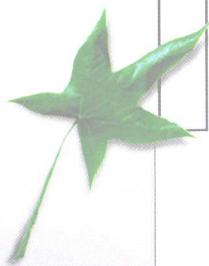


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社会保障对收入分配的 调节效应研究

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Research on the Regulatory Effects of
Social Security on Income Distribution

高霖宇 著

经济科学出版社

图书在版编目 (CIP) 数据

社会保障对收入分配的调节效应研究 / 高霖宇著. —北京: 经济科学出版社, 2009. 6

(中青年经济学家文库)

ISBN 978 - 7 - 5058 - 7716 - 0

I. 社… II. 高… III. ①社会保障 - 研究 - 中国②收入分配 - 研究 - 中国 IV. D632.1 F124.7

中国版本图书馆 CIP 数据核字 (2008) 第 184406 号

责任编辑: 孙怡虹 何 宁

责任校对: 徐领弟 张长松

版式设计: 代小卫

技术编辑: 李长建

社会保障对收入分配的调节效应研究

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经济科学出版社出版、发行 新华书店经销

社址: 北京市海淀区阜成路甲 28 号 邮编: 100142

总编室电话: 88191217 发行部电话: 88191540

网址: [www. esp. com. cn](http://www.esp.com.cn)

电子邮件: [esp@ esp. com. cn](mailto:esp@esp.com.cn)

北京密兴印刷厂印装

850 × 1168 32 开 10 印张 230000 字

2009 年 6 月第 1 版 2009 年 6 月第 1 次印刷

ISBN 978 - 7 - 5058 - 7716 - 0 定价: 22.00 元

(图书出现印装问题, 本社负责调换)

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内容摘要

社会保障对中国的社会稳定和经济发展具有极其重要的意义。中国经济在经过 20 多年的高速增长之后，市场缺陷和风险突现，收入分配差距日益加大、内需严重不足、经济发展和社会稳定面临着巨大的压力和困难。作为收入再分配的重要手段和市场经济发展的重要支柱，社会保障通过多种收入分配形式，能够对国民收入分配格局和社会需求总量及结构进行有效的调节与控制，在一定程度上缩小收入分配差距、促进收入公平分配。因此，中国必须妥善运用社会保障对收入分配的调节功能，对社会财富进行公平的再次分配。而社会保障也应责无旁贷地承担起对收入分配的调节作用，充当中国经济的“内在稳定器”。

研究社会保障对收入分配的调节效应，完善社会保障收入分配调节机制，有利于充分发挥社会保障对收入分配的调节功能，从而有效调节收入分配差距，减少贫困，改善民生，进而刺激消费、扩大内需、推动经济增长、促进社会公平、维护社会稳定，实现经济的可持续发展以及社会的和谐。

本书在借鉴国内外有关社会保障研究成果的基础上，运用西方经济学知识对社会保障调节收入分配产生的直接经济效应和间接经济影响进行系统研究，进而从典型社会保障模式对收入分配调节效应的国际比较分析入手，揭示出发达国家和发展中国家不同的社会保障收入分配机制和制度设计以及支出水平对收入分配产生的影响，再紧密结合中国社会保障对收入分配调节的现状进行实证研究，最后根据研究结果提出完善中国社会保障收入分配

调节机制的基本思路及对策措施。

全书分为三部分，共六章。

第一部分即第一章“导论”。本章首先提出问题，阐述研究社会保障对收入分配调节效应的背景及理论和实践意义。其次界定了几个容易混淆的基本概念，随后回顾了国内外关于社会保障收入分配问题的研究，对研究内容和进展进行了概述。最后简要介绍了本书的研究方法、思路、基本框架和主要内容，并阐述了本书研究的重点、难点、创新以及不足之处。

第二部分由第二、三、四、五章组成。

第二章为“社会保障调节收入分配的基础理论”。社会保障收入分配理论是社会保障制度建立和发展的理论基石，也是研究社会保障对收入分配调节效应的理论基础。本章对西方的国家干预主义、经济自由主义、中间道路三大社会保障理论流派以及中国社会保障收入分配理论的演变和发展进行了研究，从不同角度解析了社会保障收入分配的内涵以及各种理论对社会保障制度的形成和发展的推动作用。本章对社会保障收入分配理论进行了系统的梳理和评析，为后续研究奠定了坚实的理论基础。

第三章为“社会保障对收入分配的调节机制”。本章先是分析了社会保障调节收入分配的实现机制，然后运用经济学理论和模型，系统研究了社会保障对收入分配差距的调节效应，以及由此产生的对消费、储蓄和经济增长的影响。首先从调节手段——社会保障税（费）和财政社会保障转移支付入手，通过对洛伦兹曲线、基尼系数的分析，研究社会保障对收入分配差距的调节效应；然后根据边际消费倾向和消费心理预期，从社会保障产生的收入效应和替代效应角度，研究对消费的影响；再通过分析社会保障资金缴付产生的挤出储蓄效应和资产替代效应，研究对储蓄的影响；最后通过理论分析和建立经济模型，研究社会保障对经济增长和经济发展产生的影响。本章是后续各章实证研究的经

济学基础。

第四章为“社会保障对收入分配调节效应的国际比较”。本章选择了一些代表三种不同社会保障模式、非常具有典型意义的发达国家和发展中国家进行实证研究，分别对“福利型”、“保险型”和“储蓄型”国家的社会保障支出水平、财政社会保障支出水平、社会保障对收入分配的现实调节效应及其调节机制的特点进行了深入分析，并对近年来各国施行的社会保障制度改革得失进行了研究。研究发现，发达国家和发展中国家在社会保障对收入分配调节方面的政策措施不同，产生的调节效应也不同，不同的社会保障制度模式也产生了不同的收入分配调节效应，本章对其共同之处及制度差异进行了深刻剖析，并提出可供借鉴的经验。

第五章为“中国社会保障对收入分配调节效应的实证研究”。本章是本书研究的重点章节，具有现实意义。本章根据所搜集整理的时间序列数据和横截面数据对中国收入分配现状、社会保障支出水平和结构、财政社会保障支出水平和结构以及社会保障对收入分配的影响进行了实证研究。研究表明，中国根据“效率优先”原则建立的社会保障制度存在许多缺陷，不但制约了社会保障收入再分配功能的正常发挥，还对收入分配产生了逆向调节。社会保障分配功能的现实局限已经成为激化矛盾的隐患和诱因，本应以促进社会公平为目标的社会保障制度在我国变成了导致社会不公的根源，进一步加大了收入分配差距。本章分析了制约中国社会保障对收入分配调节的因素，为深入研究如何健全和完善中国社会保障对收入分配的调节机制奠定了基础。

第三部分即第六章“完善社会保障对收入分配调节机制的对策”。

理论研究和实证检验的最终目标都是要为解决问题服务。本章首先根据规范分析与实证研究的结果，提出社会保障体系和制

度构建必须遵循公平优先、兼顾效率、以人为本、循序渐进等基本思路；最后提出完善社会保障对收入分配调节机制的对策措施，期望尽快建立起一个公平的，让所有社会成员都能享受到经济发展成果的社会保障制度，以充分发挥社会保障的收入分配调节功能，对国民收入进行公平再分配，实现正向调节效应，充分发挥社会保障的“社会稳定器”作用。

通过研究，本书力求在以下方面有所创新，并具有实践参考价值：

1. 充分地将理论与实证研究方法结合，深入分析中国社会保障对收入分配产生的调节效应。目前国内学者大都是从理论角度论述和推断社会保障对收入分配的调节作用。由于缺乏实证角度的研究，无法用事实说明社会保障对收入分配产生的现实调节效应。本书搜集整理了大量的时间序列数据和横截面数据，以社会保障调节收入分配的理论为基础，运用 GE 指数及其他数理分析方法，建立经济计量模型，实证分析社会保障总支出、财政社会保障支出对农村地区间、城镇地区间、城乡之间、全国区域内的收入分配差距以及对农村居民、城镇居民和城乡居民收入分配差距的影响，深入研究社会保障和收入分配差距之间的复杂关系，揭示出社会保障调节收入分配的现实情况，弥补了这一研究领域的空白。

2. 从实证的角度比较分析发达国家和发展中国家以及社会保障典型制度模式对收入分配的调节效应。本书没有遵循传统的国际对比研究方法，仅仅从社会保障典型模式的特点和项目设置的不同进行比较研究，而是采用实证分析的方法，通过对大量翔实数据的整理、计算和分析，在比较研究发达国家和发展中国家社会保障对收入分配的调节效应的同时，还深入研究了福利型、保险型和储蓄型社会保障典型模式对收入分配的调节效应。不但揭示出建立在不同经济发展水平基础上的社会保障制度产生的调

节效应差异，还明确了不同社会保障制度模式产生的收入分配效应差异。本书还进一步分析了不同社会保障模式调节收入分配的制度特点及利弊，再结合其改革方向、政策措施及效果评价，提炼出有助于发挥社会保障收入分配调节功能的有益经验，以供借鉴。

3. 系统地提出强化社会保障对收入分配的正向调节效应的思路 and 对策。本书在对理论分析和实证检验的结果进行深入思考和研究的基础上，深刻剖析了制约中国社会保障正向调节收入分配的因素，系统地提出了完善社会保障收入分配调节机制的基本思路及对策措施，以期通过构建公平的社会保障体系，实现对收入分配的正向调节。在收入分配差距不断扩大的现实面前，这些思路 and 对策具有重要的现实性、较强的针对性和较大的可行性，有助于充分发挥社会保障对收入分配的调节功能，实现社会保障的公平再分配，从而在一定程度上缩小收入分配差距、缓解贫困、改善民生。

关键词：社会保障 收入分配差距 调节效应 公平再分配

Abstract

Social security is extremely important to China's social stability and economic development. After more than 20 years of high - speed growth, China encounters highlighted market imperfections and risks, the increasing income gap and the serious shortage of domestic demand. Economic development and social stability are facing tremendous pressures and difficulties. As an important means of income redistribution and a key pillar of economy development, social security plays a critical role in the effective regulation and control of the distribution pattern of national income, social needs, and the overall structure, through a variety of forms of income redistribution. To a certain extent, social security can narrow income distribution gap and promote fair distribution of income. Therefore, China's social security should exert its regulatory function of income distribution so as to assure the fair social wealth re - distribution. And social security should also assume responsibility for the regulation of income distribution as China's economy "internal stabilizer" .

Research on social security's regulatory effects on income distribution and the improvement of the social security income distribution mechanism may give full play to social security income distribution adjustment function, thereby effectively regulate income distribution gap, reduce poverty, stimulate the expansion of domestic demand and maintain social stability. It can also promote social equity

and economic development and achieve social harmony.

Based on the previous study results of security system at home and abroad, this dissertation makes a systematic research on the direct and indirect economic effect of social security adjustment on income distribution. This dissertation starts with the international comparative analysis of social security, and then takes the typical pattern of income distribution gap as an example, to reveal the differences of the impact on income distribution gap between developed and developing countries' social security income distribution mechanism and their system design. Closely integrated the Current situation of social security's regulatory effects on income distribution gap and the relative empirical study, this book finally proposes to strengthen social security and regulate income distribution in order to achieve social justice and harmony.

This book is divided into three parts, a total of six chapters.

Part One: Chapter I – Introduction.

At first, this chapter expounds on the background, relevant theories and practical significance of social security's regulatory effects on income distribution, and then defines a few basic concepts. As follow, this chapter reviews the social security at home and abroad on the issue of income distribution and outlines the content and progress of the corresponding study. This book then briefly introduces the research methods, ideas, basic framework, major contents and the focus, difficulties, innovation and inadequate of the study.

Part Two: Chapter II, III, IV and V.

Chapter II: Theoretical foundation of social security's regulatory effects on income distribution.

The social security income distribution theory is the establishment

of a social security system and the development of theoretical foundation, as well as the theoretical basis of social security's regulatory effects on the income distribution. This chapter researches western state intervention, economic liberalism, the middle path of the three schools and the theoretical development and evolution of China's social security income distribution. It also studies from different angles the connotation of social security income distribution, and the role of various theories on the formation and development of a social security system. This chapter explains the system carding and assessment of the social security income distribution theory and lays a solid theoretical foundation for the follow - up study.

Chapter III: Social security's regulatory mechanism of income distribution and its economic effects.

This chapter analyzes the realization of the social security's regulatory mechanism of income distribution, and then uses economic theories and models to study the social security system's regulatory effect of income distribution gap, and the resulting impact on consumption, savings and economic growth. The part of "The income gap adjustment effect", starting with researching the regulator means, social security taxes (charges), financial transfer payment and social security system through the Lorenz Curve and the Gini Coefficient analysis, studies the impact of the income gap; The part of "Consumption" studies social security income effects and substitution effects from the marginal propensity to consume and consumption psychological expectations; The "savings" part mainly researches savings and assets substitution effects of the payment old - age social insurance funds, and does a comparative study on saving effects of now-paying-close system and Accumulation fund system;

The “economic growth” part studies, by theoretical analysis and the establishment of a economic model, social security expenditure's impacts on economic growth. This chapter is the basis of the empirical study of the follow - up chapters.

Chapter IV: The international comparison of social security's regulatory effects on income distribution.

This chapter chooses three different representatives of social security model and takes typical developed and developing countries as examples to do the research. It analyzes respectively the social security system of “welfare state”, “Masonic society”, “forced savings” and their expenditure levels, the level of the social security expenditure, and the regulatory effects on income distribution gap. Developed and developing countries have different policies and measures of adjusting income distribution gap. Different social security systems have different regulatory effects. The three different types of social security system also have different regulatory income distribution effects. This chapter analyzes and summarizes their common and makes some valuable proposals.

Chapter V: The empirical research on the regulatory effects of China's social security in income distribution .

This chapter is the focus of the study sections and of practical significance. According to the collected time - series and cross - sectional data, this chapter studies the topics of China's income distribution gap, social security expenditure level and structure, financial and social security expenditure structure and the social security' impact on income distribution gap. Previous studies show that China's social security system, based on the principle of “efficiency priority”, has many flaws, not only restricts the income redistribution

function of social security, but also has a reverse regulation in income distribution.

The limitations of social security's distribution function have become a hidden danger and an incentive of social contradictions. The social security system, which should promote social equity, has become a source of social injustice and is increasing income distribution gap.

This chapter summarizes the constraints of China's social security on income distribution and provides a foundation of a further study on how to improve and perfect China's social security system.

Part Three: Chapter VI – The Basic ideas and suggestions on how to improve and perfect social security's adjustment mechanism of income distribution.

The ultimate goal of theoretical research and empirical test is to solve the problem. According to the norms and empirical analysis of the findings, this chapter firstly proposes the new ideas of how to improve social security and suggests that we should be fair, efficient, humane, step by step and make it as universal coverage. Then this chapter makes proposals to improve the social security's adjustment mechanism of income distribution so as to establish a fair, all members of society covered social security system. This kind of social security system, as a good mechanism for social stability, may give full play to the adjustment function of income distribution, redistribute the national income fairly and achieve positive effects of regulation.

This book seeks to be innovative in the following areas:

First, this book analyses the social security's regulatory effects on income distribution gap in China, with the theoretical and research methods.

Due to the absence of empirical research perspective, domestic

scholars can not conclude and provide evidences of how to improve social security's regulatory effects of China's income distribution gap.

According to a large number of time series and cross - sectional data and the theory of how social security adjust income distribution, using GE Index and other mathematical analysis as well as econometric models, this book does an empirical analysis of the complex relationships among total expenditure on social security, fiscal spending on social security in rural and urban areas, and the income gap between rural and urban residents, so as to reveal the reality of how the social security regulates the income gap. It is a pioneering work in this field.

Second, this book studies the typical social security system's regulatory effects of income distribution gap between developed and developing countries from the perspective of comparative and empirical analysis.

Never following the traditional methods of international comparative study but making use of empirical analysis, based on a large number of informative data, this book does comparative study on the social security's regulatory effects of income distribution gap in developed and developing countries, and the in - depth research on three typical social security patterns: welfare - type, insurance - type and savings - type. Combined with China's reform direction, policies, measures and evaluation standards, this book also summarizes the advantages and disadvantages of different types of social security adjustment mechanisms, and makes suggestions on how to maximize their regulatory effects on income distribution.

Third, this book proposes to strengthen social security's positive regulatory effects on income distribution.

According to the results of theoretical analysis and empirical testing, this book profoundly analyzes the factors which limits social security's positive regulatory effects on income distribution, and systematically suggests how to reform and improve social security and its regulatory effects of income distribution. In the face of the reality that the income distribution gap is widening, such policy recommendations are quite realistic, more focused, and of great feasibility and can contribute to social security's regulatory function of income distribution gap. To some extent, these suggestions may also help to narrow the income gap, alleviate poverty, improve people's livelihood, stimulate consumption, expand domestic demand, promote economic growth, maintain social justice and achieve sustainable economic development and social harmony.

Key Words: Social security Income distribution gap Regulative effects Equitable redistribution

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