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An Analysis On The Structure And Operation Of Social Security System

Abstract

It has been more than a century since the social security as an outcome of modern industry and civilization. This social security has developed into a relatively complete network of social security. For China who is actively promoting a marketengineering because it involves the reforming of the economic interests and relation between the State and the local governments and the individuals. China not only need to use the successful experiences in marketing engineering of other countries for reference, but also take the basic conditions of our country into account; not only establish new system, but also remove a historic burden; not only support it bravely, but also promote it carefully, for the purpose of establishing social security system as an operational "stabilizer" of China's market economy system. Therefore, the structural and operational study of a social security system is the subject of this paper.

This paper consists of the following 8 chapters:

Chapter 1 This chapter, from a viewpoint of history and positive theory, represents the social security system as an outcome selected by human, and describes how it was formed and changed in a multiple restriction and stimulative network.

The commercial insurance and social security originate from the following demand; when the various obstructions of human living in natural and social environment exceed the living ability the individuals has, the majority who does not meet with an accident will share the loss of the minority who meets with an accident al-

though they are in the same dangerous environment. This is a demand of using a financial definition to replace a natural and social underfintion. The origin of social security starts from the random widespreadness of economical risk and people's irrational supply and need for this common thing. The evolutionary process of social security system may be divided into the following 4 stages: (1) The Embryonic stage of social security system. The Poor Law has four—hundred year history. Appearance of the Poor Law not only caused much social disputation, but also produced many theories and policies about the law. It deeply represents a contradiction between the interest groups, which have been caused by the newly capitalist class using the power politics to establish the market during the period of the accumulation of original capital. The writer reveals the inner contradiction contained in the Poor Law and the history process of its collapse by distinguishing between the poor and needy features of the poor people in the Middle Ages and this stage, analyzes the inner contradiction of the labor theory formed by combining the economic and the mercantile politics during the stage, and the deep reason of its failure. (2) The initial stage of social security system. Through the description of the establishing process of social security system represented by German and the analysis of historical background of social crisis penetrating and class contradictions intensifying, the author concludes the passive and urgent need of this periodical social security system and all those systematical features derived therefrom. The writer tracks the "Economics of Welfare" written by Pigou and the "Theory of State Intervention" by Keynesian, which had an important effect on the social security policy of this stage. (3) The stage of establishing and completing the frame of social security system. There are great changes

in system functions. One is the starting point of the arrangement of principles. It has been transferred from relaxing the contradiction between the employee—employer to establishing a functional system of market economy. The other is the systematization of legislations. Government takes it as one of its functions; citizens may regard it as a kind of basic equity and interests or even a kind of social culture. During this period of time, changes of social security system were based on the rulers analyzing the situation after the Second World War, on the rulers planning the order after war. They carry out the combining of the social welfare with economical policy, the social stability with economical growth, social welfare with class cooperation, and the former was taken as a means of achieving the latter; the result of the latter was used to promote the former. It embodied a transformation trend of those western countries' from temporary measures to strategic principles. (4) The readjusting and reforming stage of social security system. Capitalistic economy went into stagflation and social security system faced a crisis. The writer has drawn the following problems which were caused by the system faced a crisis. The writer has drawn the following problems which were caused by the system itself; contradiction between the needs of social distribution and the ability of social financing; aging population the leading to the contradictions between distribution of wealth and creation of wealth; the perfectness of social security function and the tremendous and numerous structure of the social security function and the tremendous and numerous structure of the social security system. The above—mentioned contradictions enlightened us how to establish a social security system suitable for Chinese conditions during reforming of the economic system.

Chapter I In it, the author gives a definition the the systematic framework. systematic character and systematic function. Five system—characteristics having a commonality were drawn from the different forms of social security system to describe the main framework of social security system and the intension and extension of specific system arrangement.

The focal points of this chapter are to define the properties of two security items such as the social insurance and welfare and the social relief, and to derive the policy and conclusion of classification management from them.

Another focal point is, from a viewpoint of setablisning a marker economy system, th position a social security system within the 3 major functional systems of modern society, such as the power system, the control system, and the stabilization system. Social security as a main carrier of the stabilization system, plays a random adjusment, adaption and buffer role in the positive—effect integration part and negative—effect critical position of the comprehensive function. It's a step forward for people to generally regard social merely as an urgent method to lysis the dispute between labour and capital, a replace system for income, means to regulate social requirement and means to distribute once again the income.

Chapter II This chapter makes a multi—level and multi—dimensional definition and analysis of the internal structure and inter-relation of the important theories on Fair, Efficiency, and Property Right. The writer analyses the "Fair", and regards it as an unity of Justice and Equality. The "Justice" embodies a kind of attitude towards value and attitude towards rights—and—wrong; while "E-

quality" expresses a kind of people, things with the standard value that is generally acknowledged. The author thinks that the "Fair" has at least four connotations such as society, law, morality and economy. The "Fair" used in the sociology means that the gap between the social positions and economic incomes and consumption levels of social members is very small, not too great. Legally, the "Fair" means a symmetry of rights and opportunities of living and developing. Economically, the "Fair" contains the following 3 kinds of meanings; Fair of rules—and—regulations; Fair of income and distribution; Fair of compensation.

This paper makes a distinction between the efficiency of resource allocation and the efficiency of production technique and the X efficiency. They are 3 expressive forms of efficiency. Also, the paper distinguishes the definition of equity from the efficiency. The intension of "Equity" should be considered to be rights related to "Externalism". Therefore, the "Equity" is an analytical concept, not an abstract concept. For the relation between Fair and efficiency and Equity, this paper stresses that Fair of System should, first of all, make the system itself have efficiency. Its specific feature will be able to provide a set of rules and regulations about rights, duties, and obligations. Of them, the definition of Equity has a key significance and consists of two parts, the "definite or not" and the "suitable or not".

This paper analyzes not only the society, but also the ownership and right—of—use of social security fund and its effect on the efficiency of the fund using, also analyzes the reason of the lower efficiency produced possibly by unsuitable definition.

After the above—mentioned concepts and categories are defined, the replacement and complementary relation between Equal-

ty and Efficiency is further analyzed and proved. The realization form of the following is proved: Order of Equality and efficiency; Coordination of Equality and Efficiency; Equality—of—opportunity and Equalitarianism; Dynamic development of relationbetween Fair and Efficiency.

This paper considers that the relation between Fair and Efficiency is not a simple fnctional relation. It is a dialectical relation containing social relations. the both have a replace ability and a complementarity. They can help each other if the both work together well. Otherwise, they hurt each other.

Under general conditions, matching and combining of Fair and Efficiency should perform the principle of priority of Efficiency to promote "Fair" by using "Efficiency". According to the features of system designing, "Efficiency" should be taken as a starting point, and "Fair" should take "Efficiency" as an axis of its operation.

Re—structuring the mechanism of Fair and Efficiency in the social security system is a process of having a wide and deep intension. The core problem of the process is to re—define "Rights" and to re—adjust the corresponding interests. This is a political process of containing an interaction between the behavior subjects having different interests and relative force.

The direction, speed, form width, depth and time path of system changing depend wholly on the consistent degree of interests between behavior subjects, on the comparative relation of force between behavior subjects. Therefore, it is very hard for a reform measure to meet all the requirements. It is hard to establish a mechanism of Fair and Efficiency during a short period.

From the viewpoint of structuring a market economy system and suiting an operational law of market economy, Fair and Effi-

ciency should be compatible with each other and should coordinate each other in a social security system.

Chapter IV This chapter states the difference between Government and Market in trading objects, trading form, and trading target. In the field of social security, what role should government and market play? What selective standards to use during making such a selection? Does such a selection have a correspondence?

The paper considers that such selection in realistic life is practically made between an imperfect market behavior and an imperfect government behavior, and between different combinations of Government and market. Such selection is related to the direction and degree of the allocation and use of social security resource which are decided by Government and Market. Therefore, this paper further analyzes that government's original power in social security is lapse of market in the field of social security, or some of social targets are beyond the market functions. They are as follows:

Social security is the most efficient articles which government should force people to consume; existence of external effect and economy of trading expense; government's ability to assume risk exceeds marketing; a tendency for the insured to make a counter-selections; the cost made by the State possibly reduces the risk of having general features; the functions of adjustment, control and recovery in social security become the middle anti-cyclical policies; government has the function of re-distribution outside the market efficiency; and so on.

The second part in this chapter proves the limitation of social security provided by government and points out that the lapse of market is just a necessary condition for government to go into this

filed, not a sufficient condition. The lapse of government includes:
(1) Government forces all of its citizens to buy social insurance, removing the flexibility of trading between citizens in the dimensions of time, space and hobby. The citizens are not allowed to use their own free will to avoid this loss. Therefore, it Produces a lower efficiency.

(2) Separation of cost and income in government's items of expenditure will, when it obtains a given output, utilize more resources and make full use of the opportunity of reducing the cost, increasing the output, or realizing the economy of scale to result in X low efficiency.

(3) Separation of the beneficiaries and drawees in government's items of re-distribution generally makes people loves these items increasing. Therefore, it causes serious results of no efficiency and no equality.

(4) A continuous, horizontal competition, a "reference line" used for appraising, and a termination mechanism are lacking when government transfers the output and quality in the items of payment.

This chapter analyzes the specific expressive form and reasons of separating the policy target and the policy effect of government: Firstly, policy-makers have a limitation and relativity of cognitive ability. Therefore, government can only control the results of policy to a certain extent. Secondly, the process of making a policy is a typical process of public selection. It is hard to form an unanimous "public interests" target during distributing the interests between different people, different groups. But there are various special agreements on interests. Therefore, it results in an abnormality of policy target. Thirdly, the "tendency of policy-effect greatly. Fourthly, government and society generally have a higher time dis-

count rate, neglect future cost and income, exaggerate short-term or current cost and income. Therefore current interests and future interests are separated to make the interperiod income allocation be unequal.

The conclusion of this chapter is: The relation between government and market is not a one-way selection. One of the two parties always has opportunities to promote and improve the other party on the basis of reasonable cooperation. An equilibrium point should be found from between government behavior and market behavior. This equilibrium point is possibly found. But, a mechanism of selection and coordination should be established gradually to near the point through repeatedly testing. For that, this chapter offers a policy proposal.

Chapter V This chapter, on the basis of defining the moral risk intensification, approaches the root and expressive form of producing the moral risk and the difficulties of evading the moral risk, by taking a medical insurance as an analysis sample. When a person is insured against accident and sickness, it means that the medical price is lowered. Under the conditions of free medical service (or mark-down medical service), the insured lacks a self-restraint power. It promotes payment of higher insurance expense, finally results in high insurance expense. This is an external effect.

Coexistence of the concealment feature of medicine-consuming behavior and the policy discrimination in attainment of medical insurance system will produce a superposition effect. A colony enjoying a better medical insurance service can dally with the moral risk to provide medicine for their relatives who enjoy poor medical insurance service or have no medical insurance service. Therefore, mutual competition for enjoying better medicine and service causes

an abnormal transfer of medical insurance expense. Also, this chapter states the internal relation between the lapse of market and the moral risk in the field of medical service. Such medical service can not provide any conditions which a competitive market needs. (1) Doctors have a right go prescribing a medicine. Therefore they are in the position of leadership. Medical consumers lack medical knowledge, so they can not evaluate that a medical price is equal to medical service value or not. This information possibly reduces the efficient degree of competition. It is hard to compare the medical price with the medical quality because of the heterogeneity of medical service. Therefore, the efficient transmission of information is inhibited. The traditional competitive theory considers that the increase in doctor's supplies will lower the price of medical service. In fact, increasing the number of doctors will result in the increase in medicine expense and the increase in the number of surgical operation instead of the price lowering. This is because the doctors have a monopolistic position. (2) The essence of medical insurance is to use tax to pay medical expense for patients. The tax is levied by the government from the tax payers. Therefore, government, not the patients, becomes the clients of doctors. The doctors hold themselves responsible to the government. They always meet the rules and patients' health. (3) The object of medical service is patient's health. Patients have different constitution or diseases. When most of the medical expense is paid by the third party, doctor's best choice is to reduce the cost, accident and risk of medical service.

This chapter states the moral risk's double—damages to Fair and Efficiency, further analyzes the reason of evading the moral risk in the field of medical insurance, and comments on different

viewpoints about the above mentioned subjects.

(1) What is a medical service? What responsibility should government take for a public medical health? How to express and take the responsibility?

(2) What is the linking effect between the scopes of medical insurance and the degree of moral risk? (3) Medical service is a non-homogeneous product. How to unite the medical expensesaving and the high-equality medical service?

(4) When medical cost and income contradict some of social values, how to measure the economic value of medical resources and the value of life? How to take care of the chronic patients among the aged men and women and the terminal patients? How to pay the medical expense for them? What disease is curable? How to cure? What disease is not curable?

(5) How to determine the expense ratio between the preventive measures of medical health and the disease curing?

This chapter considers that medical insurance is an insurance item with high risk. It is an insurance item of paying huge compensation, and it is hard to measure the accident frequency. The key to treat such problems is to use systematic measures. According to the law of "Bad Coin Drives Out Good Coin", those who obey the law will emulate those who feather their own nest at public expense if the former is made to be equal to the latter. Then, the "immoral" behavior will be generalized.

This chapter uses the systematic measures of controlling the moral risk for reference, and proves them. They are: enlarge the scope of decline, make an upper limit of annual underwriting for the medical items of having higher expenditure or higher moral risk; control the medical expenditure caused by different industries

and individual behavior of dangerous operation, and levy a tax; The last part of this chapter offers many policy — proposals about system reforming of the moral risk evading in the field of Chinese medical insurance.

Chapter VI In this chapter, the author analyses the raising models of social security funds. The models are divided into many factors and new models are divided into many factors and new models are formed. It points out that whether there would be any accumulation fund and how to use it is not only a economic problem but also a political problem. Owing to the “inertir area” in consumption and uncertainty, there often exist higher social discount rate. The operation of social security fund is often affected by economic cycle, political cycle and all kinds of pressure groups. It results in the short term behaviors. For lacking of pefect law system, everyone wants to get the power to control and use fund, but no one wants to be responsible for it. This can be used to explain the “profit rigidity” and the “efficiency”.

The personal account of pension insurance is a theoretical focal point. The relationship between personal account and personal property right and the conflicts between personal property right and the common raising system of social security are discussed in this chapter. On the basis of that, four kinds of models are comparatively studied lately, the mixing of policies and investment strategies of operation of the fund is demonstrated.

Chapter VI Modern social security system is not only treated as an alternative system of income but also used to complete a series functions of redistribution. The raising distribution and operation of social security fund have chain reaction with other economic variable such as taxation, wage, price and employment. The tendency of

taxation and its paradox are proved. And the social insurance tax is also demonstrated in the chapter. Since government get most of its help from taxation, the effect of redistribution of puogressive taxation system is studied.

For the relationship between social security and wage, the discussion is started from mutual transferring system of them. The undertakers for social insurance feeshould be employees. Because universality of social insurance tax makes it imposible to escape and transfer. It seems to be true that the employer's tax share can be accounted into cost and transfered to consumer. But, the chain macro — effect resulted from it is , if total demand wouldn't change, it transfers might make price higher, reduce the sale's volume and increase the unemployment, and the employee's real income is also redused at last. So the burden of social insurance tax can not be transfered to consumers, it should be beared by employees themselves. Besides, the chapter demonstrates the mechanism that social insurance tax (fee) make the employee's wage lower. This chapter also made some analysis relavent to the project of social security and wage. It describes and the change rate of wage.

Chapter VII Here the author uses the reform of social security system in China as its object. It describes empirically , on the basis of the previous theories, the social security system under traditional system and points out that this system has two drawbacks in symmetry of power and responsibility and in fund operating system. First, the personal character takes the place of social character, and it makes welfare, security and employmentixed together. The distribution and redistribution of national income are carried out completely in employment cycle, it makes power and responsibility un-

symmetry. Second, the social security fund is operated disorderly. The fund operation is connected closely with the income and expense of the office and institution and with the enterprises' product and floating capital it writes off the personal effect in raising social security fund, then if units have difficulty in capital payment, crisis will occur at the same time. That transfers the operation risk to individuals. If insurance fee are paid by enterprise, the burden of enterprise will be lighter or heavier and lack of social equity.

The reform track of social security system is described in this chapter. According to general logical reason, the reform should be directed under overall plan. The first thing to do is to separate security system from employment system, to break off relations among employment, pension, medical insurance fee and home system, to change safe employment into safe unemployment. In order to really carry out distribution according to labour price, the pre-deduction system, which has been treated as the common base of employment and security, should be reformed. Second, the price of working risk should be determined by the existing probability of the risk. The social insurance fund should be raised on insurance mechanism. Third, the differences in security system between town and country should be diminished progressively so as to build up the unified security system. But the reform is indeed lack of order and unity. Moreover, the inducement of reform is not from security system itself but from overall economic reform, especially from the reform of modern enterprise system itself but from overall economic reform, especially from the reform of modern enterprise system. In fact, the reform is different completely from the above. It shows that the reform of social security system is carried out on region and project, the order of reform is also arranged by pressures. The chapter points