

【刘哲伟专栏】财富再分配的预算案，谁是最大受惠者？



刘哲伟

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THE MALAYSIAN INSIGHT
Seth Akmal

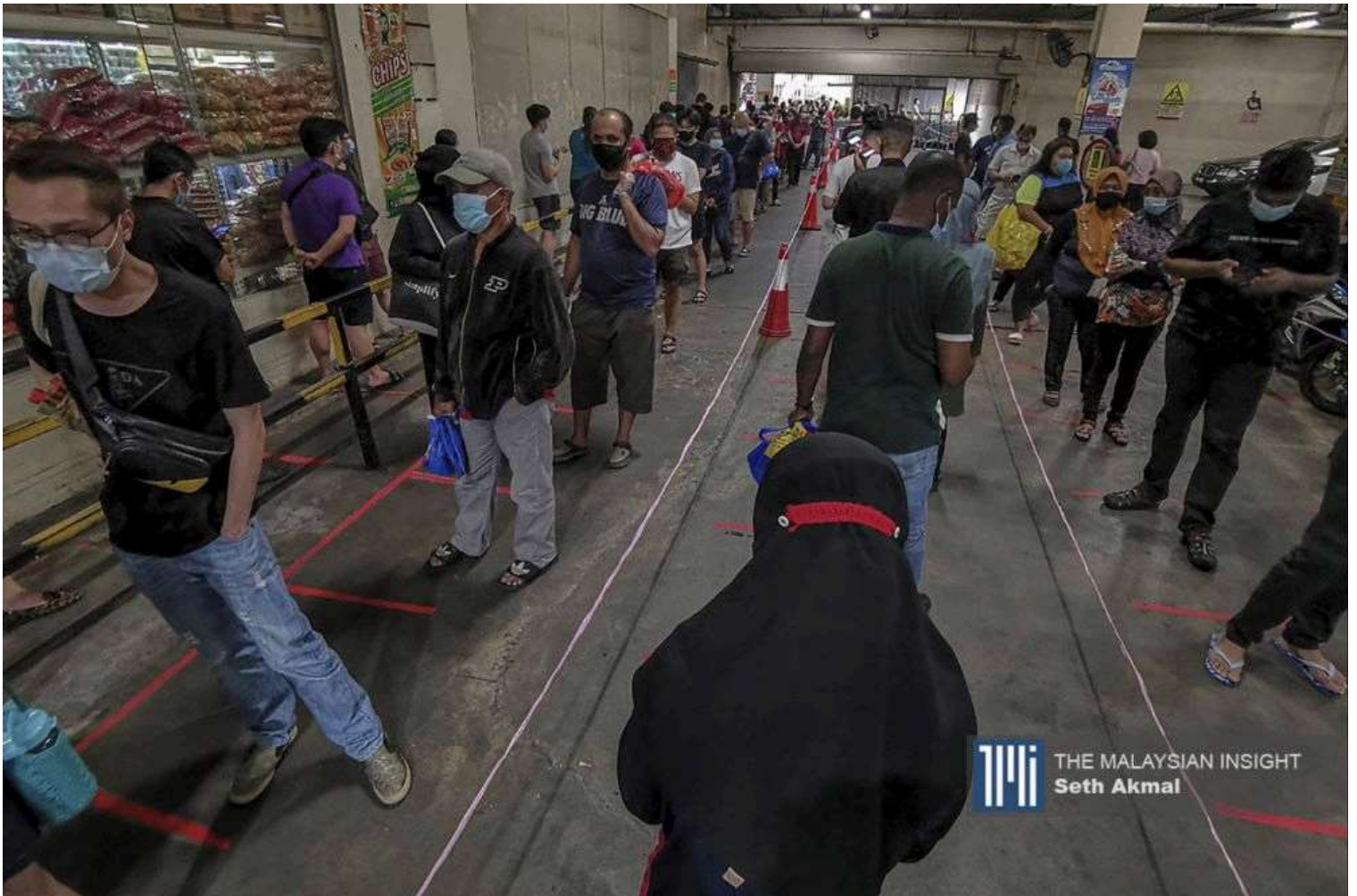
首相兼财长安华上周五宣布的2023年财政预算案，拨款总额达3881亿令吉。（档案照：透视大马）

此次重新提呈预算案与前几年类似，着重于B40低收入群体，M40中等收入群体受惠少之又少，T20高收入群体必须付出更多。当然，这是的分配是很主观的。如果你是B40，当然会认同自己应该得到更多的帮助，如果你是来自M40，你会觉得自己在预算案中没有得到太多好处，T20会质问为什么再次牺牲来补贴低收入群。

预算案设涉及范围广泛，我就挑几个课题来讨论。

第一个课题是BERNAS将扩大其进口净利润的30%与稻农分享。这确实是好政策，也符合安华的理念，即不希望包庇大企业而牺牲弱势者的利益。

其次，在所得税结构方面，M40获得减税是好事，然而现实中的好处并不多。假设你的应税收入达到10万令吉上限，实际上只能从减免中节省1300令吉。别忘了，这是最高的假设，而如果你的应税收入没有达到10万令吉，意味着你不能享受最大的好处。



2023年财政预算案的主题是“发展昌明大马”，增加T20高收入群体税务来补贴中等及低收入群体，通过针对性津贴及减税协助目标群体。（档案照：透视大马）

简单来说，你在2022课税年和2023课税年所付的所得税差额少于1300令吉。对于M40来说，并不是他们所追求的。虽然如此，在短期内，可能对M40来说好处不多，但从长远来看还是有一定好处，因为减少税率后，政府也很难再提高税率，尤其是M40中的收入较低的群体，毕竟要增加M40低收入群的税收，对政府来说也会带来负面影响。

相反的，对于M40群体，应该更注重较现实的问题。这几个月来，频频的加息已经影响到利率，导致分期付款额也增加。这实际上是M40群体希望政府可以协助解决的问题。正如我常说，他们并非没钱，所以不需要政府直接提供金钱援助，然而，碍于各种约束，例如贷款，公积金无法提出等等，他们的钱无法使用。

最后说说T20群体，当然没有人喜欢多给税，但这一群体是否关心所得税增加，奢侈品税还有其他税务增加他们的负担呢？我没有太多T20群的朋友，所以我不太清楚。但对于一个福利国的政府，或想拟定左翼或中左翼政策的政府，有钱人往往都是被牺牲的对象。无论是否同意，要负担以上的拨款，那政府肯定要找更多收入来源。

我接着要说的另一个课题是公务员加薪的要求。我必须声明，我也是受益者之一。即便如此，我也同意政府的观点，即2023年的预算还不是为公务员加薪的时候，因为工资调整和修订，都可能进一步提高政府的支出。

但无论如何，钱不够永远都是政府需要研究的问题，而任何政府都不可能有多余的收入来提高公务员的收入。任何政府需要做的是面对，而不是推辞。就像大多数老板一样，不会嫌利润多而尽量给员工多一点花红，毕竟没人会赚钱多。同样的，也会有少数老板因珍惜员工的付出，而想尽办法回报员工，而非以不够钱来推辞。



作者认为，2023年可以是一个应该被体谅的年份，但是只要在时机成熟了，就必须再善待公务员。。（档案照：透视大马）

我想说的是，2023年可以是一个应该被体谅的年份，但是只要在时机成熟了，就必须再善待公务员。可惜的是，虽然今年做不到，但也没有给到公务员一个有信心的未来承诺。其实，政府现在可以起草一个长远计划，改善公务员的福利，以便塑造一个更迎合市场的薪酬计划。

距离上一次修订公务员薪资已经是很久以前的事，公务员一直在等待公平的薪酬计划。当然，在公务员体制外的人会觉得公务员不值得被善待，因为很多人都有不好的经历。对我个人而言，除了人为因素，例如懒惰，办事效率慢等等，很多时候是因官僚体制而引起。所以，我之前文章也写过，若要重整公务员体制，就必须先看官僚体制。

总之，在我看来，这份预算案没有太多的争议，或者不必要的开支，这也是好事。至于钱应该花在哪里，都是很主观，不同党派，意识形态，理财哲学都会有不同的意见。

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[Liu Zhewei Column] Who is the biggest beneficiary of the budget for wealth redistribution?



Liu Zhewei

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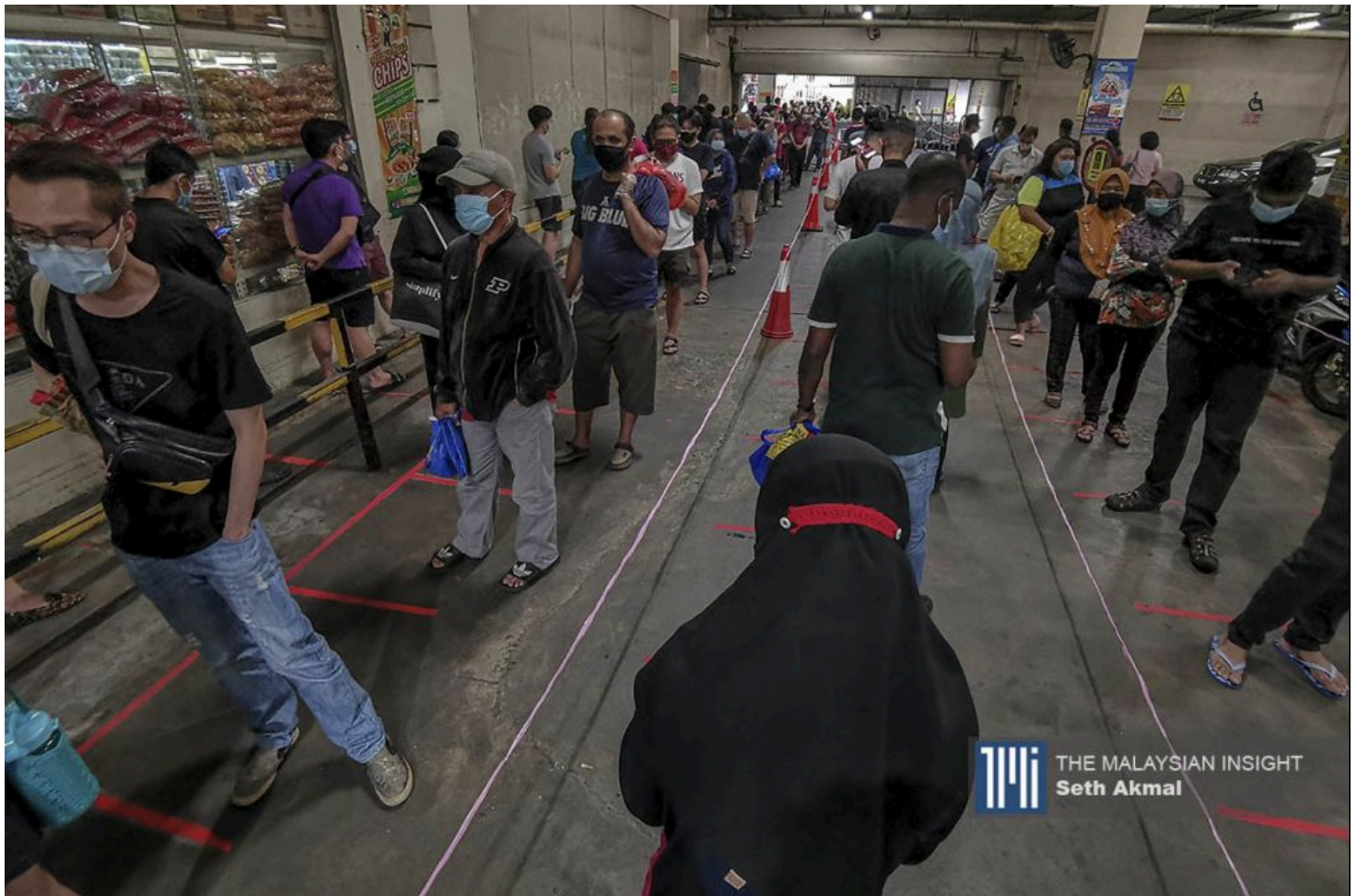
The 2023 budget announced by Prime Minister and Finance Minister Anwar last Friday has a total allocation of RM388.1 billion. (File photo: The Malaysian Insight)


This re-submitted budget is similar to previous years in that it focuses on the B40 low-income group, while the M40 middle-income group benefits very little, and the T20 high-income group must pay more. Of course, this allocation is very subjective. If you are from the B40, of course you will agree that you should get more help. If you are from the M40, you will feel that you did not get much benefit in the budget. The T20 will question why it is sacrificed again to subsidize low-income groups.

The budget covers a wide range of topics, so I will select a few topics for discussion.

The first issue is that BERNAS will expand 30% of its net import profits to share with rice farmers. This is indeed a good policy, and it is also in line with Anwar's philosophy, which is that he does not want to shield big companies at the expense of the interests of the weak.

Secondly, in terms of income tax structure, it is a good thing that M40 gets tax reduction, but in reality the benefits are not many. Assuming your taxable income reaches the limit of RM100,000, you will actually only save RM1,300 from the deduction. Don't forget, this is the highest assumption, and if your taxable income does not reach RM100,000, it means you cannot enjoy the maximum benefit.



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The theme of the 2023 Budget is "Developing a Prosperous Malaysia", increasing taxes on the T20 high-income group to subsidize middle- and low-income groups, and assisting target groups through targeted subsidies and tax cuts. (File photo: The Malaysian Insight)

To put it simply, the difference in income tax you pay between the year of assessment 2022 and the year of assessment 2023 is less than RM1,300. For the M40, it is not what they are pursuing. Even so, in the short term, there may not be much benefit to the M40, but in the long term there are still some benefits, because after reducing the tax rate, it will be difficult for the government to increase the tax rate, especially for the lower-income groups in the M40. After all, increasing taxes on the M40 low-income group will also have a negative impact on the government.

On the contrary, for the M40 group, we should pay more attention to more realistic issues. Frequent interest rate hikes in the past few months have affected interest rates, resulting in an increase in installment payments. This is actually a problem that the M40 group hopes the government can help solve. As I often say, they are not without money, so they do not need direct financial assistance from the government. However, due to various constraints, such as loans, provident fund withdrawals, etc., their money cannot be used.

Finally, let's talk about the T20 group. Of course, no one likes to pay more taxes, but does this group care about the increase in income tax, luxury goods tax and other taxes that increase their burden? I don't have many friends in the T20 group, so I don't really know. But for a welfare state government, or a government that wants to formulate left-wing or center-left policies, wealthy people are often the victims. Regardless of whether you agree or not, if you want to afford the above allocation, the government will definitely need to find more sources of revenue.

Another topic I will talk about next is the demand for a salary increase for civil servants. I must say that I am also one of the beneficiaries. Even so, I agree with the government's view that the 2023 budget is not the time to raise salaries for civil servants, because salary adjustments and revisions may further increase government expenditures.

But no matter what, insufficient money is always a problem that the government needs to study, and no government can have excess revenue to increase the income of civil servants. What any government needs to do is face it, not refuse it. Just like most bosses, they will not disdain too much profit and try to give more bonuses to their employees. After all, no one will dissatisfy too much money. Similarly, there will be a few bosses who cherish their employees' efforts and try their best to reward their employees instead of refusing because they don't have enough money.



The author believes that 2023 can be a year that should be treated with consideration, but as long as the time is ripe, civil servants must be treated well. . (File photo: The Malaysian Insight)

What I want to say is that 2023 can be a year that should be treated with consideration, but as long as the time is ripe, civil servants must be treated well. Unfortunately, although it cannot be done this year, it does not give civil servants a confident future commitment. In fact, the government can now draft a long-term plan to improve the welfare of civil servants in order to shape a salary plan that is more in line with the market.

It has been a long time since civil service salaries were last revised and civil servants have been waiting for a fair pay plan. Of course, people outside the civil service may feel that civil servants do not deserve to be treated well because many people have had bad experiences. For me personally, in addition to human factors, such as laziness, slow work efficiency, etc., it is often caused by the bureaucracy. Therefore, I have written in previous articles that if we want to restructure the civil service system, we must first look at the bureaucracy.

In short, in my opinion, this budget does not have too many controversies or unnecessary expenditures, which is also a good thing. As for where money should be spent, it's all very subjective, and different parties, ideologies, and financial philosophies will have different opinions.

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