

アメリカ連邦個人所得税の基本構造(1)

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(以上、本号第4巻第2号所収)

1 連邦所得税の沿革

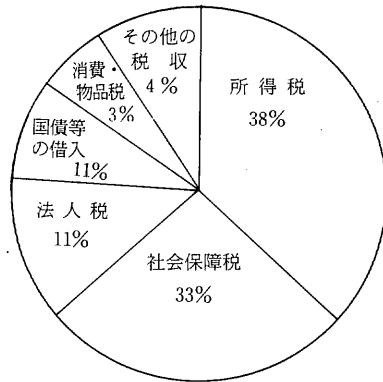
連邦所得税は、アメリカ合衆国（以下、アメリカと称す）の財政歳入を考察する上で最も重要にして中心となる租税である。我が国の戦後税制も、アメリカのシャープ勧告から出発しており、アメリカの連邦所得税を考察することは、日本の所得税を比較する上でも有用である。本論文は、アメリカ、日本の研究者が、共同で上記の主旨の下にアメリカ連邦個人所得税の基本構造について考察するものである。すなわち、連邦所得税の沿革についてまず述べ、次いで連邦個人所得税の特徴をデータであげて指摘し、個人確定申告書の3種類の様式を示し、かつ、課税所得算定の基本構造である課税所得の算定公式及びその公式を構成する要素について考察を加えていくことにする。本号では、上記の論点のうち、課税所得の基本構造を構成している総所得と総所得不算入項目までを論考し、次号以降で調整総所得前控除 (Deductions for Adjusted Gross Income)、調整総所得 (Adjusted Gross Income)、個別項目控除 (Total Itemized Deductions)、標準基礎控除 (Standard Deduction)、人的(基礎)・扶養控除 (Personal and Dependency Exemptions)、課税所得 (Taxable Income)、税率 (Tax Rates)、税額 (Tax Liability)、税額控除 (Tax Credits)、納付税額 (Net Tax Liability) について述べることにする。

レーガン前アメリカ大統領は、租税の公平化と簡素化そして経済再建をめざし半世紀ぶりに税制大改正を実施した。まず、1981年「経済復興税法」(Economic Recovery Tax Act) を実施し高額所得者の最高税率を70%から50%への切り下げを中心に、3年間にわたり大幅な減税を実施した。これに次いで、1986年有名な税制改革法案が議会で可決され、1987年1月1日より施行され現在に至っている。

アメリカのこのような税制の沿革を考察する場合、我々はまず1954年のアメリカ内国歳入法 (Internal Revenue Code of 1954) を取り上げなければならない。この歳入法は、1939年のものと比較して形式的にも実質的にも実定法として基

本構造にかかわる劇的な改正であった。アメリカにおける所得税の歴史は、1913年第16次アメリカ合衆国改正憲法に遡るが、この1954年の内国歳入法こそその後のアメリカの税制の基本となったものであり、この法律を基礎にその後約30年間に数多くの重要な税法が議会で制定されたのである。このように、アメリカの税制の歴史の中で幾つかの重要な改正がなされてきたが、レーガン前大統領が実施した前述

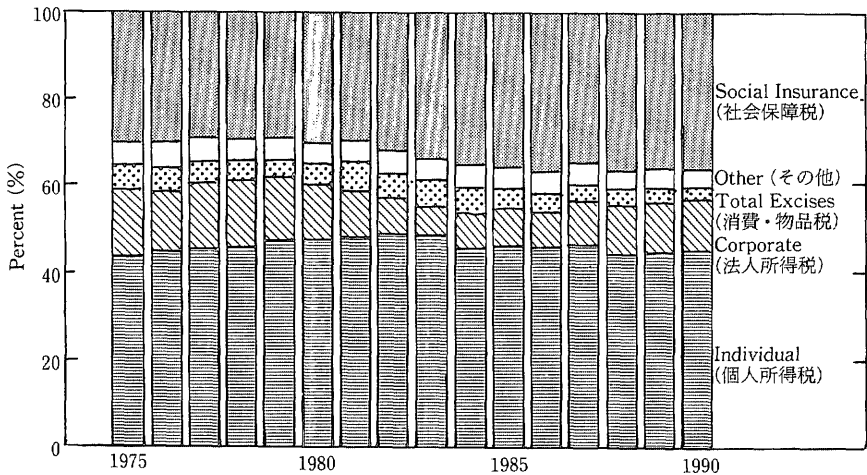
(図表1) 1988年度歳入構成



の1986年内国歳入法 (Tax Reform Act of 1986) と呼ばれる税制改革は歴史の中で最も注目されるべきものであった。この法案は、1984年に日本の大蔵省にあたる財務省でまず原案が作成され、これを基に大統領法案が1985年5月に公表され、同年12月合衆国下院本会議で下院法案が可決され、1986年合衆国上院本会議で上院法案が可決された。次いで、上下両院で一本化法案が提案され、ついに同年9月25日下院本会議で法案可決 (賛成 292, 反対 136), 同27日上院本会議でも可決 (賛成 74, 反対 23), 同年10月22日レーガン大統領署名後、1987年1月1日から施行された。⁽¹⁾ この税制改革の中心はなんといっても連邦所得税であった。アメリカにおいては3つのレベルで税制が施行されている。すなわち、連邦政府レベル、各州レベル、そして地方自治体レベルである。伝統的には、政府が国民に対し負担の高い所得税 (Income Tax) を敷き、州レベルでは売上税 (Sales Tax), 地方自治体レベルでは財産税 (Property Tax) が敷かれている。ところが最近10年間でこのような状況に変化が生じ、連邦レベルの社会保障税 (Social Security Tax) の比率が飛びぬけて高いものとなってきた。参考までに1988年の連邦予算の歳入構成を示しておく (図表1)。また、1975年から1990年までの15年間のアメリカ連邦政府の歳入状況の推移も示しておく (図表2)。⁽²⁾ 法人税の比率が減り、社会保障税が伸びていることがわかる。

このようなアメリカの歳入構成に対し我が国の場合の国税収入の構成は次の

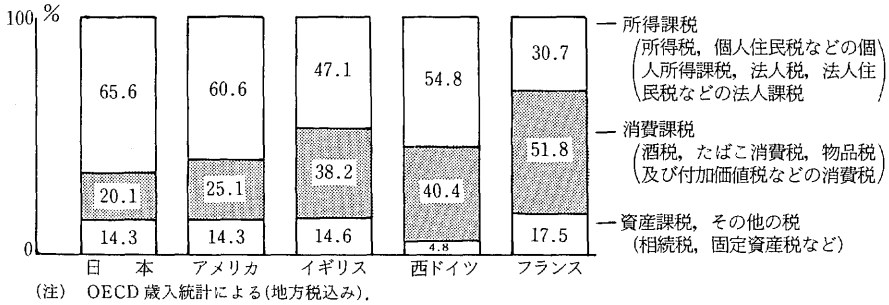
(図表2) 連邦政府の15年間の歳入構成の推移



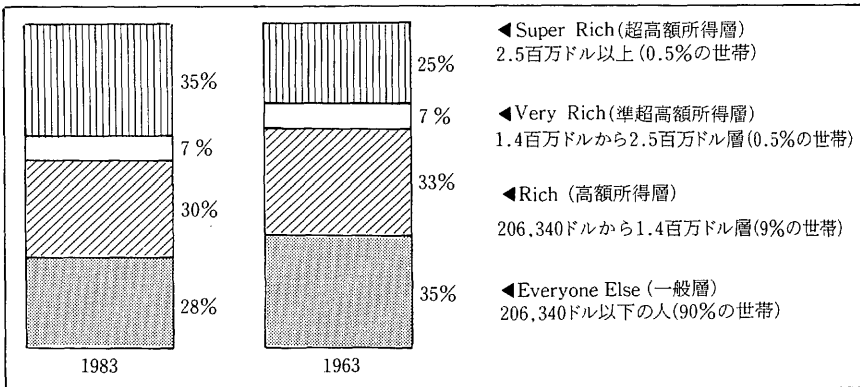
ようである。平成元年度の一般会計歳入予算 60 兆 4,142 億円に占める税収の割合は 84%である。その他の歳入割合には公債金収入 12%, 税外収入等 4%がある。税収に占める直接税と間接税の割合は 72.1%と 27.9%であり直接税の内、所得税が占める割合は 34.1%, 法人税が占める割合は 34.5%である。⁽³⁾日本とアメリカのこのような歳入構成を比較する場合、2つの大きな相違点がある。1つは、日本における失業保険や厚生年金などのいわゆる社会保険に相当するものがアメリカでは社会保障税として従業員、事業主から税金として徴収されていることである。次いで、国税に占める法人税のウェイトの相違である。我が国では所得税に次いで法人税のウェイトが高い。これに対しアメリカでは法人所得税のウェイトが低い。このアメリカの事情について小森瞭一教授は次のように説明している。⁽⁴⁾

「(ア)個人中心の租税体系であること、例えば法人税法は所得税法の一部として構成されていてわが国のように法人税独自の体系をとらない。(イ)パートナーシップ等、法人・個人の中間的企業形態は個人として課税する。(ウ)石油業の投資減耗控除 (depletion) など、巨大企業の割に特別償却等で納税額が低い。

(図表3) 税収構成の国際比較



(図表4) 国富の分配比率 (1963年と1983年)



SOURCE: Joint Economic Committee

(ニ)法人所得税は企業収益動向を直接反映するため不況時には小さくなる。(オ)個人のように急速な累進課税でないためインフレによる累進効果は少い。」

現行我が国の税制は、戦後シャープ勧告を原点にアメリカ型税制(直接税中心主義等)を大幅に導入した。しかし、上記の相違点のみ取り上げても、税というものがかいかに長期間の間に各国の政策や民族の生活慣習等に依存して独自に展開されるものかが理解されよう。

参考までに、OECD の歳入統計による税収構成を示しておく(図表3)。(5) 先進

国ではいわゆる直接税中心体系から間接税の比率を高め、特にサービス課税(付加価値税、売上税、消費税等)が普及していることが理解されよう。フランスなどはその良い事例である。

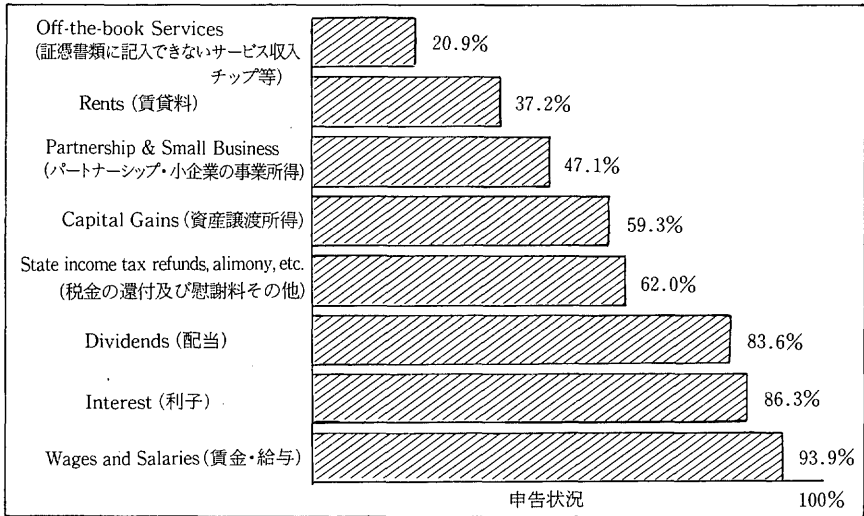
1954年の内国歳入法以来の画期的な改正といわれているレーガンの1986年の税制の改正の中心は税率(tax rates)の引き下げであった。11%から50%まで15等級もあった所得税率を15%と28%の2等級に簡素化した。ただし、合算申告で74,850ドルから155,320ドル、独身の申告で44,900ドルから93,130ドルの間の課税所得には5%の追加超過税(surtax)が適用されるため実効税率は33%(28%+5%=33%)になる。例えば、独身のある人の年収が1989年度中⁽⁶⁾93,130ドルあったとすると単純に計算するとその人の税額は次のようになる。

$\$ 18,550 \times 15\%$	$= \$ 2,782.50$
$(\$ 93,130 - \$ 18,550) \times 28\%$	$= \$ 20,882.40$
$(\$ 93,130 - \$ 44,900) \times 5\%$	$= \underline{\$ 2,411.50}$
合 計	$\underline{\underline{\$ 26,076.40}}$
(検算) $\$ 93,130 \times 28\% = \$ 26,076.40$	
(注) \$18,550 は独身者の 15%税率適用限度額である。	

このように、特にアメリカで高額所得者に対する課税率の引き下げが行なわれた背景の1つには、いわゆる生活水準が満たされている中産階級と呼ばれる所得層が高額所得層へ移行し、さらに高額所得層が超高額所得層に移行し、全体の富の分配比率が超高額所得に向かっていることにある。1963年の国富の分配比率と20年後の1983年のそれを比較した(図表4)⁽⁷⁾を参照されたい。インフレ等の名目増加分を入れてもアメリカでは富は超高額所得者へ流入している。基本的に我が国も富の分配は将来アメリカ型の傾向を示すものと思われる。

以上のアメリカの連邦所得税の沿革を前提として、全ての基本となる個人所

(図表5) 所得源泉別申告状況 (1981年)



SOURCE: Internal Revenue Service

得税の税額計算公式の考察から始めることにする。

2 連邦個人所得税の特徴と確定申告書の形態

アメリカにおいて所得税は、まず連邦政府 (Federal government) とほとんどの州 (states), そして一部の地方自治体 (local governments) が施行している。所得税は、個人所得 (individuals), 法人所得 (corporations), そしてある種の信託所得 (fiduciaries) に課せられる税金である。このうち、連邦個人所得税 (以下、所得税と称す) が財政歳入の骨格となり、その役割は前節で述べたように極めて重要である。所得税の新しい比率は 15% と 28% (実効税率 33% 含む) の累進課税構造をとり、かつ、全て自主確定申告制度が採用されている。すなわち、アメリカには我が国の給与所得者に対する源泉徴収プラス年末調整で確定申告に代えるという制度はなく、事業主の白色・青色申告の区別もない。給与所得者は例えば毎月 10% とか給与から税金分が天引きされるものの確定申告は自

己の責任において毎年1月15日から4月15日までの3カ月間に実施しなければならない。しかし、移民で形成されているアメリカは、先進国で唯一文盲率が増加している国であり確定申告書のような専門的書式が記入できない人が多い。この点で日本の雇用主が代行して行う源泉徴収制度はアメリカ側からは非常に興味のある制度といえる。一方、これに対し日本ではこの源泉徴収制度が「クロヨン」などと呼ばれる税の不公平感を生み、納税意欲を低下させる要因となっている見方もある。しかし、この点に関しては基本的にはアメリカでも同じで、給与所得者層からの納税率が一番高く、事業主の納税率は全体の半分に⁽⁸⁾も満たない(図表5参照)。

もちろん、(図表5)の中で賃金・給与所得者の93.9%が申告しているとはいえ、アメリカでは必要経費が日本のように厳しく制限されていないためその申告内容には相違はあるが、租税徴収技法として賃金・給与所得者が最もその対象とされていることはどの国でも相違はないように思える。

以上のような累進課税や自主確定申告制度に次いでアメリカ所得税の特徴は、大きく4種類(厳密には5種類)の申告形態(filing status)があることである。すなわち、独身者の申告、夫婦合算申告(生存している配偶者の申告含む)、夫婦分離申告、家計維持責任者申告である。この申告形態は、結婚をしているか否かを中心として各形態別に非課税の限度額(zero bracket amount)等が異なる。アメリカでは所得税を納める納税者(taxpayer)とは、個人、法人、信託財産・遺産所得者、そしてパートナーシップである。それぞれの申告様式の番号は次の4つに分類されている。

(納 税 者)		(確定申告様式番号)	
個	人 (individuals)	様 式	1040
法	人 (corporations)	〃	1120
信託財産・遺産 (trusts and estates)		〃	1041
パートナーシップ (partnerships)		〃	1065

図表 6 Form1040EX

Form 1040EZ		Department of the Treasury - Internal Revenue Service		Income Tax Return for Single filers with no dependents (1) 1988	
Name & address		Use the IRS mailing label. If you don't have one, please print.		Please print your numbers like this:	
<div style="border: 1px solid black; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">LABEL HERE</div> <div> Print your name above (first, initial, last) Present home address (number, street, and apt. no.). (If you have a P.O. box, see back.) City, town, or post office, state, and ZIP code </div> </div> </div>		<div style="border: 1px solid black; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">LABEL HERE</div> <div> Print your name above (first, initial, last) Present home address (number, street, and apt. no.). (If you have a P.O. box, see back.) City, town, or post office, state, and ZIP code </div> </div> </div>		<div style="border: 1px solid black; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">LABEL HERE</div> <div> Print your name above (first, initial, last) Present home address (number, street, and apt. no.). (If you have a P.O. box, see back.) City, town, or post office, state, and ZIP code </div> </div> </div>	
Please read the instructions on the back of this form. Also, see page 13 of the booklet for a helpful checklist.		Yes No		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
Presidential Election Campaign Fund		Do you want \$1 to go to this fund?		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> </div>	
Report your income		1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).)		1 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
Attach Copy B of Form(s) W-2 here		2 Taxable interest income of \$400 or less. If the total is more than \$400, you cannot use Form 1040EZ.		2 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
Note: You must check Yes or No.		3 Add line 1 and line 2. This is your adjusted gross income.		3 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
		4 Can your parents or someone else claim you on their return?		4 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
		<input type="checkbox"/> Yes. Do worksheet on back; enter amount from line E here. <input type="checkbox"/> No. Enter 3,000 as your standard deduction.		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
		5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0.		5 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
		6 If you checked the "Yes" box on line 4, enter 0. If you checked the "No" box on line 4, enter 1,950. This is your personal exemption.		6 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
		7 Subtract line 6 from line 5. If line 6 is larger than line 5, enter 0. This is your taxable income.		7 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
Figure your tax		8 Enter your Federal income tax withheld from Box 9 of your W-2 form(s).		8 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
		9 Use the single column in the tax table on pages 37-42 of the Form 1040A/1040EZ booklet to find the tax on the amount shown on line 7 above. Enter the amount of tax.		9 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
Refund or amount you owe		10 If line 8 is larger than line 9, subtract line 9 from line 8. Enter the amount of your refund.		10 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
Attach tax payment here		11 If line 9 is larger than line 8, subtract line 8 from line 9. Enter the amount you owe. Attach check or money order for the full amount, payable to "Internal Revenue Service."		11 <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
Sign your return		I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Dollars</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="margin-right: 5px;">Cents</div> </div>	
Your signature		Date			

図表7-1 Form1040A(1頁)

Form 1040A		Department of the Treasury — Internal Revenue Service U.S. Individual Income Tax Return		1988
Step 1 Label Use IRS label. Otherwise, please print or type.		<div style="float: right; font-size: small;">OMB No. 1545-0068</div> <div style="clear: both;"></div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Your first name and initial (if joint return, also give spouse's name and initial) _____ Last name _____ <hr/> Present home address (number, street, and apt. no.). (If you have a P.O. Box, see page 13 of the instructions.) _____ <hr/> City, town or post office, state, and ZIP code _____ </div> <div style="margin-top: 10px;"> Your social security no. _____ <hr/> Spouse's social security no. _____ </div> <div style="margin-top: 10px; font-size: x-small;"> For Privacy Act and Paperwork Reduction Act Notice, see page 3. </div>		
Step 2 Check your filing status <i>(Check only one)</i>		Presidential Election Campaign Fund Do you want \$1 to go to this fund? <input type="checkbox"/> Yes <input type="checkbox"/> No If joint return, does your spouse want \$1 to go to this fund? <input type="checkbox"/> Yes <input type="checkbox"/> No		
1 <input type="checkbox"/> Single (See if you can use Form 1040EZ.) 2 <input type="checkbox"/> Married filing joint return (even if only one had income) 3 <input type="checkbox"/> Married filing separate return. Enter spouse's social security number above and spouse's full name here. _____ 4 <input type="checkbox"/> Head of household (with qualifying person). (See page 15.) If the qualifying person is your child but not your dependent, enter this child's name here. _____ 5 <input type="checkbox"/> Qualifying widow(er) with dependent child (year spouse died > 19 ____). (See page 16.)		Note: Checking "Yes" will not change your tax or reduce your refund.		
Step 3 Figure your exemptions <i>(See page 16 of instructions.)</i>		6a <input type="checkbox"/> Yourself If someone (such as your parent) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 15b on page 2. 6b <input type="checkbox"/> Spouse		
c Dependents: 1. Name (first, initial, and last name) _____ 2. Check if under age 5 _____ 3. If age 5 or older, dependent's social security number _____ 4. Relationship _____ 5. No. of months lived in your house in 1988 _____ _____		No. of boxes checked on 6a and 6b _____ No. of your children under 19 who: <input type="radio"/> lived with you _____ <input type="radio"/> didn't live with you due to divorce or separation (see page 19) _____ No. of other dependents listed on 6c _____ Add numbers entered on lines above 		
Step 4 Your total income <i>Attach Copy B of Form(s) W-2 here.</i>		7 Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.) _____ 7 8a Taxable interest income (see page 22). (If over \$400, also complete and attach Schedule I, Part II.) _____ 8a b Tax-exempt interest income (see page 23). (DO NOT include on line 8a.) _____ 8b 9 Dividends. (If over \$400, also complete and attach Schedule 1, Part III.) _____ 9 10 Unemployment compensation (insurance) from Form(s) 1099-G. _____ 10 11 Add lines 7, 8a, 9, and 10. Enter the total. This is your total income . > 11		
Step 5 Figure your adjusted gross income		12a Your IRA deduction from applicable worksheet. Rules for IRAs begin on page 24. _____ 12a b Spouse's IRA deduction from applicable worksheet. Rules for IRAs begin on page 24. _____ 12b c Add lines 12a and 12b. Enter the total. These are your total adjustments . _____ 12c 13 Subtract line 12c from line 11. Enter the result. This is your adjusted gross income . (If this line is less than \$18,576 and a child lived with you, see "Earned Income Credit" (line 23b) on page 34 of instructions.) > 13		

図表 7-2 Form1040A (2 頁)

1988		Form 1040A		Page 2
Step 6 Figure your standard deduction,	14 Enter the amount from line 13.			14
exemption amount, and taxable income	15a Check if: <input type="checkbox"/> You were 65 or older <input type="checkbox"/> Blind <input type="checkbox"/> Spouse was 65 or older <input type="checkbox"/> Blind Enter number of boxes checked ▶ 15a			<input type="checkbox"/>
	b If someone (such as your parent) can claim you as a dependent, check here. ▶ 15b			<input type="checkbox"/>
	c If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 28 and check here. ▶ 15c			<input type="checkbox"/>
	16 Standard deduction. See pages 28-29 for the amount to enter.			16
	17 Subtract line 16 from line 14. Enter the result. (If line 16 is more than line 14, enter -0-.)			17
	18 Multiply \$1,950 by the total number of exemptions claimed on line 6e.			18
	19 Subtract line 18 from line 17. Enter the result. (If line 18 is more than line 17, enter -0-.) This is your taxable income .			▶ 19
Step 7 Figure your tax, credits, and payments (including advance EIC payments)	If You Want IRS To Figure Your Tax, See Page 29 of the Instructions. Caution: If you are under age 14 and have more than \$1,000 of investment income, check here. ▶ <input type="checkbox"/> Also see page 30 to see if you have to use Form 8615 to figure your tax.			
	20 Find the tax on the amount on line 19. Check if from: <input type="checkbox"/> Tax Table (pages 37-42) or <input type="checkbox"/> Form 8615			20
	21 Credit for child and dependent care expenses. Complete and attach Schedule 1, Part I.			21
	22 Subtract line 21 from line 20. Enter the result. (If line 21 is more than line 20, enter -0-.) This is your total tax .			▶ 22
	23a Total Federal income tax withheld—from Box 9 of your W-2 form(s). (If any is from Form(s) 1099, check here ▶ <input type="checkbox"/> .)			23a
	b Earned income credit, from the worksheet on page 35 of the instructions. Also see page 34.			23b
	24 Add lines 23a and 23b. Enter the total. These are your total payments .			▶ 24
Step 8 Figure your refund or amount you owe	25 If line 24 is more than line 22, subtract line 22 from line 24. Enter the result. This is the amount of your refund .			25
	26 If line 22 is more than line 24, subtract line 24 from line 22. Enter the result. This is the amount you owe . Attach check or money order for full amount payable to "Internal Revenue Service." Write your social security number, daytime phone number, and "1988 Form 1040A" on it.			26
Step 9 Sign your return	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
	Your signature	Date	Your occupation	
	X Spouse's signature (if joint return, both must sign)	Date	Spouse's occupation	
Paid preparer's use only	X Preparer's signature	Date	Preparer's social security no.	
	X Firm's name (or yours if self-employed)	Employer identification no.		
	Address and ZIP code			Check if self-employed <input type="checkbox"/>

図表 7-3 Form1040A (3 頁)

1988	Schedule 1 (Form 1040A)	OMB No. 1545-0085																																
Name(s) as shown on Form 1040A		Your social security number																																
<p>You MUST complete and attach Schedule 1 to Form 1040A only if you:</p> <ul style="list-style-type: none"> ○ Claim the credit for child and dependent care expenses (complete Part I) ○ Have over \$400 of taxable interest income (complete Part II) ○ Have over \$400 of dividend income (complete Part III) 																																		
Part I	<p>Credit for child and dependent care expenses (see page 30 of the instructions) Complete this part to figure the amount of credit you can take on Form 1040A, line 21. Attach Schedule 1 to Form 1040A.</p> <p><i>Note: If you paid cash wages of \$50 or more in a calendar quarter to an individual for services performed in your home, you must file an employment tax return. Get Form 942 for details.</i></p> <p>1 Enter the number of qualifying persons who were cared for in 1988. You must have shared the same home with any person you claim. (See the instructions for the definition of a qualifying person.) 1</p> <hr/> <p>2 Enter the amount of qualified expenses you incurred and actually paid in 1988 for the care of the qualifying person. (See the instructions to find out which expenses qualify.) DO NOT enter more than \$2,400 (\$4,800 if you paid for the care of two or more qualifying persons). 2</p> <hr/> <p>3 a You must enter your earned income on line 3a (see page 32). 3a</p> <hr/> <p>b If you are married, filing a joint return for 1988, you must enter your spouse's earned income on line 3b. (If spouse is a full-time student or is disabled, see the instructions for the amount to enter on this line.) 3b</p> <hr/> <p>c If you are married, compare the amounts on lines 3a and 3b, and enter the smaller of the two amounts on line 3c. 3c</p> <hr/> <p>4 ○ If you were unmarried at the end of 1988, compare the amounts on lines 2 and 3a, and enter the smaller of the two amounts on line 4. ○ If you are married, filing a joint return for 1988, compare the amounts on lines 2 and 3c, and enter the smaller of the two amounts on line 4. 4</p> <hr/> <p>5 Enter the decimal amount from the table below that applies to the amount on Form 1040A, line 14.</p> <table style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="text-align: left; font-size: small;">If line 14 is:</th> <th style="text-align: right; font-size: small;">Decimal amount is:</th> <th style="text-align: left; font-size: small;">If line 14 is:</th> <th style="text-align: right; font-size: small;">Decimal amount is:</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; font-size: small;">But not Over— over—</td> <td></td> <td style="text-align: center; font-size: small;">But not Over— over—</td> <td></td> </tr> <tr> <td style="text-align: center; font-size: small;">\$0—10,000</td> <td style="text-align: right; font-size: small;">.30</td> <td style="text-align: center; font-size: small;">\$20,000—22,000</td> <td style="text-align: right; font-size: small;">.24</td> </tr> <tr> <td style="text-align: center; font-size: small;">10,000—12,000</td> <td style="text-align: right; font-size: small;">.29</td> <td style="text-align: center; font-size: small;">22,000—24,000</td> <td style="text-align: right; font-size: small;">.23</td> </tr> <tr> <td style="text-align: center; font-size: small;">12,000—14,000</td> <td style="text-align: right; font-size: small;">.28</td> <td style="text-align: center; font-size: small;">24,000—26,000</td> <td style="text-align: right; font-size: small;">.22</td> </tr> <tr> <td style="text-align: center; font-size: small;">14,000—16,000</td> <td style="text-align: right; font-size: small;">.27</td> <td style="text-align: center; font-size: small;">26,000—28,000</td> <td style="text-align: right; font-size: small;">.21</td> </tr> <tr> <td style="text-align: center; font-size: small;">16,000—18,000</td> <td style="text-align: right; font-size: small;">.26</td> <td style="text-align: center; font-size: small;">28,000</td> <td style="text-align: right; font-size: small;">.20</td> </tr> <tr> <td style="text-align: center; font-size: small;">18,000—20,000</td> <td style="text-align: right; font-size: small;">.25</td> <td></td> <td></td> </tr> </tbody> </table> <hr/> <p style="text-align: right; margin-right: 50px;">5 x</p> <hr/> <p>6 Multiply the amount on line 4 by the decimal amount on line 5. Enter the result here and on Form 1040A, line 21. 6 =</p>		If line 14 is:	Decimal amount is:	If line 14 is:	Decimal amount is:	But not Over— over—		But not Over— over—		\$0—10,000	.30	\$20,000—22,000	.24	10,000—12,000	.29	22,000—24,000	.23	12,000—14,000	.28	24,000—26,000	.22	14,000—16,000	.27	26,000—28,000	.21	16,000—18,000	.26	28,000	.20	18,000—20,000	.25		
If line 14 is:	Decimal amount is:	If line 14 is:	Decimal amount is:																															
But not Over— over—		But not Over— over—																																
\$0—10,000	.30	\$20,000—22,000	.24																															
10,000—12,000	.29	22,000—24,000	.23																															
12,000—14,000	.28	24,000—26,000	.22																															
14,000—16,000	.27	26,000—28,000	.21																															
16,000—18,000	.26	28,000	.20																															
18,000—20,000	.25																																	

図表 7-4 Form1040A (4 頁)

1988 Schedule 1 (Form 1040A)

OMB No. 1545-0085

Name(s) as shown on Form 1040A. (Do not complete if shown on other side.)

Your social security number

Part II

Interest Income (see page 22 of the instructions)

Complete this part and attach Schedule 1 to Form 1040A if you received over \$400 in taxable interest. Even if you are not required to complete this part, you must report all interest on Form 1040A.

Note: If you received a Form 1099-INT or Form 1099-OID from a brokerage firm, enter the firm's name and the total interest shown on that form.

[illegible]

2 Add amounts on line 1. Enter the total here and on Form 1040A, line 8a. **2**

Part III

Dividend income (see page 23 of the instructions)

Complete this part and attach Schedule 1 to Form 1040A if you received over \$400 in dividends.

Even if you are not required to complete this part, you must report all taxable dividends on Form 1040A.

Note: If you received a Form 1099-DIV from a brokerage firm, enter the firm's name and the total dividends shown on that form.

[illegible]

2 Add amounts on line 1. Enter the total here and on Form 1040A, line 9. **2**

図表 8-1 Form1040 (表)

Form 1040		Department of the Treasury—Internal Revenue Service		1988 (1)																																																																			
U.S. Individual Income Tax Return																																																																							
For the year Jan.-Dec. 31, 1988, or other tax year beginning _____, 1988, ending _____		OMB No. 1545-0074		19																																																																			
Your first name and initial (if joint return, also give spouse's name and initial)		Last name		Your social security number																																																																			
Present home address (number, street, and apt. no. or rural route), (If a P.O. Box, see page 6 of Instructions.)				Spouse's social security number																																																																			
City, town or post office, state, and ZIP code				For Privacy Act and Paperwork Reduction Act Notice, see Instructions.																																																																			
Label Use IRS label. Otherwise, please print or type.																																																																							
Presidential Election Campaign		Do you want \$1 to go to this fund? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If joint return, does your spouse want \$1 to go to this fund? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Note: Checking "Yes" will not change your tax or reduce your refund.																																																																			
Filing Status Check only one box.		1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married filing joint return (even if only one had income) 3 <input type="checkbox"/> Married filing separate return. Enter spouse's social security no. above and full name here. 4 <input type="checkbox"/> Head of household (with qualifying person). (See page 7 of Instructions.) If the qualifying person is your child but not your dependent, enter child's name here. 5 <input type="checkbox"/> Qualifying widow(er) with dependent child (year spouse died > 19). (See page 7 of Instructions.)																																																																					
Exemptions (See Instructions on page 8.)		6a <input type="checkbox"/> Yourself If someone (such as your parent) can claim you as a dependent, do not check box 6a. But be sure to check the box on line 33b on page 2. b <input type="checkbox"/> Spouse																																																																					
If more than 6 dependents, see Instructions on page 8.		<table border="1"> <thead> <tr> <th>c Dependents:</th> <th>(2) Check if under age 5</th> <th>(3) If age 5 or older, dependent's social security number</th> <th>(4) Relationship</th> <th>(5) No. of months lived in your home in 1988</th> <th>No. of boxes checked on 6a and 6b</th> </tr> </thead> <tbody> <tr> <td>(1) Name (first, initial, and last name)</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				c Dependents:	(2) Check if under age 5	(3) If age 5 or older, dependent's social security number	(4) Relationship	(5) No. of months lived in your home in 1988	No. of boxes checked on 6a and 6b	(1) Name (first, initial, and last name)																																																											
c Dependents:	(2) Check if under age 5	(3) If age 5 or older, dependent's social security number	(4) Relationship	(5) No. of months lived in your home in 1988	No. of boxes checked on 6a and 6b																																																																		
(1) Name (first, initial, and last name)																																																																							
		No. of children on 6c who: <input type="checkbox"/> lived with you <input type="checkbox"/> didn't live with you due to divorce or separation No. of other dependents listed on 6c																																																																					
		d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here <input type="checkbox"/> e Total number of exemptions claimed.																																																																					
Income Please attach Copy B of your Forms W-2, W-2G, and W-2P here. If you do not have a W-2, see page 6 of Instructions.		<table border="1"> <tbody> <tr> <td>7 Wages, salaries, tips, etc. (attach Form(s) W-2)</td> <td>7</td> <td></td> </tr> <tr> <td>8a Taxable interest income (also attach Schedule B if over \$400)</td> <td>8a</td> <td></td> </tr> <tr> <td>b Tax-exempt interest income (see page 11). DON'T include on line 8a.</td> <td>8b</td> <td></td> </tr> <tr> <td>9 Dividend income (also attach Schedule B if over \$400)</td> <td>9</td> <td></td> </tr> <tr> <td>10 Taxable refunds of state and local income taxes, if any, from worksheet on page 11 of Instructions</td> <td>10</td> <td></td> </tr> <tr> <td>11 Alimony received</td> <td>11</td> <td></td> </tr> <tr> <td>12 Business income or (loss) (attach Schedule C)</td> <td>12</td> <td></td> </tr> <tr> <td>13 Capital gain or (loss) (attach Schedule D)</td> <td>13</td> <td></td> </tr> <tr> <td>14 Capital gain distributions not reported on line 13 (see page 11)</td> <td>14</td> <td></td> </tr> <tr> <td>15 Other gains or (losses) (attach Form 4797)</td> <td>15</td> <td></td> </tr> <tr> <td>16a Total IRA distributions</td> <td>16a</td> <td></td> </tr> <tr> <td>16b Taxable amount (see page 11)</td> <td>16b</td> <td></td> </tr> <tr> <td>17a Total pensions and annuities</td> <td>17a</td> <td></td> </tr> <tr> <td>17b Taxable amount (see page 12)</td> <td>17b</td> <td></td> </tr> <tr> <td>18 Rents, royalties, partnerships, estates, trusts, etc. (attach Schedule E)</td> <td>18</td> <td></td> </tr> <tr> <td>19 Farm income or (loss) (attach Schedule F)</td> <td>19</td> <td></td> </tr> <tr> <td>20 Unemployment compensation (insurance) (see page 13)</td> <td>20</td> <td></td> </tr> <tr> <td>21a Social security benefits (see page 13)</td> <td>21a</td> <td></td> </tr> <tr> <td>b Taxable amount, if any, from the worksheet on page 13</td> <td>21b</td> <td></td> </tr> <tr> <td>22 Other income (list type and amount—see page 13)</td> <td>22</td> <td></td> </tr> <tr> <td>23 Add the amounts shown in the far right column for lines 7 through 22. This is your total income</td> <td>23</td> <td></td> </tr> </tbody> </table>				7 Wages, salaries, tips, etc. (attach Form(s) W-2)	7		8a Taxable interest income (also attach Schedule B if over \$400)	8a		b Tax-exempt interest income (see page 11). DON'T include on line 8a.	8b		9 Dividend income (also attach Schedule B if over \$400)	9		10 Taxable refunds of state and local income taxes, if any, from worksheet on page 11 of Instructions	10		11 Alimony received	11		12 Business income or (loss) (attach Schedule C)	12		13 Capital gain or (loss) (attach Schedule D)	13		14 Capital gain distributions not reported on line 13 (see page 11)	14		15 Other gains or (losses) (attach Form 4797)	15		16a Total IRA distributions	16a		16b Taxable amount (see page 11)	16b		17a Total pensions and annuities	17a		17b Taxable amount (see page 12)	17b		18 Rents, royalties, partnerships, estates, trusts, etc. (attach Schedule E)	18		19 Farm income or (loss) (attach Schedule F)	19		20 Unemployment compensation (insurance) (see page 13)	20		21a Social security benefits (see page 13)	21a		b Taxable amount, if any, from the worksheet on page 13	21b		22 Other income (list type and amount—see page 13)	22		23 Add the amounts shown in the far right column for lines 7 through 22. This is your total income	23				
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Adjusted Gross Income		31 Subtract line 30 from line 23. This is your adjusted gross income. If this line is less than \$18,576 and a child lived with you, see "Earned Income Credit" (line 56) on page 19 of the Instructions. If you want IRS to figure your tax, see page 16 of the Instructions																																																																					

図表 8-2 Form1040 (裏)

Form 1040 (1988)		Page 2
Tax Computation	32 Amount from line 31 (adjusted gross income)	32
	33a Check if: <input type="checkbox"/> You were 65 or older <input type="checkbox"/> Blind; <input type="checkbox"/> Spouse was 65 or older <input type="checkbox"/> Blind. Add the number of boxes checked and enter the total here	33a
	b If someone (such as your parent) can claim you as a dependent, check here	33b
	c If you are married filing a separate return and your spouse itemizes deductions, or you are a dual-status alien, see page 16 and check here	33c
	34 Enter the larger of: • Your standard deduction (from page 17 of the instructions), OR • Your itemized deductions (from Schedule A, line 26). If you itemize, attach Schedule A and check here <input type="checkbox"/>	34
	35 Subtract line 34 from line 32. Enter the result here	35
	36 Multiply \$1,950 by the total number of exemptions claimed on line 6e	36
	37 Taxable income. Subtract line 36 from line 35. Enter the result (if less than zero, enter zero)	37
	Caution: If under age 14 and you have more than \$1,000 of investment income, check here <input type="checkbox"/> and see page 17 to see if you have to use Form 8615 to figure your tax.	
	38 Enter tax. Check if from: <input type="checkbox"/> Tax Table, <input type="checkbox"/> Tax Rate Schedules, or <input type="checkbox"/> Form 8615	38
39 Additional taxes (see page 17). Check if from: <input type="checkbox"/> Form 4970 <input type="checkbox"/> Form 4972	39	
40 Add lines 38 and 39. Enter the total	40	
Credits (See Instructions on page 18.)	41 Credit for child and dependent care expenses (attach Form 2441)	41
	42 Credit for the elderly or the disabled (attach Schedule R)	42
	43 Foreign tax credit (attach Form 1116)	43
	44 General business credit. Check if from: <input type="checkbox"/> Form 3800 or <input type="checkbox"/> Form (specify)	44
	45 Credit for prior year minimum tax (attach Form 8801)	45
	46 Add lines 41 through 45. Enter the total	46
Other Taxes (Including Advance EIC Payments)	47 Subtract line 46 from line 40. Enter the result (if less than zero, enter zero)	47
	48 Self-employment tax (attach Schedule SE)	48
	49 Alternative minimum tax (attach Form 6251)	49
	50 Recapture taxes (see page 18). Check if from: <input type="checkbox"/> Form 4255 <input type="checkbox"/> Form 8611	50
	51 Social security tax on tip income not reported to employer (attach Form 4137)	51
	52 Tax on an IRA or a qualified retirement plan (attach Form 5329)	52
53 Add lines 47 through 52. This is your total tax	53	
Payments Attach Forms W-2, W-2G, and W-2P to front.	54 Federal income tax withheld (If any is from Form(s) 1099, check <input type="checkbox"/>)	54
	55 1988 estimated tax payments and amount applied from 1987 return	55
	56 Earned income credit (see page 19)	56
	57 Amount paid with Form 4868 (extension request)	57
	58 Excess social security tax and RRTA tax withheld (see page 20)	58
	59 Credit for Federal tax on fuels (attach Form 4136)	59
	60 Regulated investment company credit (attach Form 2439)	60
61 Add lines 54 through 60. These are your total payments	61	
Refund or Amount You Owe	62 If line 61 is larger than line 53, enter amount OVERPAID	62
	63 Amount of line 62 to be REFUNDED TO YOU	63
	64 Amount of line 62 to be applied to your 1989 estimated tax	64
	65 If line 53 is larger than line 61, enter AMOUNT YOU OWE . Attach check or money order for full amount payable to "Internal Revenue Service." Write your social security number, daytime phone number, and "1988 Form 1040" on it. Check <input type="checkbox"/> if Form 2210 (2210F) is attached. See page 21. Penalty: \$	65
Please Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.	
	Your signature Date Your occupation	
Paid Preparer's Use Only	Spouse's signature (if joint return, BOTH must sign) Date Spouse's occupation	
	Preparer's signature Date Check if self-employed <input type="checkbox"/> Preparer's social security no.	
	Firm's name (or yours if self-employed) and address E.I. No.	
	ZIP code	

以降において、個人の所得税の確定申告書のヒナ型を紹介しておく。この1040の様式には「Form 1040 EZ」, 「Form 1040 A」そして「Form 1040」の3種類がある。(図表6)は、「Form 1040 EZ」で独身者や65歳以下で扶養がなく所得が50,000ドル(利子は400ドル)以下の人——例えば学生——に適用される簡易確定申告書である。(図表7-1～7-4)は「Form 1040 A」で「Form 1040 EZ」同様、いわゆる低額所得者用の簡易申告書であり、「Form 1040 EZ」と異なり年齢制限や利子の所得制限等の規制が緩和されより幅広い低額所得者に適用される。そして、(図表8-1, 8-2)の「Form 1040」は個人の確定申告書の基本である。ここに、連邦個人所得税の全ての基本構造が示されているので注目したい。

このような確定申告書を提出しなければならない人は次のように定められている。⁽⁹⁾

申告形態 (Filing Status)	総所得 (Gross Income)
独身 (Single)	
65 歳以下 (Under 65)	4,950 ドル以上
65 歳以上 (65 or older)	5,700 ドル以上
合算申告夫婦 (Married Filing Joint Return)	
夫婦共 65 歳以下 (Both spouse under 65)	8,900 ドル以上
配偶者 1 人が 65 歳以上 (One spouse 65 or older)	9,500 ドル以上
夫婦共 65 歳以上 (Both spouses 65 or older)	10,100 ドル以上
別居又は死別した夫婦 (Not living with spouse at end of year (or on date spouse died))	1,950 ドル以上
分離申告夫婦 (Married Filing Separate Return)	1,950 ドル以上
家計維持責任者 (Head of Household)	
65 歳以下 (Under 65)	6,350 ドル以上
65 歳以上 (65 or older)	7,100 ドル以上
生存配偶者 (Qualifying Widow(er))	

65 歳以下 (Under 65)	6,950 ドル以上
65 歳以上 (65 or older)	7,550 ドル以上

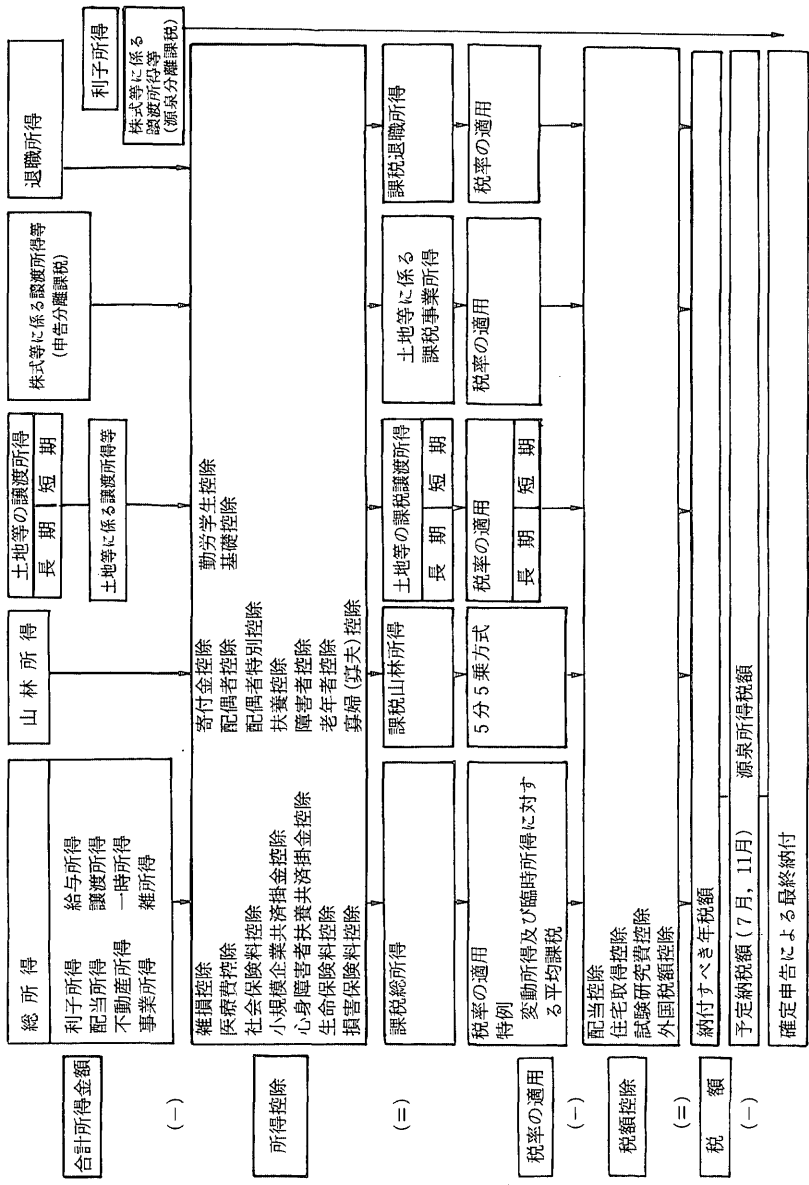
3 課税所得算定の基本構造

(1) 課税所得の算定方式 (Tax Formula)

「Form 1040」を前提に課税所得の基本算定方式を示すと次のようになる。

課税標準の算定方式 (Basic U. S. Tax Formula)	
所得合計 (Income)	\$ × × ×
〔控除〕 所得不算入額 (Exclusions)	<u>(× × ×)</u>
総所得 (Gross Income)	\$ × × ×
〔控除〕 調整総所得前控除 (Deductions for Adjusted Gross Income)	<u>(× × ×)</u>
調整総所得 (Adjusted Gross Income)	\$ × × ×
〔控除〕 (a)個別項目控除と(b)標準基礎控除 のいずれか大きい方の額 (The greater of (a) Total itemized deductions, or (b) Standard deduction)	<u>(× × ×)</u>
〔控除〕 人的(基礎)・扶養控除 (人数 × \$ 2,000) (Personal and dependency exemptions— number of exemptions × \$ 2,000 in 1989)	<u>(× × ×)</u>
課税所得 (Taxable Income)	\$ × × ×
税 率 (Tax Rates)	<u>× × %</u>

(図表9) わが国の申告所得税の計算



税 額 (Tax Liability)	\$ × × ×
〔控除〕 税額控除 (Tax Credits)	(× × ×)
納付税額 (Net Tax Liability)	<u>\$ × × ×</u>

これを我が国の所得税の計算方式と比較して示してみる⁽¹⁰⁾ (図表 9 参照)。

(2) 総所得 (Gross Income) の概念

「内国歳入法」第 61 条 (a) において、総所得は次のように概念規定されている。

“Except as otherwise provided in this subtitle, gross income means all income from whatever source derived.”

(総所得とは、本法で特に所得不算入とされるものを除き、その発生する源泉を問わず、全ての所得をいう。)

そして同条では引き続き 15 項目の所得に該当するものを例示列挙している。

- (1) Compensation for services, including fees, commissions, fringe benefits, and similar items; (報酬, 手数料, 付加給付等サービス活動に対する報償)
- (2) Gross income derived from business; (事業活動から生じる総所得)
- (3) Gains derived from dealings in property; (財産処分に伴う資産売却益)
- (4) Interest; (受取利息)
- (5) Rents; (賃貸料収入)
- (6) Royalties; (著作権使用料収入)
- (7) Dividends; (配当金)
- (8) Alimony and separate maintenance payment; (別居又は離婚による扶助料, 別居手当)
- (9) Annuities; (年金)

- (10) Income from life insurance and endowment contracts; (生命保険や遺贈契約による所得)
- (11) Pensions; (恩給)
- (12) Income from discharge of indebtedness; (債務免除による所得)
- (13) Distributive share of partnership gross income; (パートナーシップからの分配金)
- (14) Income in respect of a decedent; (被相続人としての所得) and
- (15) Income from an interest in an estate or trust. (遺産や信託の財産からの所得)

我が国の所得税は 10 種類の所得 (利子所得, 配当所得, 不動産所得, 事業所得, 給与所得, 譲渡所得, 一時所得, 雑所得, 山林所得, 退職所得) とそれぞれの種類の所得の金額の計算方法や控除経費が示されている。日本, アメリカ双方に共通する所得概念の特徴は, 基本的には資産の純増加による実現利益が所得認識の基本にあることであり, その種類も本質的な相違はないと思われる。

(3) 所得不算入項目 (Exclusions)

「内国歳入法」第 61 条(a)の所得の概念の規定でいわゆる所得不算入とされるものには次のものがある。

- Sec. 101. Certain death payments (死亡による給付)
- Sec. 102. Gift and inheritances (贈与と相続)
- Sec. 103. Interest on state and local bonds (公社債利子)
- Sec. 103A. Mortgage subsidy bonds (抵当公債券利子)
- Sec. 104. Compensation for injuries or sickness (傷害や病気に対する補償)
- Sec. 105. Amounts received under accident and health plan (病気や事故に対する保険金額)
- Sec. 106. Contributions by employer to accident and health plans (事業主が支出した事故や病気の保険)

- Sec. 107 Rental value of parsonages (牧師住居の賃貸料)
- Sec. 108 Income from discharge of indebtedness (債務免除益)
- Sec. 109 Improvements by lessee on lessor's property (賃借者が支払った賃借している物件の改良費)
- Sec. 110 Income taxes paid by lessee corporation (リース (借受) 法人が支払った所得税)
- Sec. 111 Recovery of tax benefit items (貸倒れ等の債権償却取立益)
- Sec. 112 Certain combat pay of members of the Armed Forces (軍人への戦時金)
- Sec. 113 Mustering-out payments for members of the Armed Forces (軍人への除隊金)
- Sec. 114 Sports programs conducted for the American National Red Cross (アメリカ赤十字が主催するスポーツ大会収入)
- Sec. 115 Income of States, municipalities, etc. (州や市の収入)
- Sec. 116 Partial exclusion of dividends received by individuals (repealed) (個人受取配当金の一部除外額)
- Sec. 117 Qualified scholarship (奨学金)
- Sec. 118 Contributions to the capital of a corporation (会社への資本出資金)
- Sec. 119 Meals or lodging furnished for the convenience of employer (事業主の都合で用意された食事や住居額)
- Sec. 120 Amounts received under qualified group legal services plans (専門家による法律サービスからの受領額)
- Sec. 121 One-time exclusion of gain from sale of principal residence by individual who has attained age 55 (55 歳以上の人が主生活住居を売却した場合の 1 回限りの売却益不算入)
- Sec. 122 Certain reduced uniformed services retirement pay (定年縮小に伴う退職金)
- Sec. 123 Amounts received under insurance contracts for certain living expenses (生活費用のための保険受領額)

- Sec. 124 Qualified transportation provided by employer (事業主により支払われた交通費)
- Sec. 125 Cafeteria plans (食堂設備制度)
- Sec. 126 Certain cost-sharing payments (原価配分支払額)
- Sec. 127 Educational assistance programs (教育費補助費用)
- Sec. 128 Interest on certain savings certificates (短期公債の利子)
- Sec. 129 Dependent Care Assistance programs (扶養者介護援助額)
- Sec. 130 Certain personal injury liability assignments (個人の損害債務負担金)
- Sec. 131 Certain foster care payments (養育費支給額)
- Sec. 132 Certain fringe benefits (労働者の付加給付金)
- Sec. 133 Interest on certain loans used to acquire employer securities (事業主保証用の借入利子)
- Sec. 134 Certain military benefits (軍人給付金)

このような項目は、かつて憲法の所得論争や内国歳入法の所得概念の裁判から総所得の不算入項目となったものや、政策上法律で明記されているもの、そして社会慣行上所得といえない項目などから成り立っている。年間の所得収入合計からこれらの所得不算入項目のそれぞれの額を差し引くことによって総所得をまず算定することになる。

1986年の内国歳入法 (TRA) では税率が引き下げられたものの、低税率段階ではあるが、課税対象額が拡大された。まず、第1は上記の所得不算入項目の減少措置である。1つの例として、1986年以前は失業保険 (unemployment compensation) の給付金は調整総所得のある額を超えた時のみ課税対象とされていたが、1986年以降は全ての給付額が所得に算入されることになった。このように課税対象として拡大されたその他の項目には一部分ではあるが奨学金や特待生補助金、さらに宗教活動、慈善活動、学術活動の成果に対する賞金などがあげられる(これらのものでも公的機関に寄付したものは除かれる)。第2の課税対象額の拡大は、次号で述べる所得控除項目の減少である。

これらの説税対象の拡大は、今後大きな1つの政策上の改正論点になると思

われる。次号においては、調整総所得前控除、調整総所得、個別項目控除、標準基礎控除、人的(基礎)・扶養控除、課税所得、税率、税額、税額控除、納付税額について述べ、アメリカ連邦個人所得税の基本構造とその特徴を日本の所得税と比較をしながら論述していくことにする。(続く)

(1989年10月27日)

〔注〕

- (1) 本庄 資著『アメリカ税制ハンドブック』(東洋経済社)昭和62年、i頁。
- (2) R. M. Sommerfeld, H. M. Anderson, H. R. Brock, S. A. Madeo, V. Milliron, *An Introduction to Taxation*, (Harcourt Brace Jovanovich, Publishers, 1988), pp. 1-19.
- (3) 渡邊博史編『改正税法のすべて——平成元年版——』(日本税務協会)平成元年, 188頁, 208頁。
- (4) 小森瞭一稿「アメリカ所得税入門講座——U. S. 連邦所得税と税務行政」『税理』Vol. 28, No. 8, 22-23頁。
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