



快 訊

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2017 年 10 月 11 日, 中国社科院世界社保研究中心房连泉研究员受国际劳工组织和国际帮助老年人 (HelpAge) 组织的邀请, 赴泰国清迈参加养老金培训授课, 并就中国城乡居民养老保险制度的发展经验作案例演讲。以下是发言内容摘要和报道:

房连泉研究员受邀参加国际劳工组织和 HelpAge 组织举办的 养老金培训授课

2017 年 10 月 11 日, 受国际劳工组织和国际帮助老年人 (HelpAge) 组织的邀请, 中国社科院世界社保研究中心房连泉研究员赴泰国清迈参加授课活动。此次培训由上述两家国际机构发起, 来自泰国、菲律宾、马来西亚、坦桑尼亚、哥伦比亚等发展中国家的社保就业管理部门政府官员参会, 作为学员听取国际社保专家学者关于养老金制度的讲解。培训课程中的一个单元主题是发展中国家非缴费型社会养老金的发展经验, 房连泉研究员受邀就中国城乡居民养老保险制度的发展经验作案例演讲。

在演讲中, 房连泉就 2016 年与美国波士顿学院 John B. Williamson 教授和智利圣地亚哥波塔利斯大学 Esteban Calvo 博士, 联合发表的《中国农村养老金改革: 一个关键性分析》(Rural pension reform in China: A critical analysis, 载《Journal of Aging Studies》)一文的主要内容, 讲述了中国农村养老金改革自 2009 年以来取得的成就、面临的挑战和改革思路。他指出: 近几年来中国城乡居民养老保险制度取得了非凡的成就, 在制度启动几年

内就已基本实现了全覆盖目标，就覆盖人口而言，成为世界最大的养老金制度；但发展中面临的两个主要挑战是待遇的充足性问题和缴费的激励性问题：其一是目前的基础养老金待遇水平较低，缺乏与收入增长挂钩的待遇调整机制；其二是个人账户自愿性缴费水平低，导致账户养老金储蓄不足；借鉴拉美地区等发展中国家的改革经验，中国城乡居民养老金改革可以采取以下思路：一是将基础养老金独立出来，成为普享式的居民社会养老金，建立待遇的动态调整机制；二是将个人账户改造成为一种 MNDC (Matched Notional Defined Contribution) 制度，即缴费匹配型的名义账户制度，其含义也有两层：其一是对居民个人的账户养老金缴费给予财政补贴配比，以鼓励个人多缴费；其二是实行名义账户制度，提供有保障性的、与收入增长挂钩的记账利率，防止账户养老金贬值；通过上述改革达到提升养老金待遇水平和可持续性的目标。

在培训活动期间，房连泉研究员与来自国际劳工组织研究专家的 Nuno Cunha 先生以及来自 HelpAge 的授课讲师 Charles Knox-Vydmanov 先生进行了深入交流，探讨了中国养老金改革的具体问题；与东盟国家政府的社保官员就中外养老金改革问题进行了问答互动，同时了解了一些发展中国家对于社保改革的关注问题。（供稿：房连泉）

当天的会议主要日程如下：

MORNING SESSION

08:30—10:00 *Costing Social Pensions* Mr. Charles Knox-Vydmanov, HelpAge

10:00—10:30 *Tea break*

10:30—12:00 *Financing social protection* Mr Nuno Cunha, International Labour Organization

12:00—13:30 LUNCH

AFTERNOON SESSION 13:30—15:00 *The Role of Actuarial Studies*

Mr Nuno Cunha, International Labour Organization

15:00—15:30 *Tea break*

15:30—17:00 *Case Study 4: Pensions for Rural and Urban Residents in China* Dr. Fang Lianquan, China Academy of Social Sciences, Beijing, China

附件：培训 PPT

(Introduction of Urban and Rural Resident Pension System in China, Fang Lianquan)

INTRODUCTION OF URBAN AND RURAL RESIDENT PENSION SYSTEM IN CHINA

***COURSE ON AGEING AND PENSION SYSTEMS IN CHIANG MAI
10/11/2017***

Fang Lianquan

International Social Security Research Center

Contents

1. Background: Framework of public pensions in China
2. The basic design of the URRPS
3. The progress and challenges
4. Future reforms

Public Pension Systems in China

- Urban Enterprise Pension Scheme (UEPs, 342.6 million)
- Pension scheme for civil servants and public institutions (public employees, 36.7 million)
- Urban and Rural Resident Pension Scheme (URRPs, 508.5 million)

Totally 887.77 million population are covered by public pensions in China

Table 1. Public Pension Systems in China

Plans	Pension Scheme for Urban Workers		Pension scheme for civil servants and employees of public institutions		Pension Scheme for Rural and Urban Residents	
Mandatory/voluntary	Mandatory		Mandatory		Voluntary	
Covered population	Urban workers		Public employees		Urban & rural, non-wage	
Administration	Local MOHRSS		MOHRSS, Ministry of Finance		County government	
Finance	I – PAYG	II –Unfunded IA	I – PAYG	II– Unfunded IA	I – PAYG	II – Funded IA
Contribution	Employer: 20% of salary	Employee: 8% of salary	Employer: 20% of salary	Employee: 8% of salary	Central and local government	12 different contribution levels (in RMB100-2000/year)
Benefit	DB: linked to social wage	DC	DB: linked to social wage	DC	Flat DB: minimum 70 yuan	DC
Eligibility	At least 15 years of contributions (60 for men, 55 for women white-collar, and 50 for women blue-collar)		At least 15 years of contributions (60 for men, 55 for women in public sectors)		15 years of contribution at age of 60.	

Brief History of URRPs

- For rural residents provision for old-age continued to be largely the responsibility of the family.
- Rural residents who were childless were guaranteed a very modest level of support in the form of the “Five Guarantees,” a social assistance program.
- During the 1980s and 1990s several other voluntary small scale old-age pension schemes were piloted in some regions of rural China.
- But the rural population remained largely ignored by government sponsored pension schemes.

Brief History of URRPs

- In 2009, the government introduced the New Rural Pension Scheme (NRPS), which was the first time in history for rural elders getting social pension benefit.
- In 2011, the central government launched a new program called the Urban Resident Pension Scheme (URPS) to include this relatively small segment of urban residents who are out UEPs.
- Starting in 2014 the NRPS and URPS were merged into one system with the new name of Urban and Rural Resident Pension Scheme (URRPS) since the two schemes share a similar structure.

Design of URRPs

- Two pillar scheme:
- (1) a noncontributory social pension component (SP)
- (2) a “voluntary” funded defined contribution (FDC) component.

Design of URRPs

- The SP is currently ¥70 (US\$10) per month and is available to urban and rural residents who are already of retirement age (currently age 60) even if they have never contributed to the scheme, but this benefit is usually contingent on their adult children “voluntarily” enrolling in and contributing to the FDC component of NRPS (called “family binding incentive mechanism”).
- This SP is entirely financed by the central government in the less affluent central and western provinces. In the more affluent eastern provinces the SP is typically financed half by the central government and half by local government.

Design of URRPs

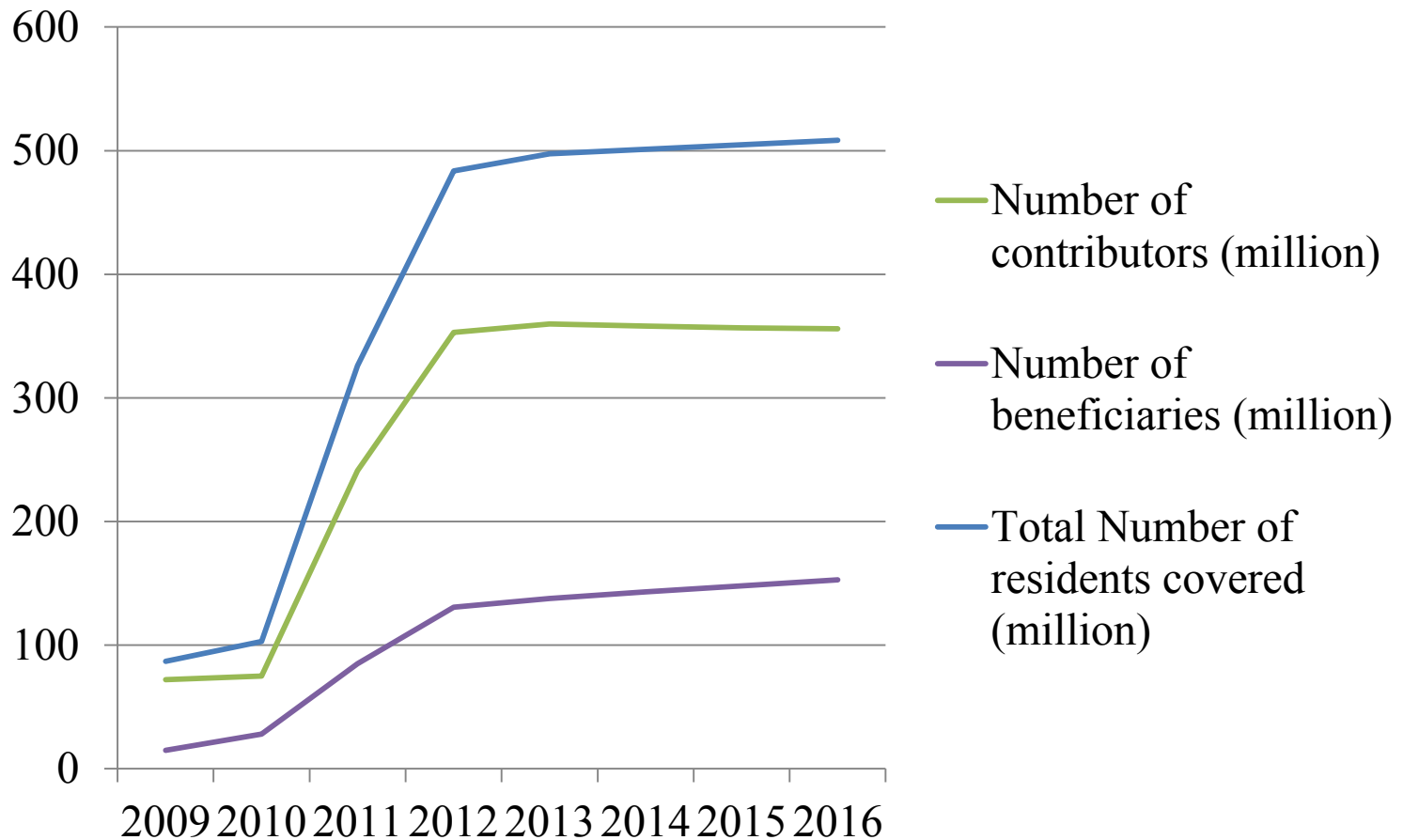
- For FDC part, there are a number of alternative contribution levels available that range from ¥100 to ¥2000 (US\$15 to US\$290) per year.
- . In addition the local government is required to contribute between ¥30 (US\$4) and ¥60 (US\$8) per year (depending on how much the resident elects to contribute within this range) to the enrolled participant's FDC account.

Design of URRPs

- Retirement age rural residents who meet certain conditions become eligible for a pension that combines the benefits due from both of these pillars.
- Working age rural residents eventually become eligible for a SP benefit after they have contributed to the FDC pillar for at least 15 years and have reached retirement age.

Coverage

Figure 1. Development of URRPs 2009—2016



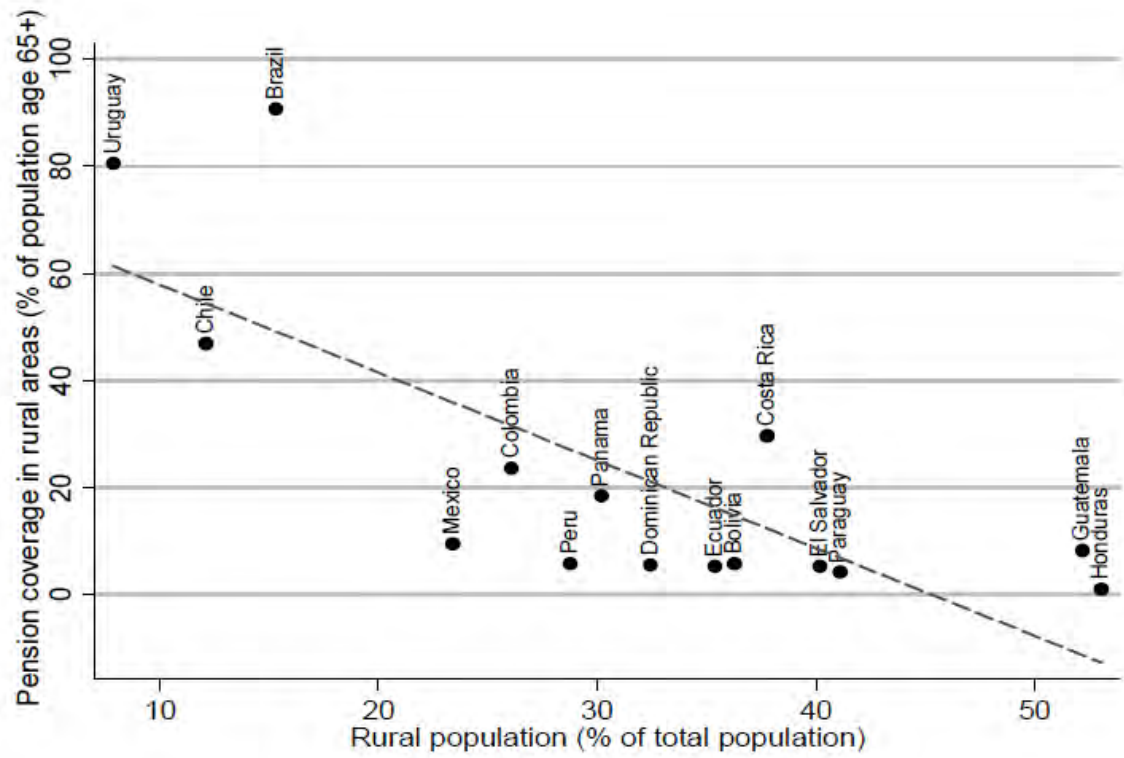
**Table 2. Urban Residents and Rural Residents covered under URRPs
2009—2014**

(URRPs is mainly a rural pension system)

Year	Number of covered Urban and Rural Residents (million)			Number of Urban and Rural contributors(million)			Number of Urban and Rural beneficiaries(million)		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
2011	379.9	326	53.9	268.6	241	27.6	111.3	85	26.3
2012	483.7	460	23.7	353	339	14	130.7	121	9.7
2013	497.5	474	23.5	359.8	346	13.8	137.7	128	9.7
2014	501.1	477	24.1	358	344	14	143.1	133	10.1

China has realized universal pension coverage of rural elderly

Figure 2. The Inverse Relationship between Pension Coverage in Rural Areas and the Percentage of the Population Living in Rural Areas in Latin America



Source: Based on Rofman and Lucchetti (2008) and WDI (2012).

Adequacy

Table 3. URRPs contribution and benefit level 2009—2016

Year	Average yearly contribution one person (Yuan)	Average pension benefit per month (Yuan)
2010	300	60
2011	172	58
2012	168	73
2013	177	81
2014	186	89
2015	196	119
2016	206	117

Adequacy: Relatively low level of URRPs protection

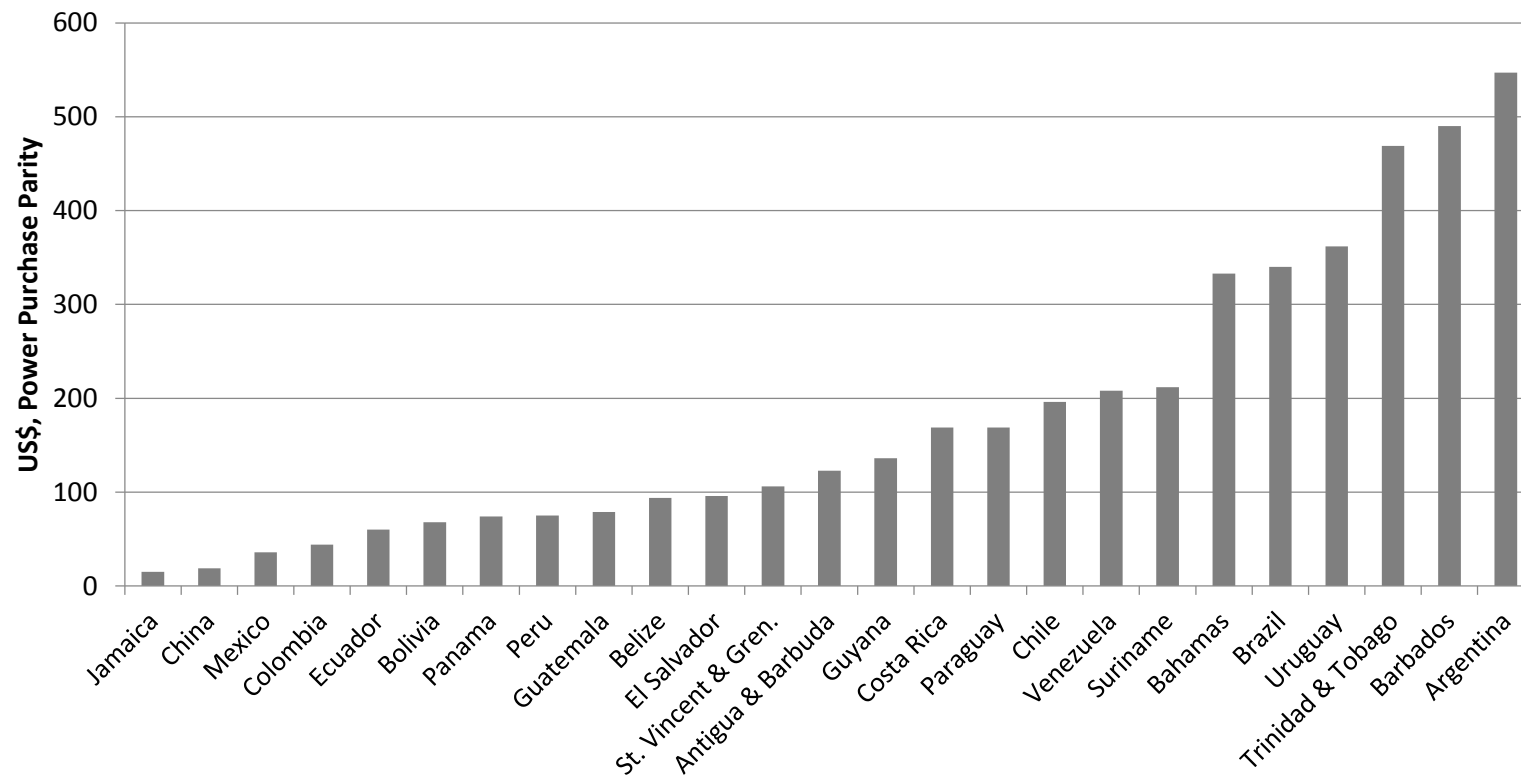
The current monthly SP minimum benefit of ¥70 (US\$10) used in many areas is clearly very low, making voluntary participation in the NRPS of little interest to affluent rural residents.

In 2014, the SP benefit was about 36.5 percent of the official poverty line in rural areas, 8.5 percent of the average income in rural areas, and 3.5 percent of the average pension benefit of urban retirees.

Benefit adequacy is also an issue in connection with the DC pillar of the URRPs. Given that the majority of participants select the minimum allowable annual contribution level, ¥100 (US\$15), pension credits generated in these FDC accounts will remain very small even after contributing for the required minimum of 15 years.

In addition, there is no automatic mechanism in place that indexes the FDC benefits to inflation or income growth either before or after pension payments begin.

Figure 3. Social Pension (SP) Benefit Adequacy in China and Latin/Caribbean America

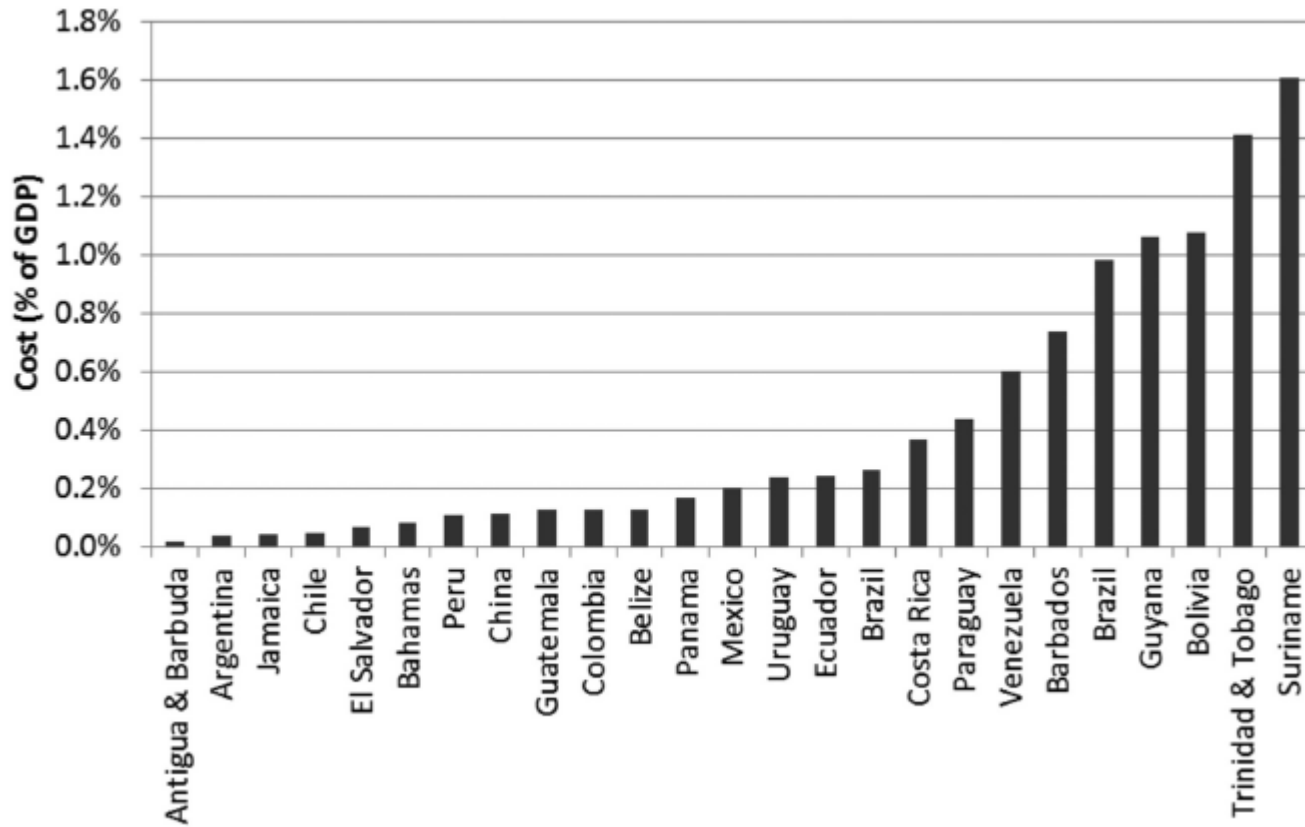


Notes: Adapted from HelpAge (2015) and MHRSS (2015)

Sustainability

- Currently China is spending about 0.11 percent of its GDP on its URRPs;
- Far below the 0.42 percent average for Latin American countries and other developing countries.

Figure 4. Cost of Social Pensions (SPs) in China and Latin/Caribbean America

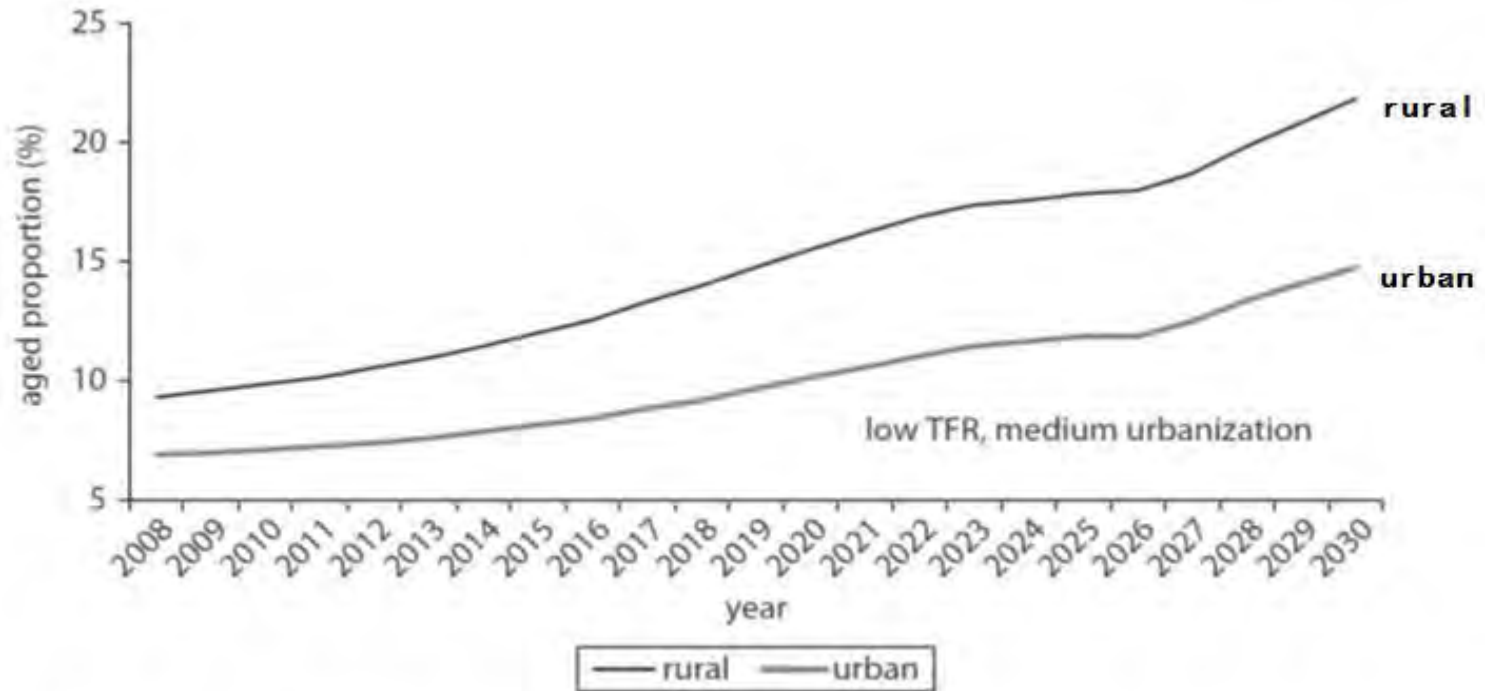


Adapted from HelpAge (2015) and MHRSS (2015).

Future Challenges

- New urbanization process
- Rural population aging
- Rural elder poverty
- Low social protection in rural

Figure 5. Trends of Population Aging (65+) in Rural and Urban China, 2008–2030



Source: Cai, Giles, and Wang 2009.

Figure 6. Rural Migrant Workers in China, 2008–2016

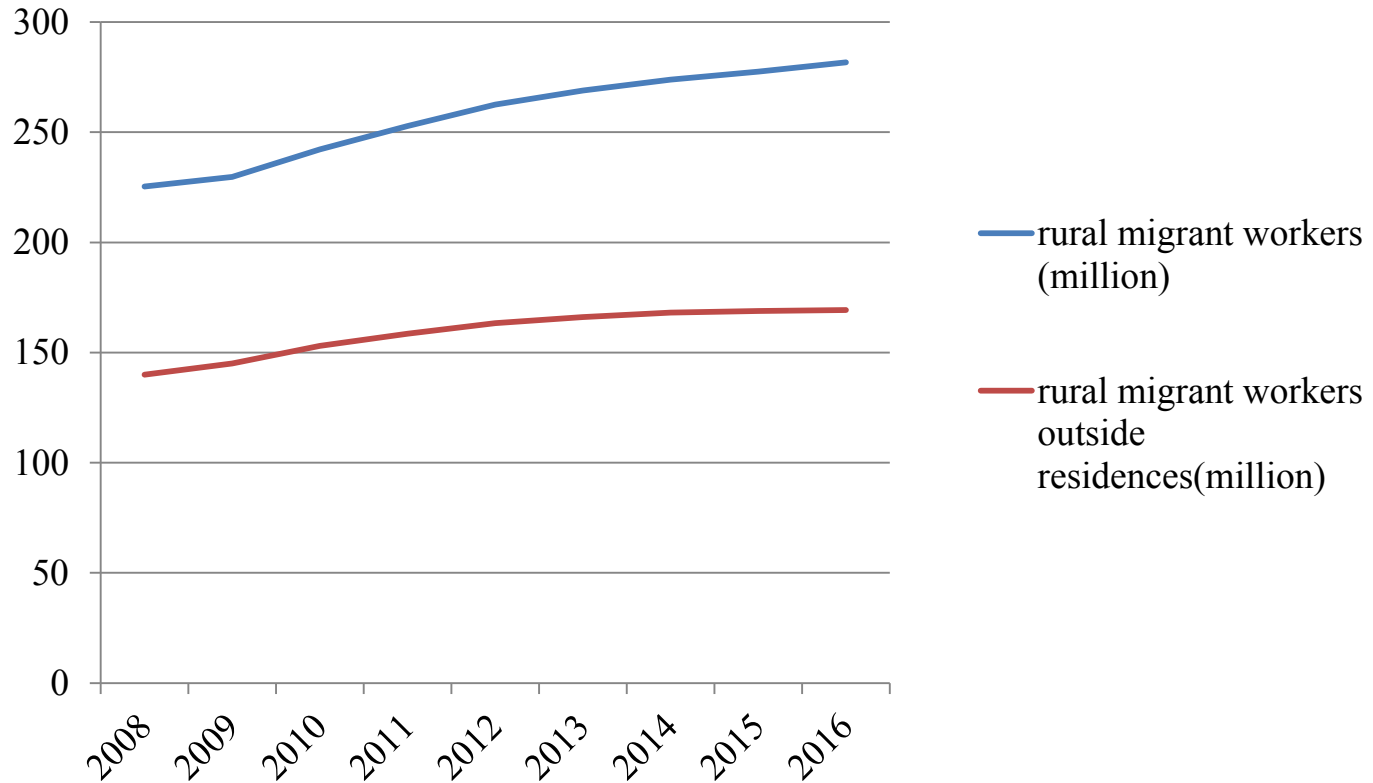


Table 4. Comparing conditions between rural elderly and Urban elderly

	Urban Elderly	Rural Elderly
60+ Population (2015)	115.44 million	106.56 million
60+/total population(2015)	15.0%	17.66%
Average income yearly (2014)	23930 Yuan	7621 Yuan
Income from social protections % (2014)	79.4%	36%
Average pension benefit monthly (2015)	2268 Yuan	119 Yuan (45% of Minimum living guarantee, “Dibao”)
Poverty ratio (consumption poverty line)	28.9%(3200 Yuan)	9.5%(2433 Yuan)

Source:第四次中国城乡老年人生活状况调查（2016）

（The fourth urban and rural elderly living conditions survey in China）

Reform Recommendations

- (1) increase the generosity of the SP pillar;
- (2) make the currently voluntary FDC pillar into a mandatory pillar;
- (3) transform the current FDC pillar into a matching notional defined contribution pillar (MNDC).

Reform of SP Component

- SP : a universal pension separate from FDC component
-
- Increasing the benefit level of SP. For example, assuming an average benefit level of ¥100 (US\$15) per month in 2014 for all aged 60, the overall SP expenditure would have been approximately 0.3 percent of GDP in 2014.
- Indexed SP benefit to GDP per capita or social wage growth

Table 5. Proposed Parameters for SP

Applicability	·All urban and rural residents age 60 and over.
Recipients	·Elderly that apply and have no pension income
Benefit level	·Benefit design: percentage of regional average wage or per capita income. ·Minimum benefit above “Dibao” standard. -indexed to income growth or living cost growth
Financing	·No contribution from individuals ·Financed from general revenues ·Shared responsibility between central and sub-national governments.

Reform of FDC Part

- (1) Gradually make the currently voluntary FDC enrollment into a mandatory one as participant gains confidence in the system;
- (2) Make the FDC pillar into a matching defined contribution pillar (MDC) and increase the subsidies from the government;
- and (3) Make the FDC account into Notional Defined Contribution one by providing a notional interest booking mechanism.

Conclusions

- China has made great progress in pushing forward URRPs in a short period, especially in the extension of rural pension coverage.
- However, the adequacy of URRPs protection remains a major problem and challenge in the future.
- We recommend suggestions on reforming URRPs:
 - (1) increase the generosity of SP pillar;
 - and (2) transform the FDC part into a MNDC model.

Q&A

Thanks !

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声明：

中国社会科学院世界社保研究中心(简称“世界社保研究中心”)英文为 The Centre for International Social Security Studies at Chinese Academy of Social Sciences, 英文缩写为 CISS CASS, 成立于 2010 年 5 月, 是中国社会科学院设立的一个院级非实体性学术研究机构, 旨在为中国社会保障的制度建设、政策制定、理论研究提供智力支持, 努力成为社会保障专业领域国内一流和国际知名的政策型和研究型智库。

中国社会科学院社会保障实验室(简称“社会保障实验室”)英文为 The Social Security Laboratory at Chinese Academy of Social Sciences, 英文缩写为 SSL CASS, 成立于 2012 年 5 月, 是我院第一所院本级实验室。“社会保障实验室”依托我院现有社会保障研究资源和人才队伍, 日常业务运作由“世界社保研究中心”管理, 首席专家由“世界社保研究中心”主任郑秉文担任。

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