax scale were an important element influencing the amount of tax and thus its actual progression.

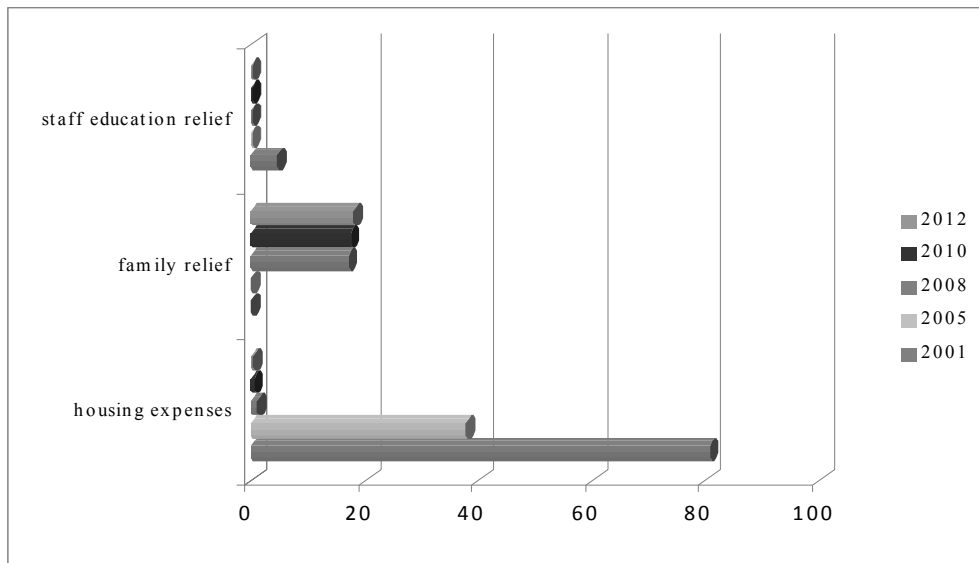
However the construction of the tax scale allowed to avoid payment of maximum tax by means of use of the maximum tax-free amount, deduction of tax relieves or joint settlement with the spouse. The construction of the tax scale caused that the taxpayers often wondered whether to take additional ways of earning money and pay higher tax or if they should give up work and take advantage of spare time.

⁸ E. Małecka-Ziembińska, *Podatek dochodowy jako regulator dochodów osób fizycznych w Polsce okresu transformacji ustrojowej*, Akademia Ekonomiczna w Poznaniu, Poznań 2006, s. 79; R. Zalewski, *Nadal metoda prób i błędów*, Przegląd Podatkowy 1996, nr 8, page 37, P. Możyłowski, *Wpływ podatków na wzrost gospodarczy* [w:] *Wybrane zagadnienia funkcjonowania podmiotów gospodarczych*. Materiały konferencyjne, pod red. Renaty Nowak Lewandowskiej, Wydawnictwo Uniwersytetu Szczecińskiego, Szczecin 2007

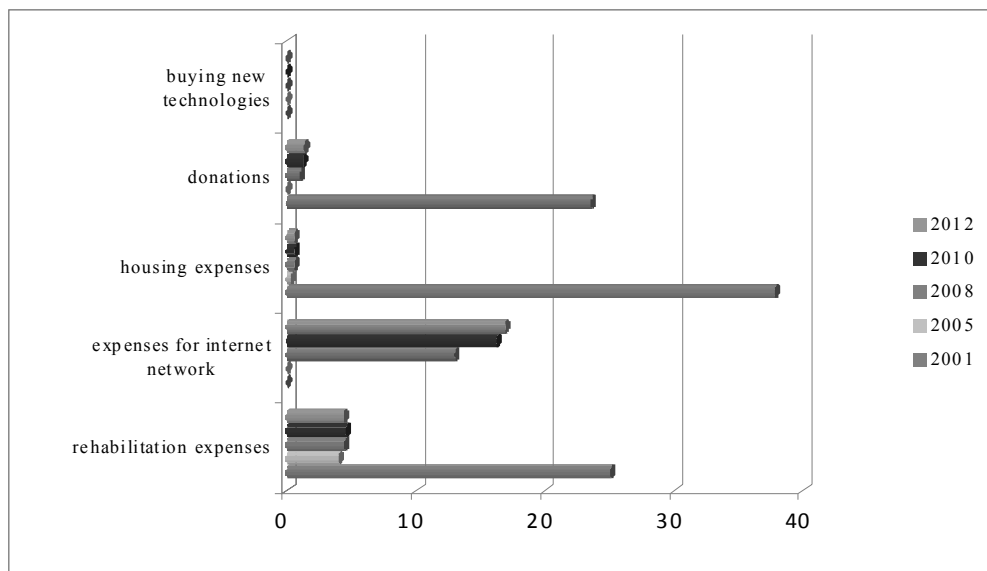
⁹ *Finanse*, praca zbiorowa pod red. J. Ostaszewskiego, wydanie 4, Difin, Warszawa 2008, page 118; E. Małecka – Ziembińska, *Podatek dochodowy jako regulator dochodów osób fizycznych w Polsce okresu transformacji ustrojowej*, Akademia Ekonomiczna w Poznaniu, Poznań 2006, pages 156 – 157; Z. Ofiarski, *Ewolucja funkcji pozafiskalnej podatków w Polsce po 1990 w*: A. Pomorskiej (red.), *Kierunki reformy polskiego systemu podatkowego*, pod red. A. Pomorskiej, UMCS, Lublin 2003, pages 102 – 106; I. Ożóg, *Co trzeba zrobić i co można*, Rzeczpospolita 2003, nr 57, s. B3; W. Wojtowicz, *Kontrowersje wokół „prorodzinności” podatku dochodowego od osób fizycznych*, cz. 1, Monitor Podatkowy, 1999, nr 2, page 20.

However it can be concluded that not only the taxpayers taxed the highest rates had a dilemma whether to work more or not. Those taxpayers paying tax at the lower tax thresholds when

deciding on new job or expanding their business have to consider whether it will cause the payment of larger amount of the tax or not.



Graph 3. Tax relieves deducted from the income as per cent of taxpayers



Graph 4. Tax relieves deducted from the tax as per cent of taxpayers

Source: Own study on the basis of information relating to income tax settlements from individuals for the years 2002 - 2012, Ministry of Finance, Department of Income Tax

Summary. The effectiveness of existing tax structures has become a problem of many modern economies. Together with rising state expenditures there is need to increase revenues simultaneously which results in increased tax burden. It has happened in Poland. Regardless of how individuals and businesses respond to the

tax increase there is no doubt that it cause a deterioration of their situation. Some types of taxes, per unit of cash of tax paid, deplete income in a smaller range than the other. As shown in this article the effective tax rates were at a different level in the period considered. The fiscal policy associated with the budget needs,

has led to the reduction of most relieves. This of course resulted in tax burden increase. Even flattening progression in the tax, in conjunction with freezing of tax thresholds and reduction of most of the relieves, did not result in a reduction in the nominal and effective tax rates. It can be concluded that such action was deliberate and should cause the tax burden increase. This, in fact, has happened.

The tax laws have been changed many times to 2012. This changes aimed at the tax system to become more restrictive and tight, especially in the field of VAT and income tax of individuals. Changes made in the tax system did not have to stabilize the economy neither in the middle nor the long-term. Many of these were associated with the electoral cycle and political promises.

Any changes made in taxes were not planned and made ad hoc. This was related to the needs of the state budget, which reflects the political options. The political factor takes on a special dimension when you try to reform the tax system. It should be kept in mind that in Poland nearly 24 million taxpayers, of which nearly 98 percent pay the lowest tax rate, is a huge group of voters. Any attempt to reduction of their income will be very difficult, which can determine the behavior of the political status quo. Unfortunately, as shown above, all changes did not impose intensive work on the shape of the tax system but of the state budget. High budget deficit for several years causes that the state "goes deeper" into taxpayers' pockets when doing reduction of relieves without lowering the tax rates.

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Анотація

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НОМИНАЛЬНИ, ЕФЕКТИВНИ ТА ГРАНИЧНІ СТАВКИ ПОДАТКУ НАСЕЛЕННЯ ТА ПІДПРИЄМСТВ У ПОЛЬЩІ

У статті представлено застосування податку на прибуток окремих осіб у Польщі. Розглядаються податкові ставки та їх кількість, а також ефективність оподаткування зокрема. Політики та економісти сперечаються щодо ефективності оподаткування та податкових ставок. Ця ситуація як і раніше залишається не вирішеною. Цей податок являє собою значну частку податкових надходжень до державного бюджету і навантажень платників податків.

Ключові слова: ефективна податкова ставка, прямий податок, податкове навантаження, правила оподаткування.

Аннотация

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НОМИНАЛЬНЫЕ ЭФФЕКТИВНЫЕ И ГРАНИЧНЫЕ СТАВКИ НАЛОГА НАСЕЛЕНИЯ И ПРЕДПРИЯТИЙ В ПОЛЬЩЕ

В статье представлены применения налога на прибыль отдельных лиц в Польше. Рассматриваются налоговые ставки и их количество, а также эффективность налогообложения в частности. Политики и экономисты спорят об эффективности налогообложения и налоговых ставок. Эта ситуация по-прежнему остается нерешенной. Этот налог представляет собой значительную долю налоговых поступлений в государственный бюджет и нагрузок налогоплательщиков.

Ключевые слова: эффективная налоговая ставка, прямой налог, налоговая нагрузка, правила налогообложения.