

The Social Security System of Canada
and its Enlightenment to China

加拿大社会保障制度 的选择及其 对中国的启示

仇雨临 / 编著

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摘 要

中国社会保障制度改革和建设是当今中国社会的最大热点问题之一，已引起上至中央政府，下至黎民百姓的普遍关注。在逐步建立和完善中国特色的社会主义市场经济体制的过程中，社会保障制度的作用越来越明显和重要。尽管中国的社会保障制度改革已经走过了近 20 年历程，但还远没有达到预期的目标。因此在今后的发展道路中，借鉴国外成功的经验，科学评估中国改革实践的效果，构建未来制度的发展方向是每一个从事社会保障研究学者的神圣使命。

本书详细剖析了加拿大的社会保障制度。首先，本书将加拿大社会保障制度放在一个理论框架中进行研究，即沿着一般价值→政治理念→社会政策→政策执行结构→政策执行者的路径全面展示加拿大的社会保障制度体系；其次，本书对加拿大的主要社会保障制度，如老年收入保障、就业保险、工伤保险、医疗保险和社会救济制度进行了广泛而深入的阐述和分析；再次，对加拿大社会保障制度的管理和服务结构、加拿大社会保障制度管理和服务的人力资源、社会工作者以及加拿大社会保障制度的评估体系逐一进行了详细的介绍；最后，在评价加拿大社会保障制度和中国社会保障制度改革成效的基础上，提出可以从加拿大借鉴的经验和加拿大制度对中国的有益启示，并对中国社会保障制度未来的发展方向进行了展望。

本书的特点是对加拿大社会保障制度进行全方位的、系统的和深入的考察，既有对制度本身内容的描述，也包括对形成和影响制度的各相关因素的研究，说明加拿大选择走有别于其邻国——美国“选择型社会保障制度”和北欧国家“制度型社会保障制度”的发展道路的合理性和必然性。之所以用加拿大社会保障制度作为研究对象，一方面出于本人对这个国家社会保障制度的一定了解；另一方面（更为重要）则是因为加拿大尽管是发达的市场经济国家，但其社会保障制度采取了将“选择型”和“制度型”有机结合的适度发展模式，在确保社会保障制度实现社会公平和社会正义的前提下，注重与经济发展相协调，成为可持续发展的制度。这一点对我国社会保障制度建设尤为重要，我们在改革和发展社会保障制度时，需要充分考虑我国的基本国情，与社会、经济、政治、文化和传统等因素相适应。

国内社会保障学界也不乏对国外社会保障制度的介绍与研究，尤以美国和西欧国家的研究居多，而对加拿大的研究几乎是空白。因此，选择加拿大作为研究对象或案例，这本身就是一种新的尝试。本书不是一般性地对加拿大的社会保障制度进行研究，即只是简单地罗列制度的各种规则和条例，而是在一个特定的理论框架中，全景式地分析一个国家制度选择的过程和依据。本书的新意或创新之处就在于将一个社会制度放在特定的背景和基础上来研究，系统地考察决定和影响社会保障制度的各种因素。既从技术层面，也从制度层面，还从价值层面对加拿大社会保障制度的形成和发展进行分析和评价，以期获得对加拿大社会保障制度的深刻的认识，并真正发现对我国社会保障制度建设有价值的经验。

本书主要由4部分构成。

第一章“加拿大社会保障制度概述”。首先明确提出本书所

使用的中心概念——社会保障的特定含义，即广义的社会保障是指：由立法、政治、计划、组织、职业工作者、社会资源和服务形成的网络系统。这些因素存在于所有的社会，以保证个人和群体获得充分实现人类潜能的物品和服务。

狭义的社会保障概念指所有在加拿大实施的公共和私人的社会计划。社会保障包括公共的和私人提供的社会补贴、福利待遇、制度项目和服务等内容，与福利制度的概念接近。

对加拿大社会保障制度的认识是通过具体的保障项目，如养老保险、医疗保险、就业保险、工伤保险、社会服务与救济等来实现的。本书也是围绕着这几项制度来展开的。

其次，介绍了加拿大社会保障制度的结构。加拿大社会保障体系可以按内容分为收入分配计划、医疗保健计划和社会服务计划。按筹资来源划分，又可以分为税收支持的计划和缴费形成的计划。前者包括老年保障金计划，医疗保险计划和公共救济计划等；后者包括加拿大年金计划，就业保险和工伤保险等。

最后，详细介绍了加拿大社会保障制度的历史发展过程。阐述了加拿大政府，特别是联邦政府如何从对社会保障持不干预的态度，逐渐变化为积极实施联邦—省政府共同分担责任的社会保障制度，以及目前联邦政府削减保障计划和减轻政府责任的演进过程。

第二章“加拿大社会保障制度的基础和相关因素”。深入探讨了加拿大社会保障制度形成的背景因素，包括哲学和价值基础、政治基础、历史基础和现实条件等。在哲学和价值层面，介绍了加拿大对社会的本质、人类的价值观和社会保障价值观的不同观念，这是人们对社会保障制度持不同认识的根源所在。

政治在社会保障制度中始终扮演着重要的角色，加拿大是多党执政的联邦制国家，其政治体制、党派的政治理念及社会压力

群体等对社会保障制度都有深刻的影响。

由于加拿大曾经是英国的殖民地，现在仍然是英联邦国家，所以它在社会保障制度发展过程中，深受英国传统的影响。早期英国的社会保障制度的理念和经济学家对社会保障制度的认识都直接决定了加拿大社会保障制度的选择。即使是在今天，仍然可以在加拿大社会保障制度中看到英国的影子。

在加拿大社会保障制度的现实背景部分，本书描述了加拿大的自然现实、经济现实、政治现实和社会现实，说明加拿大是一个多元化的社会，因此决定其社会保障制度也是各方力量妥协和平衡的结果。

第三章“加拿大社会保障制度的具体内容及主要问题”。首先，全面而系统地介绍了加拿大的老年保障制度、就业保险制度、工伤保险制度、医疗保险制度和公共救助制度。加拿大的老年保障制度是一个多层次的体系，第一个层次包括按照普遍性原则设计和税收资助实施的老年保障金制度、低收入老人的保证收入补贴制度、配偶津贴和丧偶津贴以及各省的补助计划等；第二个层次是缴费性的公共养老金计划（加拿大和魁北克养老金计划），它是与在职工资收入挂钩的养老金计划；第三个层次是私人年金计划，包括雇主建立的企业年金和向个人提供的“记名退休储蓄计划”。加拿大老年保障制度的设计理念就是防止老年贫困，这一点可以从它复杂的老年保障体系中发现。

就业保险计划是联邦政府实施的一项社会保险计划，资金来源于雇主和雇员的缴费，联邦政府给予财政补贴。经过 60 多年的发展（1940 年失业法案颁布），已经从完全的事后补偿的失业保险制度发展成为既有失业保险，也有就业指导、培训和推动就业的综合性的社会保险计划。

在加拿大工伤保险是一个由省管理的社会保险计划，资金主

要来源于雇主的缴费，对遭遇工伤事故和职业病风险的职工提供比较完善的社会保护。

加拿大的医疗保险制度以社会公平为理念，实行以公费医疗为主、全民平等的医疗保障制度模式。具体来说，它由政府出资，由私营医院/医生提供医疗服务。医疗保障制度贯穿“全民、全面、便利、可转移和公共管理”5项基本原则。

公共救助计划是加拿大政府对低收入者和弱势群体（如儿童，残疾人，老人，失业者和单亲家庭父母等）实施的收入补助计划，目的是帮助贫困家庭和社会成员维持最低的生活水平。

然后，本章论述了加拿大社会保障制度的管理和服务结构，即公共部门、自愿者和私人或慈善部门，商业部门在社会保障制度管理和服务职能上的分工与协作。多方参与的管理和服务模式分担了政府的责任，同时也使加拿大人有更多的选择。

本章第三方面的内容是介绍了加拿大社会保障制度的具体实践者或操作人员——社会工作者。说明加拿大社会政策的实施是由受过专门职业教育的社会工作者来完成的。

在本章的最后部分介绍了加拿大社会保障制度的评估体系，运用科学的评估方法可以对社会保障制度的实施情况进行审查和鉴定，对未来的发展方向有明确和理性的把握。

第四章“启示与借鉴”。本章主要是分析加拿大的经验对中国社会保障制度建设的作用，共分为三个部分：

第一，对加拿大的社会保障制度给出了一个基本判断，提出这个制度具有以下特征：①服从于社会保障的最高价值：即对公平、平等、公民的自由与权利、民主、社会公共目标、责任等价值的追求与尊重。②政治党派和联邦—省政府分权体制对社会保障制度有重要的影响。③社会保障立法是保证加拿大社会保障政策推行的法律基础和靠山。④加拿大已经形成较全面的社会保障

体系。⑤政府和社会力量共同参与社会保障事业。⑥社会保障人力资源的专业化和职业化。

第二，在回顾了中国社会保障制度改革进程的基础上，提出加拿大社会保障制度及其发展中积累的经验对中国社会保障制度发展和建设的意义。具体而言，加拿大的社会保障制度的经验有9个方面的启示：启示一，制度选择上有明确的价值理念，并在制度实施中始终如一地坚持。启示二，社会保障制度与经济的协调发展是可以实现的目标，这也是社会保障制度可持续性的重要保证。启示三，全面性、多样性和制度之间的衔接是有效制度的重要体现。启示四，形成政策制定过程中各群体利益表达和协商机制，广泛吸收各方意见，使政策更加民主化和公开化。启示五，明确划分社会保障制度中各级政府的责任，做到分工有序，各负其责。启示六，实行社会保障多元化，充分利用非政府组织的力量广泛参与社会保障制度的管理和服。启示七，建立和完善社会保障制度的立法，规范制度的运行和维护被保障对象的合法权益。启示八，构建社会保障制度的科学评估体系，使制度发展沿着理性的轨道前进。启示九，培养专业化或职业化的社会保障人才，进一步提高社会保障的管理效率和服务质量。

第三，在借鉴加拿大社会保障制度成功经验的基础上，提出对中国社会保障制度未来发展的构想。从总体上看，未来社会保障制度的基本发展方向是：应逐步树立与经济发展水平相适应的、以追求社会公平为目标的、以民生为本的社会保障制度观念。

加快社会保障制度的法制建设，尽快出台《社会保险法》和一系列社会保障项目的单项法律，以便使社会保障制度真正纳入法制轨道。

明确各级政府在社会保障责任和权力上的合理分工，特别是

在财政和管理权限方面，保障制度的有效运行。

建立和完善多层次的社会保障制度体系，特别是养老保险、医疗保险和社会救助制度，以满足社会成员的不同需要。

形成政府与市场，政府与民间合理分工的格局，动员各种社会力量（慈善组织、商业机构和个人）广泛参与社会保障事业，共同编织社会保障的安全网。

发展社会保障制度的科学评估体系，并逐步使社会保障政策的制定过程更加民主化、公开化和透明化，尊重和实现公民对社会保障政策的“知情权”。

提高社会保障人力资源的管理能力和服务素质，通过系统的学习和培训，使他们成为符合社会保障制度发展要求的合格人才。

同时，本书对于养老保险、医疗保险、失业保险和社会救助等还分别提出了进一步改革和发展的具体建议。

Abstract

Being one of the hottest issues in current China, the reform and construction of Chinese social security system has now attracted close attention of all levels, from the central government to the common people. The social security system is playing a more and more obvious and important role in China's gradual process of constructing and perfecting the socialism market-oriented economy. While it is still far away from the expected achievement though the reform of social security system has been lasted for nearly twenty years. Thereby, it reasonably proves to be the predominant mission for the researchers dedicated in this field to design the social security system where to go in the future development on the base of successful experiences from other countries and scientific evaluation of the reform effect in China.

Concentrated on the social security system in Canada, this book gives detailed description to it: **first**, the social security system is studied under a theoretical frame, following the way of: common value→political principle→social policy→policy executive structure→policy executive officials to unfold the system completely and thoroughly; **second**, persuasive and contemplated explanation and analysis are presented for the major social security policies in Canada,

such as old-aged income security, employment insurance, workers compensation, medical insurance and social assistance system; **third**, the specific introduction focused on the social security management and service structure, the human resource management and service of social security system and the evaluation system; **final**, based on the evaluation of the social security system in Canada and the reform effect in China, come to the experiences and guidance learned from Canada which will do good to China, and the forecast of China's future development.

This book is characterized by its all — round, systematical and search observation of the social security system in Canada, including not only exact description of the system itself, but also research about how the relevant factors set up and influence the system, and interpret the reasonability and necessity why Canada choose the way differed from the “selective social security system” in his neighboring country America and the “universal social security system” in North Europe. The reasons to choose Canada as subject matter rely on two aspects: the first depends on the author's certain knowledge about this country; the other (more important) is because that though with a highly developed market-oriented economy, Canada adopted a reasonably developing model combined and balanced the model “selective” and the one “universal” at the best. Under the condition of achieving social equality and justice, the social security system should coordinate with economic development, striving to be a sustainable development system in which appears especially positive for china at present. In consequence, China's reform and development of social security system need to take the country's fundamen-

tal conditions into full consideration, agreed with such aspects as society, economy, politics, culture and tradition.

Plenty of great research results about other countries' social security system have been introduced to China, among which most are about America or Western Europe. Whereas, researches related Canada is almost at blank. Then, the decision to take Canada as research case itself proves to be a brave breakthrough. Moreover, not just immersed in a vast sea of all kind of detailed policies, regulations and principles, this book makes the most of the analysis of the process and reasons of the policy making in a country under a specific theoretical frame. The innovation of this book comes from the systematical research of the factors which influence and determine the social security system, evaluating the system on the base of specific background. Meanwhile, analysis and evaluation about the coming into being and developing of the social security system in Canada are provided not only on level of skill and policy, but also on level of value, expecting to get essential understanding about Canada's social security system and conclude valuable experiences for the construction of social security system in China.

The book consists of 4 chapters, the first one of which is "**Brief Introduction to Canadian Social Security System**". First of all, a clear definition must be given to "social security", Which is the core concept of the book. In a broad sense, it refers to the network formed by legislation, politics, plan, organization, professionals, social sources and service. All components of the system exist in all societies, ensuring that all individuals and communities can acquire all needed products and service. Close to welfare system, social secu-

rity, in a narrow sense, means all Canadian social plans, both public and private, which includes all public and private social aids, welfare, and the projects and service under the social security system.

To understand Canadian social security system better, let's take a look at its specific items such as old-aged insurance, medical insurance, employment insurance, worker compensation, social service and assistance, which also form the basic structure of the book.

The second part of the first chapter describes the structure of social security system in Canada. According to its content, it can be divided as income distribution plan, health care plan and social service plan. Judging from its different financing paths, it can also be divided as tax-support plan and paid plan. The former one includes old-aged security plan, health care plan and public assistance plan, etc. The latter one includes Canadian pension plan, employment insurance and worker compensation, etc.

The third part of the chapter shows us the detailed historical progress of the Canadian social security system, which sets forth how the Canadian government, especially the federal government modified its attitude of noninterference on social security to the stand of shared responsibility between province and federation, and finally now turned it into federal government cutting down its plan and lightening the burden of government.

The second chapter, "**Basis and Related Factors of Canadian Social Security System**", further discusses the background of the forming of Canadian system, which includes Canadian philosophy and ideology, its politics, its history and reality, etc. Concerning its philosophy and ideology, this chapter introduces how Canadians

view the essence of society, value of human-beings, and value of social security, which can answer why people have different views of social security.

Politics always plays an important role in social security system. As a federal country of several governing political parties, its political system, the political anticipation of parties, and the vulnerable groups have deep influences on the social security system. Different parties prefer different social security policies, although policies of different parties trend to meet.

Out of its British colonial history and still being a Commonwealth, Canadian social security system is deeply affected by British tradition. Early ideas of British social security system and understandings of British economists on social security system have directly made the choice for Canada. Even for now, an obvious British mark could be seen in Canadian social security system.

In the part of Canadian reality, the book describes Canadian natural environment, its economy, political life and society, which implicate a diversified society. Therefore, compromises and balance of different powers and needs must be required to set up its social security system.

The third chapter is **"Contents and Major Problems of Canadian Social Security System"**. It first gives us an all-round and systematic introduction of Canadian old-aged security system, employment insurance system, worker compensation system, medical insurance system and public assistance system. Its old-aged security system has many layers, the first of which is the old-aged pension system which is designed following universality principle and carried

out with tax support, the guaranteed income allowance system which is aimed at helping low-income aged people, spouse subsidy and widow subsidy, and any other aiding plans of provincial level. The second layer is the paid-aided public pension plan (also as Canadian and Quebec pension plan), which is directly connected with the salary of work. The third layer is private annuity plan, including the enterprise annuity set up by employers and "registered retirement saving plan". From its complicated system we can see that the designing idea of Canadian old-aged security system is to keep the old people away from poverty.

Employment insurance plan is a social insurance plan carried out by government, money of which comes from employers, employees and financial aids of federal government. After over sixty-year-long development (since issuing its unemployment code in 1940), it has become a comprehensive social insurance plan of unemployment insurance, employment guidance, training and promotion rather than the original unemployment insurance system which was completely focus on the afterwards compensation.

Worker compensation is a social insurance plan managed by Canadian provinces. Its funds mainly come from employers, and are used to offer sufficient social protection to those who suffer from working accidents and high risks of developing professional diseases.

Social equality is the idea of the Canadian medical insurance system, which is government aided, and all citizens enjoy it for free. To put it more specifically, it is funded by government, and private doctors and hospitals offer medical service. Five basic principles are embodied in its system: nationwide, all-around, conve-

nient, transferable, and public management.

The public assistance plan offers financial aids to low-income citizens and vulnerable groups such as children, the handicapped, the aged people, unemployed people and single parent families. It is aimed at help poor families and citizens to maintain the basic living standard.

The second part of this chapter states the management and service structure of Canadian social security system, that is governmental organs, volunteers, privates or charitable organizations and commercial bodies work both separately and cooperatively to conduct the managing and serving functions of Canadian social security system. By such mode of multi-party participation, management and service, burden on the shoulder of government is lightened and Canadians can have more choices.

The third part of the chapter is focus on the social workers, the operators of Canadian social security system, to show that Canadian social policies are implemented by the social workers who have received specific professional training.

At the end of this chapter, we can see the evaluation system of Canadian social security system. To evaluate the conduct of social security system with a scientific method would give us a clear and rational idea of its future development.

The last chapter, “**Experience and Borrowing**”, mainly analyzes the effect of Canadian experience towards the construction of its own social security system in China. The first part of the chapter gives a basic judgment to Canadian social security system, and summarizes its features: