



中国人口老龄化：影响与政策应对

2018 年国际老人日特别会议

POPULATION AGEING IN CHINA: IMPACT AND POLICY SCENARIOS

A conference to mark the
2018 International Day of Older Persons

会议报告 CONFERENCE REPORT

2018 年 9 月 19 日 地点：7 号 会议室，昆泰嘉华酒店，朝阳门外大街乙 12 号

19 September 2018- No. 7 Conference Room, Kuntai Royal Hotel, Beijing

(Chaoyangmen Outer St No. 12)





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The Conference 关于会议

To mark the International Day of Older Persons, which is commemorated annually on 1st October, the EU-China Social Protection Reform Project (SPRP), a 7 million euro project supported by the European Union, will highlight the important role that older persons play in society and raise awareness of the issues and challenges of ageing, which are common both to China and Europe through a conference on the topic of *Population Ageing in China: Impact and Policy Scenarios*. The conference is held on 19th September at the Kuntai Royal Hotel in Beijing.

The goal of the Conference is twofold: on one side, to provide tools to measure and understand the ageing process and its long run impact, on the other, to explore some of the coordinated set of policies that could be designed and introduced to improve the social security and the long-term care systems, from strengthening the role of the private sector and of the market, while keeping in mind the problem of social inclusion, to planning well ahead the vocational and educational training needs generated by an ageing society.

The conference is structured in four sessions. After an overview of the EU approach to the reform of the pension system, the first session will address the issue of evaluating the ageing process and its economic impact. The second session will explore the sustainability of the Chinese pension system and the role of the enterprise annuity funds in creating a multi-pillar system. The third session will discuss how to improve the elderly care services and the education and vocational training implications created by the fast expansion of the long-term care system. Finally, the fourth session will be devoted to sharing some key EU-China SPRP findings and contributions to the understanding of the ageing process in China and the formulation of policy suggestions.

The Conference will bring together a broad range of stakeholders, including representatives of the Delegation of the European Union to China, Chinese Government Agencies, civil society, international organizations, EU member state embassies and academia, creating a platform for the exchange of experiences and policies on the issue of ageing among Chinese and European policymakers and other actors.

为庆祝 10 月 1 日国际老人日，中国欧盟社会保障改革项目（EU-China SPRP）将举行题为“中国人口老龄化：影响与政策应对”专门会议，向公众强调老人在社会中的重要性，并提高公众对人口老龄化问题的认知。人口老龄化是中国和欧盟国家共同面临的问题。本次会议将于 9 月 19 日在北京昆泰嘉华酒店举行。中欧社保改革项目系欧盟拨款七百万欧元开展的中欧合作项目。

本次会议宗旨有二：一是提供途径，测评与理解老龄化的过程与影响；二是探索政策，设计和加强社会保障和长期护理制度，增强民营部门、市场部门的角色，同时关照社会融合，规划应对老龄化的职业培训。

本次会议分为四个场次。第一场次：先总体回顾欧盟国家养老金制度改革经验，然后评估老龄化进程及其经济影响。第二场次：讨论中国养老金制度可持续性和企业年金基金在建立多支柱养老金制度中的角色。第三场次：讨论如何改善养老服务、如何为快速发展的长期护理体系提供教育培训。最后为第四场次：讨论中欧社保改革项目对加深理解中国老龄化问题方面所作的贡献，形成政策建议。

本次会议将汇集各相关方参与，包括欧盟驻中国和蒙古代表团、中国政府部门、民间团体、国际组织、欧盟国家使馆代表和学术界人士，使之成为中欧政策制定者、关键参与者之间互相交流老龄化政策经验的平台。

本次会议是欧盟与中国通过“中国-欧盟社会保障改革项目”进行的系列对话活动之一。本项目的宗旨是，促进欧盟与中国在社会保障制度改革领域进行交流。

Family Photo 合影



Agenda 日程

8:30 - 9:00	Registration 签到
9:00 - 9:40	<p>Opening ceremony:</p> <ul style="list-style-type: none"> - Mr. Chris Wood, Minister & Deputy Head of Delegation, Delegation of the European Union to China - Mr. Dang Junwu, Deputy Director of the China Center for Scientific Research on Aging, Deputy Leader of the State Secretarial Group on the Aging Strategy of the Population - Prof. Michele Bruni, EU-China SPRP, Team Leader <p>开幕致辞:</p> <ul style="list-style-type: none"> - 胡克定先生, 公使兼副团长, 欧洲联盟驻华代表团 - 党俊武先生, 中国老龄科学研究中心副主任、国家应对人口老龄化战略研究秘书组副组长 - 米凯乐·布鲁尼先生, 中欧社会保障改革项目专家组长
9:40 - 10:00	<p>INTRODUCTION KEYNOTE</p> <p>Mr. Koen Vleminckx, Director, Research & International Cooperation, Federal Public Service Social Security, Belgium</p> <p>Active Ageing and Sustainable Pension Reform</p> <p>开场发言</p> <p>科恩·弗莱明克斯, 比利时联邦社会保障部研究与国际合作司司长</p> <p>积极老龄化与养老金可持续性改革</p>
10:00 - 11:00	<p>SESSION 1 – Measuring the ageing process and the socioeconomic burden</p> <p>Chair: Prof. Dong Keyong, School of Public Administration & Policy, Renmin University of China</p> <p>第一场: 老龄化进程及其社会经济影响测算</p> <p>主持: 董克用教授, 中国人民大学公共管理学院</p>
10:00 - 10:20	<p>Prof. Asghar Zaidi, Seoul National University, Korea and London School of Economics, the UK</p> <p>Active Ageing in China. Learnings from the EU Active Ageing Index – A Legacy of the 2012 European Year for Active Ageing</p> <p>阿斯加尔·扎伊迪教授, 韩国国立首尔大学/英国伦敦政治经济学院</p> <p>积极老龄化在中国: 2012 欧洲积极老龄化年遗产-欧盟积极老龄化指数对中国的启示</p>
10:20 - 10:40	<p>Prof. Michele Bruni, EU-China SPRP Team Leader and Component 2 Resident Expert</p> <p>The impact of the ageing process on the labour market and the welfare system in alternative demographic scenarios</p>

	米凯乐·布鲁尼，中欧社会保障改革项目专家组长，项目第二部分常驻专家 不同人口预测情景下老龄化进程对劳动市场和福利制度的影响
10:40 - 11:00	Coffee/tea break 咖啡/茶歇
11:00 - 12:20	SESSION II - Alternative policies to face the ageing problem and the sustainability of the pension system Chair: Ms. Marzena Breza, Component 3 Resident Expert 第二场——老龄化问题和养老金制度可持续性应对政策 主持：马哲娜，项目第三部分常驻专家
11:00 - 11:20	Prof. Zheng Bingwen, Director General of the Center for International Social Security Studies (CISS) at Chinese Academy of Social Sciences (CASS) How to reconcile Government intervention and private initiative in securing multi-pillar pension protection in old-age 郑秉文教授，中国社会科学院世界社保研究中心主任 如何协调政府措施与私企行为在多支柱养老保障体系中的作用
11:20 - 11:40	Prof. Wang Xiaojun, Director, Center for Risk Management and Actuarial Studies, Dean of School of Statistics, Renmin University of China What do actuarial studies tell us about pension sustainability in China 王晓军教授，中国人民大学统计学院院长、风险管理与精算研究中心主任 从精算研究看中国养老金制度可持续性
11:40 - 12:00	Prof. Xu Zhengzhong, Chinese Academy of Governance Social inclusion, universal service and targeted provision of elderly care 许正中教授，国家行政学院 社会包容、普遍服务和养老精准供给
12:00 - 12:20	Discussion, Q & A 讨论问答
12:20 - 13:30	Lunch Break 午餐
13:30 - 14:50	SESSION III - The development of a solid and sustainable long-term care system in China Chair: Mr. Zhang Guoqing, Main Expert Component 1, EU-CHINA SPRP 第三场——发展牢固、可持续的中国长期护理体系 主持：张国庆先生，中国欧盟社会保障改革项目第一部分中方专家
13:30 - 13:50	Wang Dewen, Senior Economist, Social Protection & Labor, World Bank China's Aged Care System: Policy Framework and Priorities 王德文，世界银行社会保护高级经济学家 中国养老服务体系：政策框架与改革重点
13:50 - 14:10	Prof. Li Zhen, Director of Social Security Research Institute, Renmin University of

	<p>China</p> <p>Thoughts and suggestions on how to improve the elderly care services and the Long-Term Care system in China</p> <p>李珍教授，中国人民大学社会保障研究所所长 关于完善老年服务和长期护理制度的思考与建议</p>
14:10 - 14:30	<p>Prof. Zhang Yinghua, Chinese Academy of Social Sciences</p> <p>Chinese experiments to develop a long-term care insurance system</p> <p>张盈华教授，中国社会科学院 中国的长期护理保险试点</p>
14:30 - 14:50	Coffee/tea break 茶歇
14:50 - 16:10	<p>Prof. Mario Catani, University of Bologna, Italy</p> <p>Labor demand and supply by occupations in the long-term care sector</p> <p>马里奥·卡塔尼教授，意大利博洛尼亚大学 长期护理行业劳动力需求与供给</p>
14:50 - 15:10	<p>SESSION IV – The Project contribution to the understanding of the ageing process in China and elderly care, looking forward to future cooperation</p> <p>Chair: Michele Bruni, EU-China SPRP Team Leader and Component 2 Resident Expert</p> <p>第四场——中欧项目对加深了解中国老龄化进程和养老服务业的贡献、未来合作展望 主持：米凯乐·布鲁尼 中欧社会保障改革项目专家组组长，项目第二部分常驻专家</p>
15:10 - 15:30	<p>Ms. Marzena Breza, Component 3 Resident Expert</p> <p>Project works in the field of social assistance and social welfare</p> <p>马哲娜，项目第三部分常驻专家 社会救助和社会福利领域项目工作</p>
15:30 - 15:50	<p>Mr. Zhang Guoqing, Main Expert Component 1, EU-CHINA SPRP</p> <p>Critical issues with the Chinese pension system</p> <p>张国庆先生，中国欧盟社会保障改革项目第一部分中方专家 中国养老保险制度的重要议题</p>
15:50 - 16:10	Discussion 讨论
16:10 - 16:30	<p>Michele Bruni, EU-China SPRP Team Leader and C2 Resident Expert</p> <p>Closing remarks</p> <p>米凯乐·布鲁尼 中欧社会保障改革项目专家组组长 总结致辞</p>

OPENING CEREMONY 开幕致辞

- **Mr. Chris Wood**, Minister & Deputy Head of Delegation, Delegation of the European Union to China 欧洲联盟驻华代表团公使兼副团长胡克定先生



Dear guests and colleagues from China and Europe, friends from the media – good morning!

It gives me great pleasure to help open today's Conference to mark the 2018 International Day of Older Persons which is commemorated annually on 1st October.

This conference was made possible thanks to our partners from the "China-EU Social Protection Reform Project".

Today's conference will highlight the important role that older persons play in society and of the policy issues surrounding "ageing" and elderly care - though a day spent looking at population ageing in China in terms of impact and policy scenarios.

By looking at the aspects of "Impact" the Conference seeks to address the question of the effect that population ageing will have on labour market and economic growth, on the sustainability of healthcare, welfare and long term care systems, and on social inclusion.

The Conference also aims to look at different "scenarios" and to address various situations which could evolve based on a number of different socio-economic variables.

Sure today's discussions will be very interesting, as these different scenarios might require governments to adopt a number of different sets of policy measures. These might include active labour policies; postponing the retirement age; in industry, moving production elsewhere; internal and international migration policies, amongst others. You will explore all these aspects today.

Today's event is one of a series of EU-China dialogue activities under the EU-China Social Protection Reform Project.

The EU-China Social Protection Reform Project (SPRP) is a €7m project financially supported by the European Union under our Development Cooperation Instrument.

It consists of 3 strands of activities between the EU Delegation and the Chinese government related to social protection:

- one concerning social assistance – with the Ministry of Civil Affairs;
- one concerning social protection financing – with the Ministry of Finance;
- and one concerning social protection policy, to build up relevant capacity within the National Development and Reform Commission (NDRC).

This project follows on from previous cooperation with China on social security reform cooperation, which dates back to 2006 with a total value of €29m. (Two projects on this were implemented between 2006 and 2011; and one project on occupational health and safety in high risk sectors was implemented between 2012 and 2016.

Overall, the SPRP aims to facilitate effective dialogue between the EU and China on experiences and challenges in reforming the social protection system.

The objective of this project is to further develop the social equity and inclusiveness of economic development throughout Chinese society. More specifically, the project is looking at: strengthening the institutional capability for developing policies; for implementing legal & regulatory frameworks; and for supervising systems of social insurance, social assistance and financial management.

Since its start in 2014 some 300 European specialists and over 60 top-level Chinese experts have been involved in the SPRP programme's activities.

I would now like to say a few words on today's topic – that is demography, the ageing challenge, and why this matters. It is very useful that we are able to exchange views and experience since we face many of the same challenges, even if there are differences in our basic systems.

The Sustainable Development Agenda 2030 provides a global framework guiding the domestic and international cooperation and development paradigm.

To effectively implement this, it is very clear that demography needs to be better understood (as a key determinant and variable for sustainable development), since demography and population dynamics are fundamental elements in both domestic policy-making and international cooperation.

If we look at Europe and China, we see that we are both grappling with changing demographics and that, despite variations, the trend is the same: a declining child population. The other side of the same coin is an increasing aging population.

In China the number of Chinese citizens aged 60 or above reached 241 million by the end of 2017, representing 17.3 percent of the country's total population. The China National Committee on Aging (CNCA) projected on Monday that the figure is expected to peak at 487 million, or nearly 35 percent, around 2050. The majority of elderly people are living in rural areas. And the majority do not rely on the pension system.

Increased longevity and the reducing numbers of the working population mean that, as China develops policies for social protection, there is a fundamental need to approach this through coordinated socio-economic policies which are financially sustainable.

Relevant policy issues include aspects such as the retirement age - including the relatively early retirement age for women; the situation and needs of migrant workers; and the capacity and adequacy of the medical system and medical insurance provision. There is also the impact of non-medical conditions, for example needs concerning long-term care, which are not covered by medical insurance.

But challenges also bring implied opportunities. A coordinated set of policies which might be designed and introduced to improve social security and long-term care systems might stimulate opportunities around strengthening the roles of the private sector and the market, while keeping in mind the problem of social inclusion; or around planning well ahead the vocational and educational training needs generated by an ageing society.

Today's Conference aims to open discussion on a series of research results obtained by the EU-China Social Protection Reform Project, involving the project's key stakeholders: the representatives of Chinese Government Agencies in the first instance, but also civil society, international organizations, and the EU Member States. We hope indeed that the EU experience will be of benefit to Chinese academics, practitioners and policy-makers.

As regards pension reform and pension sustainability, European countries have experienced a number of variants over the recent years in order to ensure the sustainability of their respective pension schemes, while still protecting pensioners and elder workers who fall - or fall back - into poverty.

During 2017, the Social Protection Project reviewed the variety of EU experiments over pension reforms – we call them “parametric pension reforms” - with specific emphasis on certain countries, which were jointly selected between the project and our Chinese partners for their particular relevance.

Issues addressed included amongst others: the age(s) for retirement; the indexation of benefits and of past earnings; and the mix of public and private protection in old-age.

Not all European systems choose the same path, and in any European country there is no guarantee that successive Governments would pursue the same path to reform. But European experience, whatever the option chosen, suggests several aspects of paramount importance:

To evaluate scientifically the results of envisaged changes, not only financially, but also economically and socially;

Over time to ensure reasonable stability in the system, making it predictable for the beneficiaries;

And, last but not least, not to lose track of the huge progress and opportunity represented by ensuring that the large numbers of our ageing populations have decent standards of living, through which the so-called “silver economy” may in turn contribute to overall social and economic progress.

In relation to the key issues that the Chinese Government is trying to address when considering pension reform (for instance: fragmentation, the differential levels of pensions, and low portability): the project has accompanied the Government on its path towards a more integrated pension system.

Through publications, meetings and training activities, the project has advocated the European model of coordination of pension legislation, in force in Europe since the early seventies. This is now used as a reference across China, where indeed significant progress has been made towards the portability of benefits for hundreds of millions of internally migrating workers.

Through studies and examples, the project also supported the pooling of a higher percentage of resources up to the central level, to overcome the otherwise “traditional” geographical fragmentation of the system, and the subsequent handling of contributions collection through a unique collector at the national level.

Finally, the project continues working with its counterparts on the vertical integration of schemes, including bridges between rural and employees’ pension schemes, and the prospects of using existing provisions – which include a considerable proportion of the active population under unrelated schemes – to try to develop a universal, basic pension scheme, for which European experience has been an inspiration.

Today, I understand that European experts will share further experiences from Europe, including the Active Aging Index. This Index was developed by the United Nations Economic Commission for Europe and the European Commission's Directorate-General for Employment, Social Affairs and Inclusion.

"Active ageing" means helping people stay in charge of their own lives for as long as possible as they age and, where possible, to continue to contribute to the economy and society. This is a policy framework that is intended to inform discussion and the formulation of action plans that promote healthy and active ageing.

We see three broad dimensions of active ageing – employment, social participation and independent living. These are brought together in the Active Ageing Index (AAI). It has been calculated for women and men in every EU country, using a variety of data sources available. The Index weighs the indicators and summarises them into a single score.

You will hear more about this today and about its usefulness and application. I understand it makes very clear the regional variations in Europe (North-South and East-West divides: the Nordic countries, together with the UK, Ireland and the Netherlands reach the highest scores; while Greece and Eastern European countries have huge potential for improvement – and perhaps are not yet quite ready for the expected increase in the numbers of older people).

In today's world, population ageing has led to the introduction of new policies and programmes in which the social sector – (understood as policies concerning health, education, employment benefits/employment guarantee schemes, and so on) -has taken centre stage in our quest for inclusive or "people centred development". New partnerships between the state, NGOs and the private sector are key for delivering on this.

EU cooperation with China has now been in place for over a decade, covering: social security, occupational health and safety, and the current social protection reform project (which ends next year). New engagement is due to start by the end of this year under the framework of EU-China Cooperation on Employment, Social Affairs and Inclusion.

As the EU, we see a strategic importance in promoting reform and innovation to support the transformation of China's economic and social model into a more sustainable and inclusive one. And we support the alignment of China's national policies and standards with international principles, not least because we expect that improvements in China's employment, social affairs and inclusion will contribute to resilience within the EU - the promotion of fair and equal competition based on international social standards will mitigate the downward pressure on social conditions globally.

The EU looks forward to continued collaboration and good cooperation with China and with other stakeholders for the interest of our respective regions, countries and people.

尊敬的中欧来宾、同仁：
各位媒体朋友，大家早上好！

今天，很高兴能够参加 2018 年 10 月 1 日国际老人日的庆祝会议，并致开幕辞。

这次会议是由“中国-欧盟社会保障改革项目”主办的。

今天的会议将通过一整天对老龄化对中国的影响与相关政策应对的讨论，突出老人在“老龄化”相关社会与政策问题和老龄护理中的角色。

所谓“影响”，就是本次会议将讨论老龄化对劳动力市场、经济增长、健康护理可持续性、福利制度、长期护理制度和社会融合的影响。

本次会议也将讨论不同的“政策情境”，即根据不同的社会经济变量发展所带来的情况，解决相应问题的政策。

今天的讨论肯定能符合大家关切，因为不同的政策情境要求政府采取很多不同的政策措施。这些措施可能包括积极的劳动力政策、推迟退休年龄；在工业方面则可能转变生产，还包括国内国际移民政策等等。今天大家都会听到这些方面的讨论。

今天的会议是中国欧盟社会保障改革项目之下中欧对话活动的一部分。

中欧社保改革项目是欧盟“发展合作工具”资助 700 万的项目。

项目内容包括三组欧盟代表团和中国政府合作进行的社会保护相关工作：

- 一为社会救助——是欧盟与中国民政部的合作；
- 一为社保财政——是欧盟与中国财政部的合作；
- 一为社保政策——目的是增强中国国家发展和改革委员会的机构能力。

这一项目是前一期中国社保改革合作项目的后续项目，前一期项目开始于 2006 年，总价值 2900 欧元（其中 2006-2011 年执行一期项目，而 2012-2016 年执行另一关于职业健康和高风险行业安全的项目）。

总体上，中欧社保改革项目旨在促进中欧之间的有效对话，互相交流社保制度改革经验和挑战。

项目的总体目标系在中国社会深入推进社会公平与共享经济发展成果。具体而言，是帮助中国政府通过增强政策制定的能力、增强法律法规框架实施的能力以及增加社会保险、社会救助、社保财政管理三方面的监督体系来为中国社会保护体系的完善与全覆盖事业做出贡献。

项目从 2014 年启动以来，已有 300 位欧盟专家和超过 60 位中国顶级专家参与到了工作中。

现在让我谈一谈今天的主题，即人口、老龄化，以及为何老龄化那么重要。因为我们都面临着很多挑战，所以互相交换观点和经验是很有用的，及时我们的基本制度不一样。

欧盟《2030 年可持续发展议程》为指导国内、国际合作和发展工作提供了总体框架。

为有效执行该《议程》，很清楚，我们要更好地理解人口（这是可持续发展的关键决定因素和变量），因为人口及其变动在国内政策制定和国际合作中都是很根本的考量因素。

如果我们看看欧洲和中国，就会看到，我们收到人口变动的困扰；还会看到，虽然有一定差别，但基本趋势是一样的，即：儿童人口下降。而这枚硬币的另外一面则是，老龄人口上升。

2017 年底，中国 60 岁及以上人口已经达到 2.41 亿，占全国总人口的 17.3%。中国国家老龄委在本周一估计，老龄人口数字将在 2050 年达到 4.87 亿的顶峰，约占总人口的 35%。老龄人口的大部分住在农村地区，而他们不靠养老制度生活。

寿命延长和劳动人口下降意味着，在中国制定社保政策时，其根本的需要是要统筹财政上可以持续的社会经济政策。

相关政策议题包括退休年龄在内的很多方面——包括妇女相对较早的退休年龄；农民工处境和需要；医疗体系和医疗保险的能力与充足度。此外还有非医疗性条件的影响，如长期护理需求。该需求尚未由医疗保险覆盖。

但挑战也意味着机遇。统筹改善社会保障和长期护理政策，可以通过加强民营部门和市场的角色、同时顾及社会融合，或者通过提早计划老龄化社会所需要的职业性和教育性培训政策，创造出很多机会。

今天的会议，目的是与项目的相关各方中国政府部门、民间组织、国际组织、欧盟成员国开放地讨论中欧社保改革项目和项目主要相关方的研究成果。我们确实希望，欧盟经验能够中国学术研究者、执行工作者和政策制定者有益。

在养老金改革和养老金财务可持续性方面，欧盟国家在近些年来已经做了很多制度修正，目的是确保自身养老金制度的财务可持续性，同时保障陷入或重新陷入贫困的养老金领取人员和老龄工作者。

2017 年，中欧社保改革项目回顾了欧盟各种养老金改革（我们将之称为“养老金参数改革”）。特别关注特定国家。这是由项目和中方根据特殊需要合作选取的研究对象。

研究所涉及的问题包括：退休年龄、待遇-过往工资的指数挂钩、公私混合老龄社会保障。

并非所有的欧盟国家都采取了相同的道路。没有一个国家能够保证后续政府能够遵循同样的改革路线。但无论欧盟选择如何，他们都向世人提示了极其重要的经验。

这些经验能够科学评估预想到的各种变化所导致的结果，不光是财政上的结果，还包括经济和社会上的结果；

能够确保制度长期合理稳定，让受益人能够预见未来；

还能够保证广大老龄人口美好的生活标准，由此获得巨大的进步和机会；这就是所谓的“银发经济”，能够反过来贡献于总体社会和经济进步。

在中国政府所应对的养老金关键问题（如制度碎片化、养老金待遇不同水平、便携性低等）方面，项目已经协助中国政府迈向了更整合的养老金制度。

通过刊布论文、举办会议、组织培训等活动，项目传播了从 1970 年代早期以来的欧盟养老金立法统筹模型。现在这一模型作为中国的参考，而中国确实在解决千百万国内农民工的社保跨省携带上取得了巨大的进步。

通过研究和样本提供，项目也帮助中国中央政府聚合了很多资源，以跨越制度“传统的”地理分隔，专项统一的全国统筹。

最后，项目继续与中方就制度纵向整合进行合作，包括桥接农村居民和城镇职工养老金制度，以及如何在当前覆盖大量人口、制度分散的基础上，发展出统一的基础养老金制度。而其中就有欧盟经验的启发。

今天，我知道欧盟专家将分享更多来自欧盟的经验，包括“积极老龄化指数”。这一指数是由联合国欧洲经济委员会和欧盟委员会就业、社会事务和融合总司开发的。

“积极老龄化”意思是帮助人们在老年时尽可能长地保持生活自力，并尽可能对经济和社会做出贡献。这是一项政治框架，意在讨论、形成行动框架，促进健康、积极的老龄化。

我们看到，积极老龄化有三大维度——就业、社会参与和独立生活。这些都含在积极老龄化指数（AAI）中。该指数通过各种可得数据资源，用于计算每一欧盟国家男性、女性的情况。它测量不同指标，然后将它们归纳为统一分数。

今天，大家会听到关于这一指数、其效果与应用的更多信息。我知道，这一指数在欧洲各国都不同（南北不同、东西有别：北欧国家、英国、丹麦分值最高；而希腊、东欧国家改进空间仍很大——它们可能还没有准备好迎接巨大的老龄人口）。

在当今世界，人口老龄化促成了在社会领域采取新政策和新制度（即健康、教育、就业福利/就业保障制度等相关政策）。这是我们追求包容型或“人本型”发展过程中的重要环节。国家、NGO 和民营部门之间的合作是形成这种发展的关键。

欧盟与中国的合作已经进行了十年，内容涉及：社会保障、职业健康与安全，以及当前的社保改革项目（将于今年结束）。新的任务则会在今年底，通过中欧就业、社会事务和社会包容合作项目开始。

作为欧盟一方，我们将促进改革与创新，帮助中国实现经济、社会模式转型，变得更可持续、更包容，视为有战略上的重要性。我们也支持中国将国家政策与标准保持与国际原则一致，不光是因为我们希望中国就业、社会事务、社会融合的进步能够有助于欧洲的韧性，也是因为在共同国际社会标准上的公平竞争将有助于缓解全球社会环境的下行压力。

欧盟期待继续与中国即其他方面进行良好合作，为各自的区域、国家和人民谋福祉！

INTRODUCTION KEYNOTE 开场发言

Mr. Koen Vleminckx 科恩·弗莱明克斯 Key Alternative policy measures to cope with the impact of ageing in EU Countries. The Financial sustainability of the social security system 欧盟国家应对老龄化的政策措施

Population ageing, a result of declining fertility, puts considerable pressure on developed economies, both in Europe and in Asia. The resulting decline of working age populations puts economic growth at risk and threatens the sustainability of our pension systems. However, a structural component of population ageing, the increase in life expectancy, seems to offer the possibility to prolong employment and postpone retirement. Although controversial, immigration might also be part of any sustainable solution. However, it becomes increasingly clear that there are a number of important pitfalls associated with these strategies that need to be avoided.

生育率下降，导致了人口老龄化。老龄化对欧洲、亚洲发达经济体都造成了重大的影响。其结果就是劳动适龄人口的下降。这会让经济增长面临风险，也会让我们的养老金制度的可持续性面临威胁。但是，人口老龄化的构成要件——预期寿命的增长——看起来为提高就业年限、推迟退休年龄提供了可能。另外，虽然现在争议还很大，移民也可以成为任何一种可持续性解决方案的一部分。不过，现在越来越清楚的是，在采取这些战略时，也要避免这些战略带来的危险。



Koen Vleminckx, PhD, is Director of Research & International Cooperation at the Belgian Federal Ministry of Social Affairs. He is Vice-President of the Editorial Board of the Belgian Review of Social Security. He defended his PhD on comparative social policy at the Catholic

University of Leuven, Belgium, where he also lectures. He is also lecturer at the Antwerp management School and the HEC Management School in Liège. He was a member of the Belgian Commission for “Pension Reform 2020-2040”. He has published on the subject of pensions and on the social investment paradigm. He is a member of the UNECE Expert Group on Active Ageing Indicators. He has worked

extensively on the notion of “exchanging pension & social security best practices” between the European Union (EU) and the People Republic of China (PRC).”

科恩·弗莱明克斯博士，比利时联邦社会事务部国际合作与研究司司长，比利时《社会保障评论》编辑委员会副主任。比利时天主教鲁汶大学博士，答辩论文系关于社会政策比较研究。担任 Antwerp 管理学院和 Liège HEC 管理学院讲师。曾任比利时“2020-2040 养老金改革”委员会成员。曾出版养老金与社会性投资方面的著作。亦是联合国欧洲经济委员会积极老龄化指标专家组成员。在中欧项目负责研究“养老金和社会保障最佳实践”。





Active Ageing and Sustainable Pension Reform

积极老龄化与可持续养老金改革

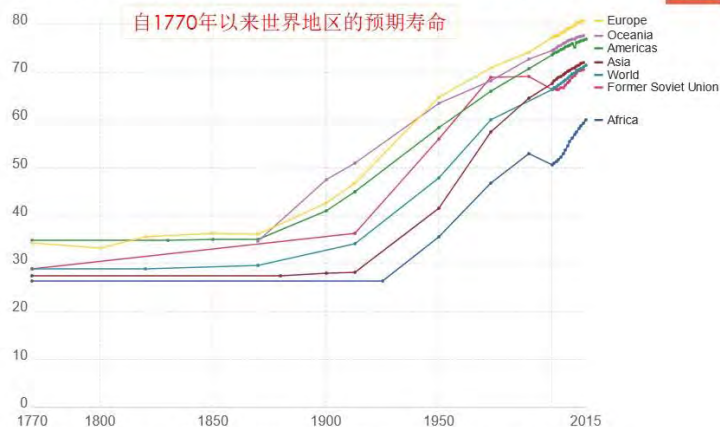
Introduction 导言

- The world's population is ageing, the process has begun more than a century ago. Most countries will experience growth in the number and proportion of their older population between 2015 and 2030.
- 世界人口正在老龄化。这个过程已经开始了一个多世纪以前。2015年至2030年期间，大多数国家的老年人数将增加。

Increasing Life-expectancy 预期寿命延长

- To a large extent this is a result of an increase in life-expectancy due to improving living conditions, including access to health-care.
- 在很大程度上，这是预期寿命增加的结果。增加的原因是改善了生活条件，包括获得医疗保健。

Life expectancy globally and by world regions since 1770



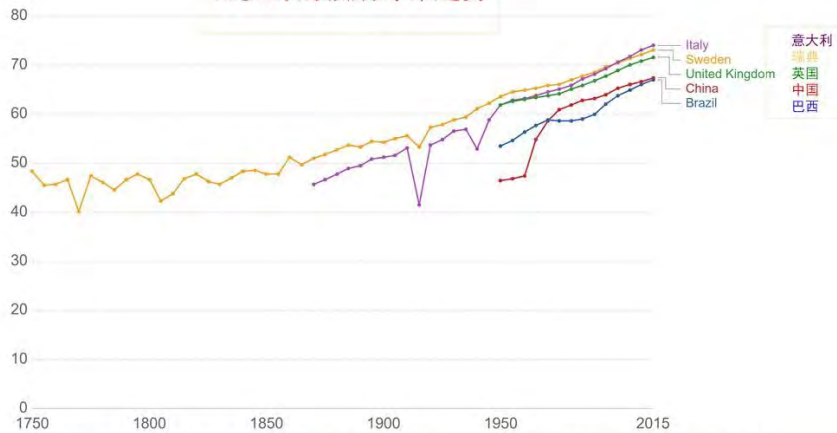
Source: Life expectancy – James Riley for data 1990 and earlier; WHO and World Bank for later data (by Max Roser)
OurWorldInData.org/life-expectancy/ • CC BY-SA

Life expectancy at age 10

Shown is the number of remaining years a 10 year old is expected to live. From 2015 onwards the UN mid-variant projections are shown.

OurWorld
in Data

10岁时的预期寿命趋势

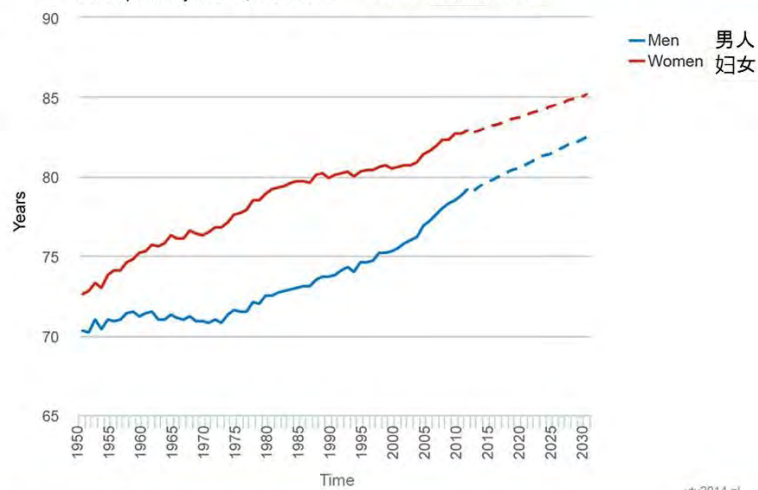


Source: United Nations Population Division and Human Mortality Database (2015)

OurWorldInData.org/life-expectancy/ • CC BY-SA

Life expectancy at birth, 1950-2030

出生时的预期寿命



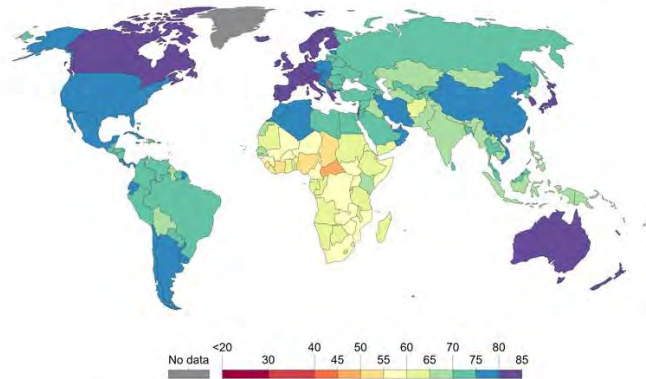
viv2014.nl

预期寿命

Life expectancy, 2013

Shown is period life expectancy at birth. This corresponds to an estimate of the average number of years a newborn infant would live if prevailing patterns of mortality at the time of its birth were to stay the same throughout its life

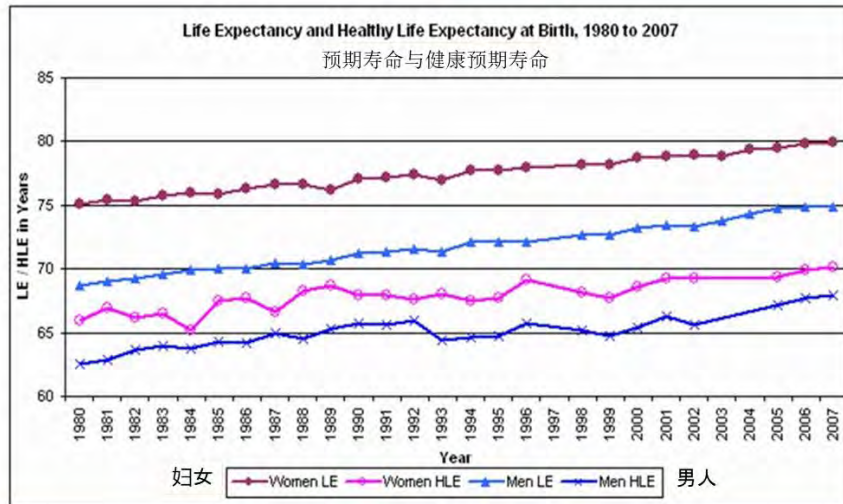
Our World
in Data



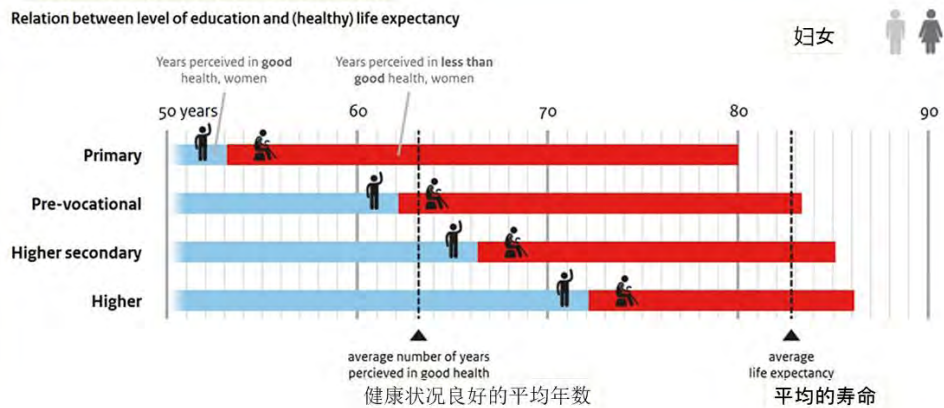
Source: Clio-Infra estimates until 1949; UN Population Division from 1950 to 2015
OurWorldInData.org/life-expectancy-how-is-it-calculated-and-how-should-it-be-interpreted/ • CC BY-SA

Healthy Life-expectancy 健康预期寿命

- To a large extent this is a result of an increase in life-expectancy due to improving living conditions, including access to health-care.
- 在很大程度上，这是预期寿命增加的结果。增加的原因是改善了生活条件，包括获得医疗保健。



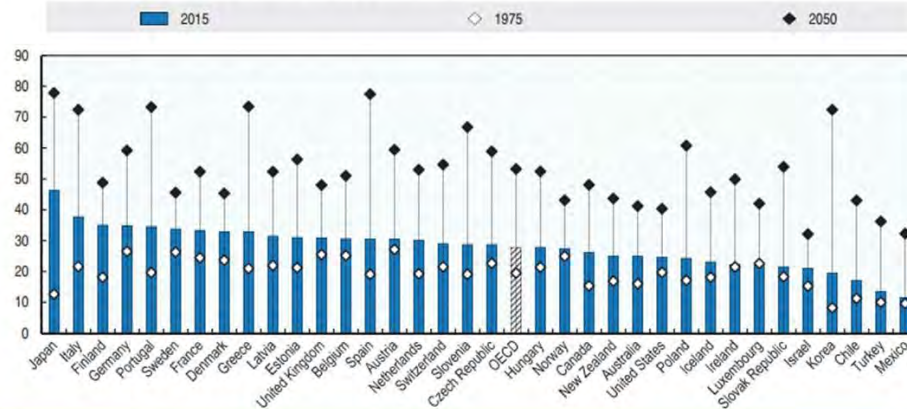
教育与（健康）预期寿命之间存在关系
Relation between level of education and (healthy) life expectancy



Implications for pension sustainability 对养老金可持续性的影响

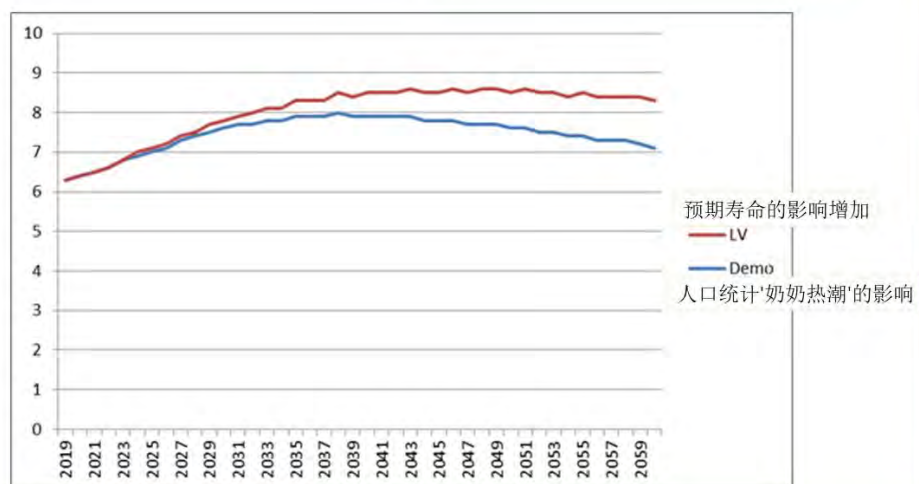
- Population ageing has important implications for the financial sustainability of pensions, as fewer active people support dependent pensioners.
- 人口老龄化对养老金的财务可持续性不利，因为较少的活跃人群支持养老金领取者。

Number of people older than 65 years per 100 people of working age (20-64), 1975-2050 - 每100名活跃人士中年龄超过65岁的人数。从1975年到2050年的演变



Implications for pension sustainability 对养老金可持续性的影响

- Population ageing has important implications for the financial sustainability of pensions. 人口老龄化对养老金的财务可持续性有重大影响
- In Europe we should make a difference between 在欧洲，可以区分：
 - the temporary impact of the retiring post-war 'baby boom' (the 'granny boom') “婴儿潮”（“奶奶热潮”）的临时影响
 - and the cumulative long-term impact of increases in life-expectancy 预期寿命增加的累积长期影响

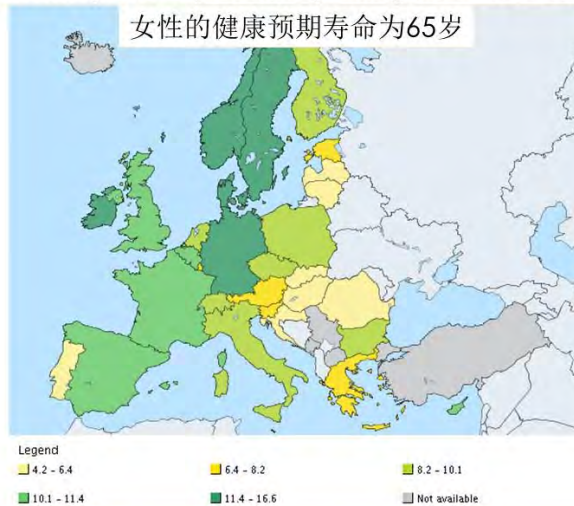


Implications for pension sustainability 对养老金可持续性的影响

- During the last decade pension reformers have reacted to increases in life-expectancy by postponing retirement and prolonging employment. These measures are central to productive notions of 'active ageing'.
- 上一个十年，养老金改革家已经通过延迟退休年龄、延长工作年限的办法来应对预期寿命的延长。这些措施是“积极老龄化”的生产性概念的核心。

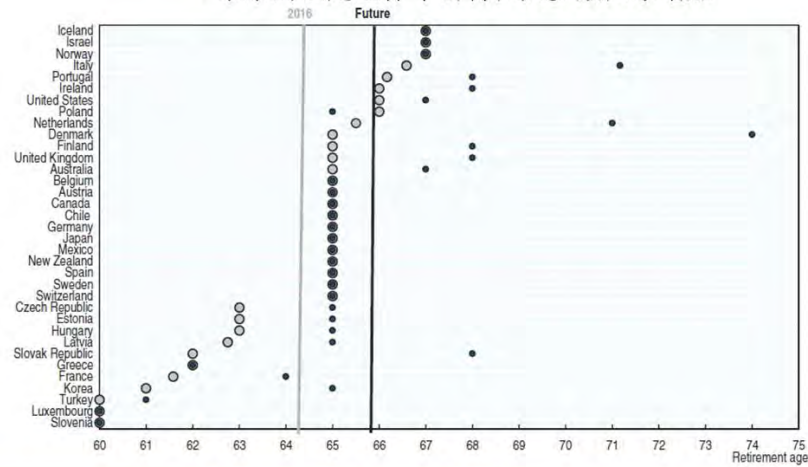
Healthy Life Expectancy at age 65 - women

女性的健康预期寿命为65岁



Future legal retirement ages will increase in most countries

未来的法定退休年龄将在大多数国家增加



What about arduous professions?

具有艰苦职业的工人是否应该与其他人同龄退休？

In Germany, the pensionable age for miners varies between 60 and 62 depending on the contributory period, but they can retire earlier if there is an economic downturn in the sector.

In Greece, the pensionable age for WAHJ is 62 for a full pension while the SPA is 67 years. Some categories of WAHJ are entitled to a reduced pension at the age of 60 (construction sector, municipal cleaning sector), others at 57 years (mining, underwater and air activities, some categories of artists).

In Italy, WAHJ retire at 61 years/7 months, i.e. five years before the SPA, if they attain the required contributory period.

在**德国**，矿工的养老金领取年龄根据缴费年限志不同，介于60-62岁之间，但若该行业经济下滑，则可以提前退休。

在**希腊**，WAHJ的养老金领取年龄为62岁（全额领取），而SPA的则是67岁。某些门类的WAHF在60岁的的时候可以领取减额养老金（建筑行业、城市清洁行业），其他则可以在57岁时领取（采矿、水下、空中行业，部分艺术行业）。

在**意大利**，WAHJ如果达到规定缴费年限，可于61岁7个月时退休，即在SPA之前5个月领取退休金。

What about arduous professions?

具有艰苦职业的工人是否应该与其他人同龄退休？

In **Romania**, the pensionable age is lowered by 6 months for each year of arduous and hazardous employment for "special work conditions": the reduction ranges from 1 to 13 years depending on the contributory period. For several other categories (i.e. miners, artists and employers exposed to nuclear radiation), the pensionable age is even lower.

In **Portugal**, the pensionable age can vary (from 45/ 50 years for miners to 60 years for embroiderers from Madeira) and is calculated according to the contributory period.

In **Spain**, bullfighters and artists can retire respectively at the age of 55 or 60 according to the contributory period but with a benefits deduction of 8% for each early retirement year after the age of 60. For some other categories of WAHJ, there are special age reduction coefficients (for miners and aircraft personnel).

在罗马尼亚，“特殊工作条件”下的艰苦、危险工作者，可以根据缴费年限，选择在1-13年间，每年降低6个月，实现退休，领取养老金。很多其他类别（采矿、艺术、受核辐射工人）的养老金领取年龄更低。

在葡萄牙，养老金领取年龄各不相同（采矿工人的45/50岁到Madeira刺绣工人的60岁不等），均根据缴费年限计算。

在西班牙，斗牛士和艺术家可以分别根据缴费年限于55岁或60岁退休，但60岁后每一提前退休年份的退休金下降8%。其他WAHJ的门类，有专门的年龄-降额系数（采矿工人与匠人）。



Theme Conference, Session I: Measuring the ageing process and the socio-economic burden 第一场——老龄化进程及其社会经济影响测算

Prof. Asghar Zaidi 阿斯加尔·扎伊迪 教授 Active Ageing in China. Learnings from the EU Active Ageing Index – A Legacy of the 2012 European Year for Active Ageing 积极老龄化在中国：2012 欧洲积极老龄化年遗产-欧盟积极老龄化指数对中国的启示

The presentation will be divided in three parts. Firstly, it will outline key learnings from the work of the Active Ageing Index (AAI) in the 28 European Union (EU) countries. A project of European Commission and UNECE during 2012-2018, the AAI is the first major effort to operationalize multidimensional aspects of active and healthy aging of older adults, in the diverse policy, institutional and economic contexts of EU countries. By using 22 indicators, the AAI assesses contribution of older people, to capture the baseline position, monitor progress and identify where challenges remain.

Secondly, the presentation will introduce the findings of the report commissioned by the EU-China project. The report reviews data sources in China and assesses their potential applicability for developing the AAI for China. This research programme offers critical policy relevant insights for China given its size and rapid ageing experience. Since the strengths of the AAI are in comparative analysis of multiple countries, the AAI results for China are compared with South Korea as well as with the EU average to better understand the situation in China, and to identify strengths and weaknesses in its relative position in the pursuit of active and healthy ageing.

The Chinese performance on the AAI is revealed to be strong in terms of healthy life expectancy, physical exercise, and mental well-being. However, in several areas such as older persons' internet access, social participation, levels of lifelong learning, and income inequalities, the AAI average for China is low in comparison to that of the EU. Comparison with another East Asian country, South Korea, indicates some notable differences in active ageing, such as China's low employment rate in the 50-54 age group, a distinction that may accumulate cohort income distinction in retirement.

Finally, the presentation will also make the case how the AAI can be developed further to become a global measure of older people's active and healthy ageing and wellbeing. The Global AAI will put forth comparative and substantive evidence that

can motivate countries that lag and prevent the loss of valuable expertise of older people, while strengthening society's economic and human resilience. The Global AAI will be developed to suit the socio-cultural contexts of Asia-Pacific countries.

本讲演分为三个部分。首先概述欧盟 28 国积极老龄化指数 (AAI) 的研究。欧盟委员会和联合国 UNECU 在 2012-2018 年间举行了一个 AAI 项目,其首要工作即将积极老龄化和健康老龄化的多维面向放入欧盟国家不同政策、制度和经济语境中,实现可操作化。AAI 有 22 项指标,评估老年人对社会的贡献,以此描述基线状况、观察进展、探寻挑战。

其次,将介绍中欧社保改革项目研究报告中的发现。中欧社保改革项目报告回顾了中国的资源数据,并评估在中国发展 AAI 的可能性。本研究为人口老龄化规模很大、速度很快的中国,提供了深刻的政策见解。由于 AAI 的长处是在多国比较研究方面,其对中国的研究则是在于韩国和欧盟国家平均水平的比照后,获得对中国国情的深入理解,并找到中国在实现积极老龄化、健康老龄化过程的长处和短处。

中国的积极老龄化指数显示,中国在健康预期寿命、身体锻炼、精神健康方面,是比较好的。但是,在很多领域,中国相对于欧盟国家而言,老龄化指数并不高。比如说在老人互联网使用、社会参与、终生学习、晚年收入不均等方面。与另一东亚国家——韩国相比,中国在积极老龄化上有很大的不同。比如中国 50-54 岁之间的人群就业率较低。这会累积该年龄群的退休收入差别。

最后,将介绍 AAI 如何发展为测评积极、健康老龄化的全球性指标。全球 AAI 将提供比较性、实质性证据,动员各国防范老年人有价值的专业经验丧失,同时增强社会的经济和人力韧性。全球 AAI 将继续发展,以适应亚太国家的社会文化语境。

Asghar Zaidi is Professor at Seoul National University (South Korea) and a Visiting Professor at London School of Economics, the UK. Previously, he was Professor of International Social Policy, at University of Southampton; Senior Economist at OECD, Paris; Economic Adviser at UK Government's



Department for Work and Pensions, London; and a Research Officer at London School of Economics and University of Oxford. He completed his PhD in Economics from the University of Oxford, UK, in 2006. Since then, his research interests span active and healthy ageing, well-being of older people and people with disabilities.

Within the framework of the 2012 European Year, he led the research work in the Active Ageing Index (AAI) Project, and he has continued this role in the subsequent phases of the AAI project during 2014-2018. During 2013, working with HelpAge International, he helped develop the first ever index to measure the well-being of older people on a worldwide scale, the Global AgeWatch Index. He has recently contributed to the development of the Wellbeing in Later Life (WILL) Index, working alongside Age UK London. He is a member of the Core Group of Titchfield City Group on Ageing, and a Steering Committee Member of the ASEM Global Ageing Center.

阿斯加爾·扎伊迪 教授是韩国国立首尔大学教授、英国伦敦经济学院访问教授，曾任南安普敦大学国际社会政策教授、经合组织资深经济学家、英国就业和养老金部经济顾问、牛津大学和伦敦经济学院研究员。他于 2006 年获得牛津大学经济学博士学位。之后，其研究领域涉及积极和健康老龄化、老人健康、残障人士领域。在“2012 欧洲年”项目框架下，他领导了积极老龄化指数（AAI）项目研究工作，并于 2014-2018 年间继续该项目的后续工作。2013 年间，他与国际助老会合作，开发了第一种测评全球老人健康情况的指数——全球老龄时钟指数。最近，他与英国助老慈善会（Age UK）合作，参与了万年健康指数（WILL）开发工作。他也是蒂奇菲尔德市老龄化工作组核心组和亚欧会议全球老龄化中心指导委员会成员。

Active Ageing in China

Learnings from the EU Active Ageing Index

by Asghar Zaidi

London School of Economics and Political Science, UK
Seoul National University, Korea

Presentation drawn from the EU-China report

'Comparative Study on Active Ageing: Experiences of EU Member States for Policy Developments in China' by A. Zaidi, Qian Xiong, Jane Parry and Jinpil Um,
EU-China Social Protection Reform Project, August 2018

中国老龄化

欧盟积极老龄化指数（AAI）的经验

阿斯加尔·扎伊狄

英国伦敦政治经济学院
韩国首尔国立大学

根据中欧报告整理

《积极老龄化比较研究：中国可从欧盟成员国学习的政策经验》

A. Zaidi, Qian Xiong, Jane Parry, Jinpil Um,
中欧社会保障改革项目，2018年8月

OUTLINE

1. Active ageing as a policy approach
2. Introducing Active Ageing Index “**AAI**”
3. Key findings from the EU AAI
4. First results of the AAI for China
5. Way forward

概要

1. 作为政策办法的积极老龄化
2. 积极老龄化指标（**AAI**）介绍
3. 欧盟AAI的主要发现
4. 中国AAI的初步研究成果
5. 展望

1

Active ageing as a policy approach **作为政策措施的积极老龄化**

1.1 Active ageing as a policy approach

- If population ageing is to become a positive experience, then the **increase in life expectancy must be accompanied by active years added to life.**
- It rejects the deficit model (projecting older people as passive) in favour of a rights-based approach to **recognise equality of opportunity and potential of older people.**
- Active and healthy ageing must include paid work as well as unpaid activities, and also independent living and self-reliance.

Source: Drawn from the analysis included in Zaidi et al. (2017)

1.1作为政策措施的积极老龄化

- 如果人口老龄化要成为积极的事, **预期寿命的延长就要包含积极、健康的老年岁月**
- 要拒绝赤字模式(把老年人当成负面人口), 要调整到权益模式:**认识到老年人口的平等机会和潜在力量**
- 积极、健康的老龄化包括付酬工作、无偿活动, 还有独立和自理。

来源: Drawn from the analysis included in Zaidi et al. (2017)

1.2 Population ageing and Development

- I. **the moral case, to take care of our elders:** Development strategies must be inclusive in improving their wellbeing and quality of life of our older population

A bold pledge made in the Post-2015 agenda of Sustainable Development

'no one will be left behind'

- II. **the economic case, tapping potential of older persons:** **when empowered** active and engaged people contribute to their own health, wellbeing and autonomy as well as to the welfare of the society in which they live.

Source: Zaidi, A. (2015). Ageing and Development. GSDRC Professional Development Reading Pack no. 25, developed for DFID, the UK. http://www.gsdr.org/wp-content/uploads/2015/11/Ageing-and-Development_RP1.pdf

1.2 人口老龄化与可持续发展

- I. 道德上,要照顾我们的老人: 发展战略必须包括改善老年人福祉和生活质量

《后2015时代可持续发展规划》的宣言

‘一个都不能少!’

- II. 经济上要发掘老人的潜力: 给老人赋能, 让积极的、行动的老人对自身的健康、福祉、自理乃至其所在社会的福祉作出贡献

来源: Zaidi, A. (2015). Ageing and Development. GSDRC Professional Development Reading Pack no. 25, developed for DFID, the UK. http://www.gsdr.org/wp-content/uploads/2015/11/Ageing-and-Development_RP1.pdf

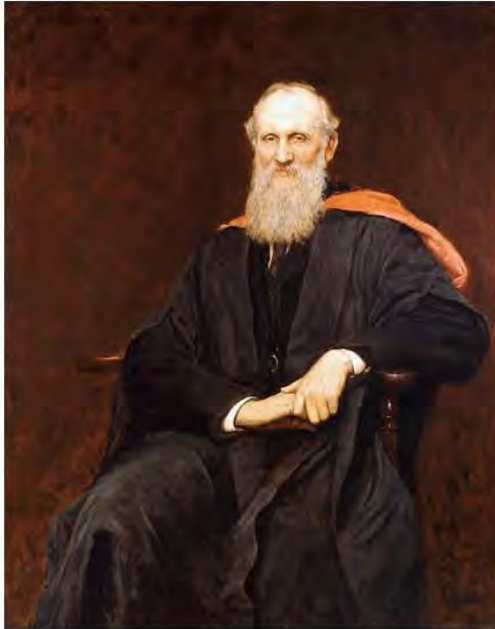
2

Introducing Active Ageing Index (AAI)

积极老龄化指数(AAI)介绍

The philosophy

Building knowledge using numbers



“When you cannot express it in numbers, your knowledge is of a meagre and unsatisfactory kind”

Lord Kelvin in 1883

Mathematician, physicist and engineer, 1824-1907

2.1 Objectives of the AAI project 2012-15

Launched on the eve of the European Year 2012

- I. To produce high-quality, independent, multi-perspective evidence on active ageing in Europe;
- II. To highlight the contributions of older people in different dimensions of their lives; and identify the potential of older people that goes untapped;
- III. To offer policy makers comparative evidence and encourage them to use it in developing strategies for promoting active and healthy ageing.

The AAI project is funded by the European Commission and the UNECE, whose research work is led by Asghar Zaidi during 2012-2018

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2.1 2012-15年AAI项目目标

欧盟2012积极老龄年前夕开始

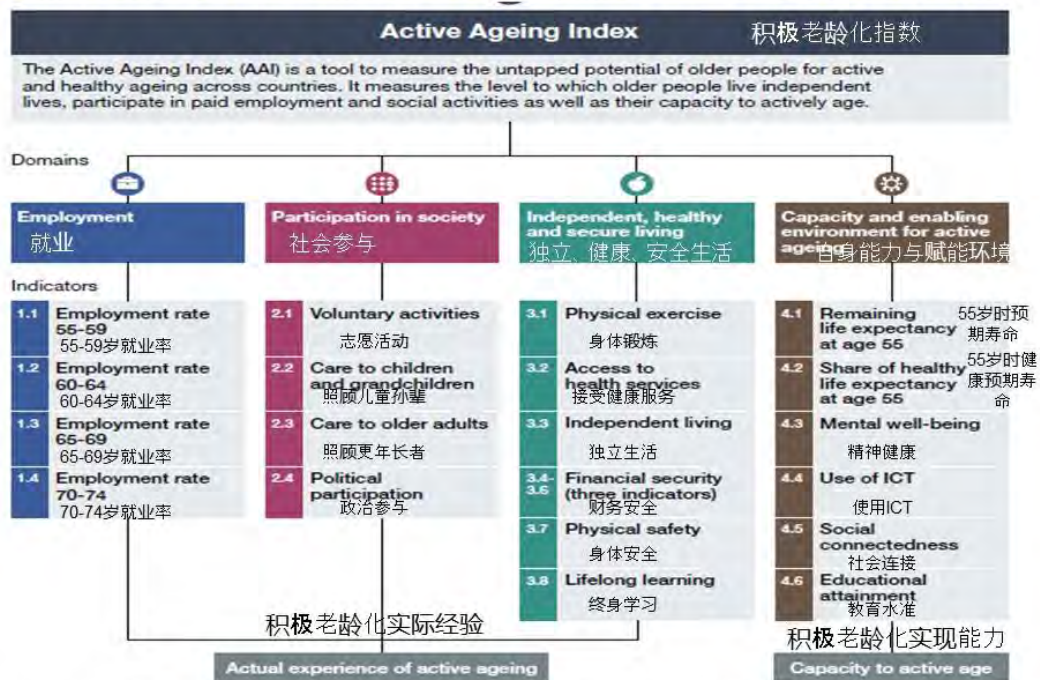
- I. 形成高质量、独立型、多角度的欧洲积极老龄化证据;
- II. 突出老年人在生活不同维度的贡献;找到老年人未被发掘的潜能;
- III. 为政策制定者提供比较数据,并鼓励他们为之制定战略,推进积极、健康老龄化。

AAI项目由欧盟委员会和联合国欧洲经济委员会联合自主,由阿斯加尔·扎伊迪主持研究, 2012-2018

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2.2 The AAI framework (AAI框架)

22 indicators to 4 domains to a single number AAI (4大领域22指标)



Source: For a discussion on the choice of indicators includes, see Zaidi and Stanton (2015)

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3


Key findings of the EU Active Ageing Index 最新欧盟积极老龄化指数重点发现

The report released
by the UNECE /
European
Commission during
the AAI International
Seminar, 16-17 April,
2015

Data points covered:
2008
2010
2012

UNIVERSITY OF
Southampton


Active Ageing Index 2014
Analytical Report
April 2015



The graphic features a vertical stack of five colored rectangles: dark blue, medium blue, magenta, teal, and brown. To the right of each rectangle is a white circular icon: a bar chart, a briefcase, a grid of dots, an apple, and a gear. At the bottom, the United Nations logo is on the left, and the text 'Co-funded by' followed by the European Union flag is on the right.

UNITED NATIONS
ECONOMIC COMMISSION
FOR EUROPE

Co-funded by



联合国欧洲经济委员会/欧盟委员会在AAI国际研讨会期间发布的最新报告（2015年4月16-17日）

数据涵盖:

2008

2010

2012

UNIVERSITY OF
Southampton

Active Ageing Index 2014 Analytical Report

April 2015

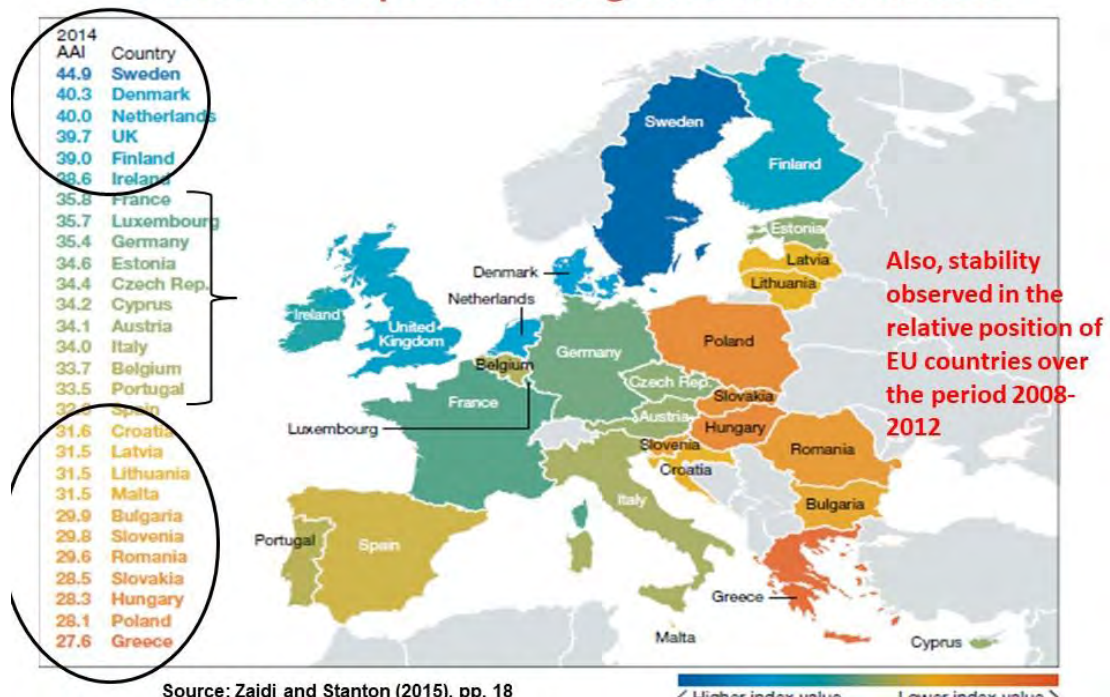


UNITED NATIONS
ECONOMIC COMMISSION
FOR EUROPE

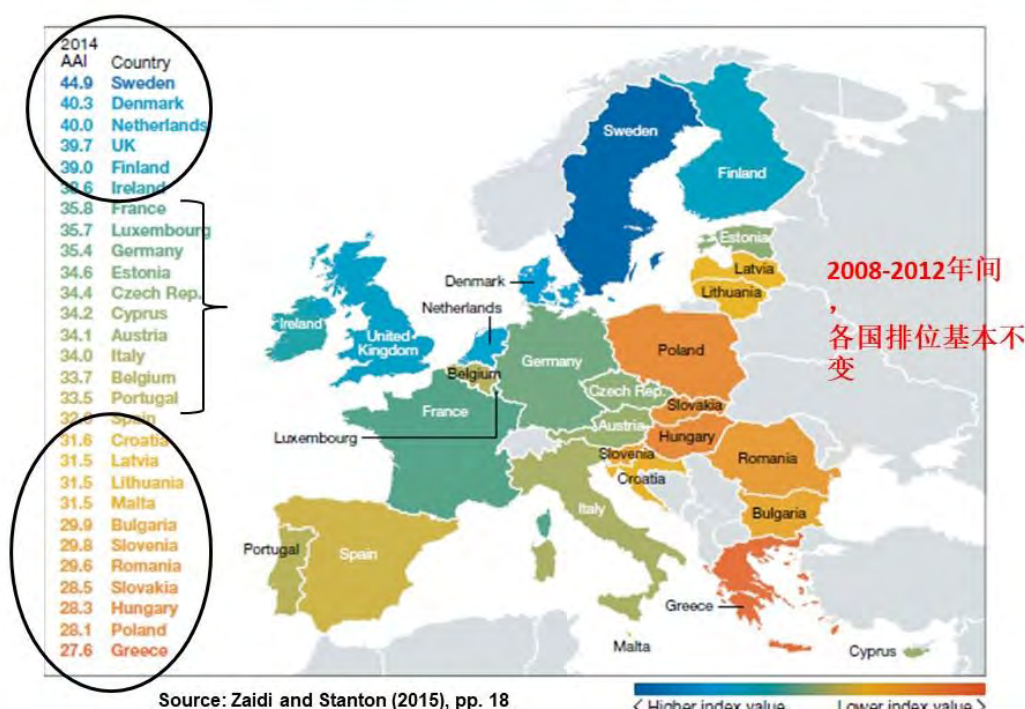
Co-funded by



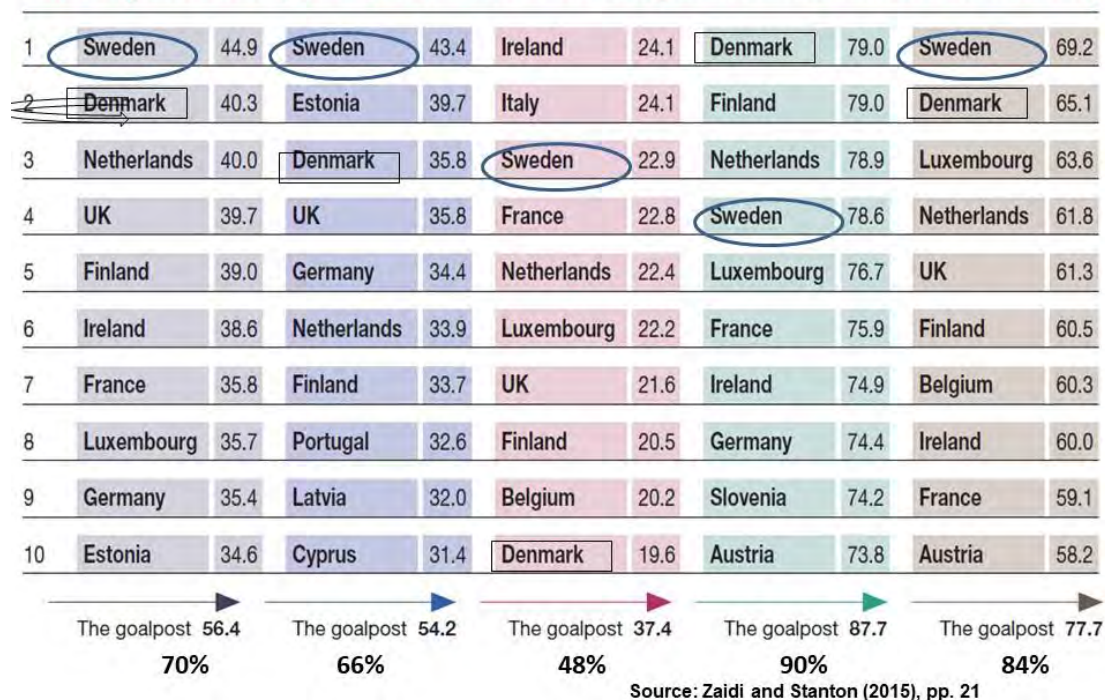
Key message 1: Affluent EU States in the Northern and Western Europe have had greater overall success



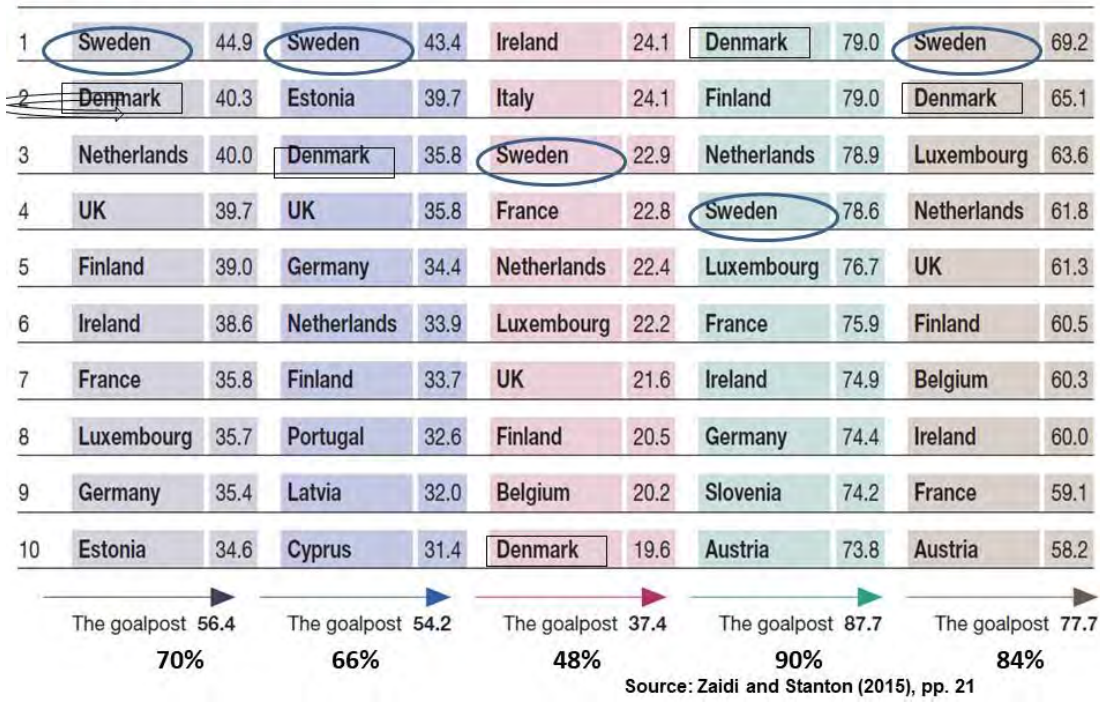
重要信息1: 北欧和西欧的富裕国家总体上比较成功



Key message 2: A fuller realisation of active ageing remains an aspiration (even in the most developed welfare states of the EU)



重点信息2: 各国依然下决心实现更大的积极老龄化（即使在欧盟最发达的福利国家）



4

FIRST results of the AAI for China
(in comparison with the EU average)
中国AAI初步研究成果
(与欧盟平均水平比较)

Datasets used for the AAI China

Indicators drawn from three datasets

- ✓ China Health and Retirement Longitudinal Study (CHARLS), 2015
- ✓ China Family Panel Studies (CFPS), 2016
- ✓ China General Social Survey (CGSS), 2014

Also macro indicators, 'RLE at 60' and 'HLE at 60', from: UN (2012); WHO Global Health Observatory (2015)

Also, ILO 2014 estimates of employment rate;
Fu et al. (2018) for voluntary activities;
Wang and Zhang (2018) for care of older adults;
OECD and Zhu and Fan (2017) for poverty rate.

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中国AAI所用数据组

中国AAI基于下列微观数据组

- ✓ 中国健康和养老追踪调查 (CHARLS), 2015
- ✓ 中国家庭追踪调查 (CFPS), 2016
- ✓ 中国综合社会调查 (CGSS), 2014

也有宏观指标, 'RLE at 60' 和 'HLE at 60', 分别来自:
联合国 (2012); 国际卫生组织的国际卫生观察站 (2015)

此外还有, 国际劳工组织2014年估计的就业率;
Fu等人 (2018): 志愿工作的数据;
Wang和Zhang (2018): 照顾更老人群的数据;
经合组织, Zhu和Fan (2017): 贫困率的数据.

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Overall AAI for China and the EU

	China			The EU Average		
	Both	Men	Wom	Both	Men	Wom
Index	36.9	40.6	33.4	33.9	35.8	32.1
Possible rank in 28 EU countries	07	05	09			

- The overall AAI-score for China is higher than that of EU average
- The result position China (7th), just below the top ranked EU countries, similar to France (Index value: 35.8), Germany (35.4) and Italy (34.0).
- Chinese males rank 5th (among the top group) and its female population are notably behind their male counterparts (9th)

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中国和欧盟AAI总体情况

	中国			欧盟平均		
	总	男	女	总	男	女
指数值	36.9	40.6	33.4	33.9	35.8	32.1
在欧盟28国可能排名	07	05	09			

- 中国总体AAI分值比欧盟平均值高；
- 中国的排名(第7)，仅次于欧盟高位国家，类似于法国(指数值: 35.8)、德国(35.4)和意大利(34.0)
- 中国男性排名第5(属高位)，其女性则在男性之后(第9)

27 —

中国和欧盟AAI总体情况

	中国			欧盟平均		
	总	男	女	总	男	女
指数值	36.9	40.6	33.4	33.9	35.8	32.1
在欧盟28国可能排名	07	05	09			

- 中国总体AAI分值比欧盟平均值高;
- 中国的排名(第7), 仅次于欧盟高位国家, 类似于法国(指数值: 35.8)、德国(35.4)和意大利(34.0)
- 中国男性排名第5(属高位), 其女性则在男性之后(第9)

27

Employment & Social participation AAI (first and second domain)

	China			The EU Average		
	Both	Male	Female	Both	Male	Female
1.1 Employment rate 55-59	67.1	80.4	53.8	62.2	69.3	55.3
1.2 Employment rate 60-64	49.5	58.3	40.6	31.6	38.6	25.1
1.3 Employment rate 65-69	23.1	29.3	17.6	11.6	15.1	8.5
1.4 Employment rate 70-74	19.1	25.9	12.8	6.1	8.2	4.3
Index	45.2	48.5	31.2	27.9	32.8	23.3
Rank	4 th	2 nd	6 th			
2.1 Voluntary activities	16.4	18.2	14.9	8.9	9.6	8.4
2.2 Care to children	32.9	30.3	35.4	32.5	30.6	33.9
2.3 Care to older adults	17	17	18	12.9	11.8	13.7
2.4 Political participation	1.0	0.9	1.1	17.2	20.5	14.6
Index	17.6	17.6	18.2	17.7	17.7	17.6
Rank	16 th	16 th	12 th			

- China's employment rate would rank 4th if compared to 28 EU countries
- Male employment rate is strikingly high in China and would only rank 2nd while female would rank 6th
- Older people in China show very low social participation rate, especially both voluntary and political activities are very low
- But, providing care to children/grandchildren is similar to the EU average

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就业与社会参与度AAI (第一和第二领域)

	中国			欧盟平均		
	总	男	女	总	男	女
1.1 就业率55-59	67.1	80.4	53.8	62.2	69.3	55.3
1.2 就业率 60-64	49.5	58.3	40.6	31.6	38.6	25.1
1.3 就业率 65-69	23.1	29.3	17.6	11.6	15.1	8.5
1.4 就业率 70-74	19.1	25.9	12.8	6.1	8.2	4.3
指数值	45.2	48.5	31.2	27.9	32.8	23.3
排名	4 th	2 nd	6 th			
2.1 志愿工作	16.4	18.2	14.9	8.9	9.6	8.4
2.2 照顾儿童	32.9	30.3	35.4	32.5	30.6	33.9
2.3 照顾更老人群	17	17	18	12.9	11.8	13.7
2.4 政治参与	1.0	0.9	1.1	17.2	20.5	14.6
指数值	17.6	17.6	18.2	17.7	17.7	17.6
排名	16 th	16 th	12 th			

- 中国的老人就业率跟欧盟28国相比, 排在第4位。
- 中国男性老人就业率明显很高, 排在第2位; 而女性则排在第6位。
- 高龄老人的社会参与度很低, 特别是在志愿工作和政治活动方面, 更低。
- 但是老人为儿童/孙辈提供照顾的情况与欧盟平均情况相似。

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3.4 Independent, Healthy and Secure living AAI by total and gender

	China			The EU Average		
	Both	Male	Female	Both	Male	Female
3.1 Physical exercise	99.1	98.9	99.3	15.6	16.0	15.2
3.2 No unmet needs of health and dental care	68.5	72.1	64.7	88.2	88.6	87.8
3.3 Independent living arrangement	45.4	52.4	38.6	84.2	84.2	84.2
3.4 Relative median income	50.0	60.0	41.2	86.3	89.8	83.7
3.5 No poverty risk	61.0	61.0	61.0	93.0	94.6	92.0
3.6 No material deprivation	71.1	74.1	68.4	90.0	91.7	88.9
3.7 Physical safety	91.9	92.5	91.4	69.3	78.0	61.8
3.8 Lifelong learning	0.5	0.5	0.5	4.5	3.4	5.5
Index	60.1	63.6	56.8	70.6	72.1	69.3
Rank	28 th	28 th	29 th			

- Overall, China would rank 28th, drastically different from the position in the first two domains
- Very high levels of physical exercises and safety for Chinese older population, however, unmet needs and financial security risks are higher in China than the EU average
- Many older people in China live with their family compared to the situation in the EU (independent living) and China have extremely low level of lifelong learning.

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3.4 独立、健康、安全生活AAI(总体、分性别)

	中国			欧盟平均		
	总	男	女	总	男	女
3.1 身体锻炼	99.1	98.9	99.3	15.6	16.0	15.2
3.2 健康与牙科需求	68.5	72.1	64.7	88.2	88.6	87.8
3.3 独立生活安排	45.4	52.4	38.6	84.2	84.2	84.2
3.4 相对中等收入	50.0	60.0	41.2	86.3	89.8	83.7
3.5 无平困风险	53.2	61.5	45.4	93.0	94.6	92.0
3.6 无物质剥夺	71.1	74.1	68.4	90.0	91.7	88.9
3.7 身体安全	91.9	92.5	91.4	69.3	78.0	61.8
3.8 终生学习	0.5	0.5	0.5	4.5	3.4	5.5
指数值	59.4	63.6	55.3	70.6	72.1	69.3
排名	28	27	29			

- 总体上，中国会排在第28名；与其在社会参与领域的排名类似；
- 中国老年人的身体锻炼和身体安全水平极高；但是健康需求和财务风险则比欧盟的高；
- 相比于欧洲，很多中国老人与家庭住在一起；
- 中国老人的终生学习水平非常低。

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3.5 Capacity & enabling environment

	China			The EU Average		
	Both	Male	Female	Both	Male	Female
4.1 RLE achievement of 50 years at age 55	42.2	46.7	40.0	53.8	48.8	58.1
4.2 Share of healthy life years in the RLE at age 55	82.1	78.1	83.3	53.2	57.1	50.1
4.3 Mental well-being	75.1	80.5	68.0	64.6	68.2	61.6
4.4 Use of ICT	3.9	3.8	4.0	40.8	44.8	37.1
4.5 Social connectedness	48.9	49.0	48.9	49.0	48.0	50.0
4.6 Educational attainment	21.6	25.5	17.9	59.7	64.9	55.1
Index	54.0	55.7	52.1	54.4	54.7	54.2
Rank	15	14	17			

- China shows almost same level of enabling environment (54%) compared to EU average (54.4%)
- Although, RLE is lower than the EU average, the share of HLE and mental well-being is much higher than that of EU average
- Use of ICT and education attainment is low among Chinese older persons
- However, levels of social connectedness are similar to the EU average

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3.5 自身能力与赋能环境

	中国			欧盟平均		
	总	男	女	总	男	女
4.1 55岁的50年RLE成就	42.2	46.7	40.0	53.8	48.8	58.1
4.2 55岁时RLE的健康生活年限比例	82.1	78.1	83.3	53.2	57.1	50.1
4.3 精神健康	75.1	80.5	68.0	64.6	68.2	61.6
4.4 ICT使用率	3.9	3.8	4.0	40.8	44.8	37.1
4.5 社会联系	48.9	49.0	48.9	49.0	48.0	50.0
4.6 教育水准	21.6	25.5	17.9	59.7	64.9	55.1
指数值	54.0	55.7	52.1	54.4	54.7	54.2
排名	15	14	17			

- 中国的赋能环境(54%)与欧盟的(54.4%)基本差不多
- 虽然中国的RLE比欧盟的第, 但是健康生活年限和健身健康则比欧盟的高很多;
- 中国老人的ICT使用率和教育水准比较低
- 但是, 社会联系的水平与欧盟的类似

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Way forward

- Replication of the EU AAI methodology does not imply the same perspective from each of the AAI indicators – more context specific knowledge required.
- The AAI China captures critical aspects of ageing population in China:
 - A need for more older persons' political participation and for opportunities for lifelong learning programmes in China
 - Independent living aspects need considerable improvement but the contexts are different
- The AAI for China work points to some useful insights for improvement of specific aspects of active ageing among Chinese elderly

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展望

- 复制欧盟AAI的方法并不意味着要采取相同的视角，也不意味着每个指标都有意义——需要更多了解中国国情
- 不过中国AAI也捕捉到了中国老龄人口中的几个关键方面：
 - 有必要让中国老人更多地参与社会、给他们提供更多终身学习的机会；
 - 根据不同情况，大力提高老人生活自理方面的能力；
- 中国AAI的工作为改善中国老人的积极老龄化指出了一些有益的见地

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Thank you

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The AAI work for the EU reported here is undertaken within the framework of the joint management AAI project of the UNECE and the European Commission's DG EMPL. The research work for the AAI is undertaken at University of Southampton with the help of advice received from the AAI Expert Group. The material does not imply the expression of any opinion whatsoever on the part of the funders.

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Prof. Michele Bruni 米凯乐·布鲁尼 教授 The impact of the ageing process on the labour market and the welfare system in alternative demographic scenarios 不同人口情境下老龄化进程对劳动力市场和福利制度的影响

China is still much younger than Europe, but its ageing process will proceed at a very fast pace so that around the middle of the century its population is projected to be as old as that of France and the UK and older than that of the USA. The presentation will evaluate the labour market and welfare implications of the process using an economic indicator of socioeconomic dependency that allows building two alternative scenarios: in one, working age population is an exogenous variable, in the other the level of working age population is determined by labour market needs.

中国在人口转型进程上仍落后于欧洲。因此，中国仍然是较为年轻的国家。但是，由于生育率下降的速度增快、预期寿命增加，中国的老龄化进程将变得非常快。到本世纪中叶，中国人口老龄化会与法国、英国的一样，比美国的严重。本文试图通过赡养比和社会经济负担等经济指标，评估老龄化过程对劳动力市场和福利制度的影响。并就此构建两个不同的假想情境：1.劳动适龄人口是外生性变量；2. 劳动适龄人口决定于劳动力市场需求。



Michele Bruni has taught at the Universities of Calabria, Bologna, and Modena and has been visiting professor at the University of Shanghai. He is member of the Center for the Analysis of Public Policies of the Faculty of Economics “M. Biagi”, University of Modena. His research has focused on the development of stock and flow

models and their application to the analysis of labour market and migration.

For more than twenty five years he has participated as labour market expert in numerous EU, ADB and WB funded projects in Eastern Europe, Africa, South America and South East Asia countries. At present he lives in Beijing where he is Team Leader and Resident Expert of the EU-China Social Protection Reform Project. He holds a Laurea in Political Sciences from the University of Florence and a Ph.D. in Economics from the University of California, Berkeley.

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布鲁尼教授曾在多个欧盟、亚洲发展银行和世界银行资助项目中工作超过 25 年，工作地点涉及东欧、非洲、东南亚国家。目前，布鲁尼教授作为中国欧盟社会保障改革项目专家组组长和第二部分常驻专家，常驻北京。

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**The impact of the ageing process
on the labour market and the welfare system
in alternative demographic scenarios.
The case of China
人口老龄化对劳动力和福利制度的影响
人口预测情景
中国情况**

The structure of the presentation

- The goal of the presentation is to discuss the impact of ageing on the labour market and on the welfare system.
- The first part will briefly outline the characteristics of the ageing process in China and compare it with that of other 14 large countries.
- The second part will discuss the analytical limits of the demographic indicators normally used to assess the socioeconomic impact of ageing (the age dependency ratios) to conclude that they are not a valid tool.
- The third part will introduce an economic index of socioeconomic dependency and present its evolution in EU and China
- The last part will be devoted to present two scenarios of the socioeconomic impact of ageing: in the first scenario population is an exogenous variable; in the second it is a function of labour market participation, economic growth and technological progress.

本文结构

- 本文旨在讨论老龄化对劳动力市场和福利制度的影响。
- 本文第一部分展示了在全球不可停歇的人口转型背景下，中国老龄化在于其他五大洲14个大国的老龄化比较时，所展现出的不同特征。
- 第二部分将讨论，通常用来分析老龄化社会经济影响的人口学指标（年龄人口扶养比）用处有限，总结是它不是很好的工具。
- 第三部分将介绍社会经济扶养比的经济指标，并介绍其在中国和欧盟的变化。
- 最后一部分专门分析两组关于老龄化社会经济影响的预测情景：第一组假设人口是外生变量；第二组则把人口当成劳动力市场参与率、经济增长和技术进步的功能要件。

The ageing process in China
in an international perspective
国际视野下的中国老龄化

China: Population by main age group
(absolute values in million and percentage composition)
中国:主要年龄群体人口 (绝对值和比例构成)

From 1950 to 2015 the number of people 65 and plus has increased five-fold and the percentage on total population from 4.4% to 9.7%. In the following 35 years the number of elderly will increase from 135 to 360 million and their percentage over total population will reach 26.1%. At the same time, those 80 and above will become almost one third of the elderly.

从1950年到2015年，65岁及以上人口翻了五倍；在总人口中的占比从4.4%上升到了9.7%。在后续35年，老年人口将从1.35亿上升到3.6亿，占总人口26.1%。同时，80岁及以上人口将占到老年人的1/3。

Source: UN DESA, 2017

China: Population by main age group:
yearly absolute (million) and percentage changes
中国:主要年龄群体人口 (绝对值和比例构成)

Between 2015 and 2030 total population will increase (+ 3.3 million per year) as a balance between, on the one hand, a decline by 1.6 million young and 2.5 million people in working age and, on the other hand, an increase by 7.4 million of the elderly. In the following 20 years the increase of the elderly (4.5 million) will not be sufficient to offset the decline of the young (-1.2 million) and of working age population (-6.1 million).

2015-2030年间，总人口将每年增加330万，但是一方面下降160万年轻人口、250万工作适龄人口，而另一方面增加740万老龄人口。在后续20年，老年人口的增量（450万）将足以抵消年轻人口（-120万）和工作适龄人口（-610万）的减量。

Source: UN DESA, 2017

1.3 China: Ageing Process / 1

To better appreciate the speed of the Chinese ageing process, the slide compares the percentage of people 65 and older in China and 14 other big countries in 2015, 2030, 2060 and 2100. The countries are classified into three groups: those where the percentage of the elderly is below 15%, those where it is between 15% and 30%, and those where it is above 30%.

In 2015 in China the percentage of elderly was still below 10%, a situation shared not only by the 6 poorest countries in the sample, but also by Russia and the USA (both above 10%). The remaining 6 countries include Japan where more than 1/4 of the population was already above 64, and 5 EU countries.

With time the percentage of elderly tends to increase in all 15 countries, but the progression of China stands out for its rapidity. By 2060 China will have broken the 30% mark together with Spain, Italy and the UK.

1.3 中国老龄化/ 1

为更好了解中国老龄化的速度，下表比较了中国和其他14个大国（来自五大洲、经济发展不一样）65岁及以上人口在2015、2030、2060和2100年的情况。总共15个国家分为3组：第一组为老龄人口低于15%的国家；第二组为老龄人口占15%-30%之间的国家；第三组为超过30%的国家。

2015年中国老年人比例仍低于10%，与其他样本国家的情况一致：其中6个最贫穷国家老年人比例低于10%；俄罗斯和美国老年人比例高于10%。剩下6个国家（包括日本，是样本中老龄人口比例最大的国家），有超过1/4的人口在64岁以上。其中5个欧盟国家（包括德国和意大利）的老龄人口占到了20%以上。

随着时间推移，15国老年人比例都会提高，但是中国的增加速度则最为突出。2030年中国的老年人比例会超过17%，所有中国会成为第二组国家之一，与俄罗斯（19.6%）和美国（USA21.3%）同列。那一年，日本则成为老龄人口超过30%的唯一国家。

Selected countries; percentage of people 65 and above; 2015, 2030, 2060, and 2100

所选国家65+人口比例:2015、2030、2060、2100

	2015	2030	2060	2100
China	9.7	17.0	30.2	31.5
Japan	26.0	30.5	37.3	36.1
Bangladesh	5.0	7.6	21.0	33.2
India	5.6	8.4	16.5	25.7
Turkie	7.8	12.1	23.6	32.0
France	18.9	24.4	28.0	31.3
Germany	21.1	28.2	35.1	35.4
Italy	22.4	29.2	36.1	35.5
Spain	18.9	26.2	37.8	37.0
UK	18.1	22.9	29.3	32.2
Russia Fed	13.5	19.6	24.6	24.6
Egypt	5.1	6.6	12.3	21.4
Nigeria	2.7	2.9	4.7	11.3
Brasil	8.0	13.6	27.3	33.5
USA	14.6	21.3	26.3	29.8

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The socioeconomic impact of ageing

Confronted with the previous data it comes natural to ask: what will be the impact of such a unprecedented phenomenon

To answer this crucial question we need is a good measuring rod, an indicator of the impact of ageing.

Moreover since aging is a relative phenomenon, this indicator will have to be able to assess the impact of ageing on both the welfare system and the labour market

老龄化的社会经济影响

面对前面的数据，自然会问：这一前所未有的现象，会带来什么影响？

未回答这个关键的问题，我们需要好的工具，即测量老龄化影响的指标。

此外，由于老龄化是相对现象。这个指标必须能够测评老龄化对福利制度和劳动力市场的影响。

The demographic indicators
of socioeconomic dependency
社会经济依赖的人口学指标

The Age dependency ratios

- The indicators most commonly used to measure the socioeconomic impact of ageing are strictly demographic in nature.
- The **Old age dependency ratio** (OADR) is computed dividing the number of elderly by the number of people in working age.
- The ratio between the number of youth (normally 0-14) and the number of people in working age (the **Young age dependency ratio**, YADR) provides a measure of the socioeconomic burden represented by the children.
- The sum of the two indicators gives the **Total age dependency ratio** (TADR), which is normally taken as a measure of the socioeconomic burden of a country

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年龄人口抚养比

- 测量社会经济负担最常用的指标都是人口学性质的指标。
- **老龄人口抚养比** (OADR)系以老龄人口（通常65周岁及以上）除工作人口算出。
- **幼龄人口抚养比** (YADR)则以幼龄人口（0-14周岁）除工作人口算出。
- 两个数字合起来则是**总抚养比** (TADR)，通常用来测量一个国家总体的经济负担

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The limits of the demographic indicators of socioeconomic dependency (1) 社会经济抚养负担的人口学指标之局限 (1)

- The Age dependency ratios present two main analytical problems:
- The first and more relevant is that they do not correctly capture those that maintain and those to be maintained.
- The second is that they do not allow to make correct international and inter temporal comparisons
- 年龄人口抚养比有两大分析问题:
- 第一个, 也是最重要的是, 它无法正确测量抚养人和被抚养人的数目;
- 第二个, 无法用之进行跨国、跨时比较。

The limits of the demographic indicators of socioeconomic dependency (2)

For what relates to the first point:

- Only one part of the people in working age, sometimes > 50% has a formal job;
- The duration of the training phase of life has greatly increased in developed countries and the average age of entry in the working phase of life is above 20 years of age, while in many developing countries numerous children start working much before becoming 15;
- In some countries the retirement age is below 64, while in other is already above
- In conclusion the people in the 15-64 age group do not represent those that sustain, while those in the 0-14 and 15-64 age groups do not represent the sustained

社会经济抚养负担的人口学指标之局限（2）

关于第一点:

- 只有部分人有正式工作, 有时候是 > 50%;
- 发达国家人口的培训时期已经大大上升, 而参加工作年龄平均都超过20岁;而在很多发展中国家, 很多儿童在15岁以前就参加劳动。
- 有些国家的退休年龄定在64岁以下, 而其他国家的则高于64岁。
- 总结而言, 现在15-64岁的人口并不能正确地反映扶养人口, 而0-14、65+人口并不能珍贵反映被扶养人口。

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The limits of the demographic indicators of socioeconomic dependency (3) 社会经济抚养负担的人口学指标之局限（3）

For what relates to the second:关于第二点:

- The differences in the average age of entries into and exits from the working phase of life make cross section analyses unreliable and misleading; 由于进入或退出劳动的平均年龄差别很大, 让跨部门分析变得不可靠、有误导性;
- The increase in the duration of the training phase and in life expectancy will bring, in not too far a future, to raise the legal retirement age, and to modify the definition of working age first to 20-70 and then to 25-74; this will make extremely difficult to make inter-temporal comparisons. 由于人生培训时期的延长和预期寿命的增加, 劳动适龄人口将很快被重新界定在20-70之间, 然后再本世纪晚期, 界定在25-70岁之间。如果再采用老办法, 就会让历时比较更为困难。

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The limits of the demographic indicators of socioeconomic dependency (4) 社会经济抚养负担的人口学指标之局限 (4)

- Finally the total dependency ratio only measures the position of the country along the demographic transition, on the hypothesis that population is an exogenous variable that cannot be influenced by demographic policies
- 总抚养比仅测量各国在人口转型进程上的位置，其假设是人口术语外生变量，即不会受到人口政策的影响。

The limits of the demographic indicators of socioeconomic dependency (5)

- **In conclusion the demographic indicators are not a good measure of socioeconomic dependency because**
- **They do not measure what they are supposed to measure and simply reflect the stage of the DT in which a country finds itself;**
- **Last but not least, it could be argued that they have played a major role in providing a distorted vision of the impact of aging on the welfare system, preventing the possibility to consider the full range of policies that could be adopted to face the problem of ageing.**

社会经济扶养负担的人口学指标之局限（5）

- 总而言之，人口学指标并非测量社会经济扶养负担的好办法，因为：
- 它无法用来测量想要测量的东西，只是简单反映了各国在人口转型进程上的位置
- 最后，可以说它主要是让人们曲解老龄化对福利制度的影响，让人们无法考虑应对老龄化的全面政策。

TEDI a new indicator
of socioeconomic dependency
TEDI: 新的社会经济扶养负担指标

TEDI: an economic indicator of socioeconomic dependency (1) 社会经济抚养负担的经济学指标 (1)

The problems we have just outlined can be easily solved by substituting WAP with Employment.

Adopting this approach, the Total economic dependency indicator (TEDI) is computed by dividing the total number of dependents by the number of employed, in substance the number of those that do not work by those that have a job.

TEDI tells us how many people are sustained, in a given area or in a given country by 1,000 workers.

上述问题的解决办法是把“工作适龄人口”换成“就业人口”。

采取这个办法后，总经济抚养比（TEDI）就是将被抚养人口除以就业人口（也就是非工作人口除以工作人口），然后再乘以1000。

TEDI告诉我们，在既定地区，或既定国家，每1000个劳动者，要抚养多少人。

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TEDI: an economic indicator of socioeconomic dependency (2)

TEDI allows:

- **Estimating the structural burden by a larger number of typologies of dependents: students, non-labour force in working age, unemployed, retired, etc.;**
- **Verify in which measure the changes in the structural burden are due, on the one hand, to demographic tendencies and, on the other, to the capacity (or lack of capacity) of the economic system to generate additional employment;**
- **Estimate the growth of employment, and therefore of production, needed to obtain a given level of structural burden.**

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TEDI:社会经济抚养负担的经济学指标（2）

经济抚养比（TEDI）可以：

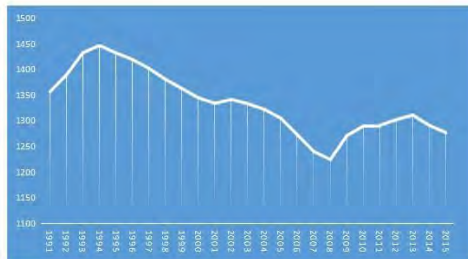
- 估计较大受抚养人群的结构性负担：学生、工作年龄段的非劳动力、失业者、退休人员等；
- 辨别哪种办法可以改变结构负担：一种是因人口趋势所导致的负担，另外一种是因为经济体系缺乏产生额外就业机会的能力或能力不足所导致的负担；
- 估计就业增长，并由此估计生产的增长，这样可以算出结构性负担的水平。

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Evolution and structure of the socioeconomic
burden in EU and China according to TEDI
根据TEDI算出的中欧社会经济负担结构和变化

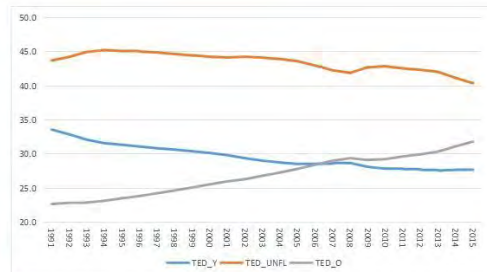
EU - Total and specific rates of economic dependency 欧盟：总体和分人群经济扶养比

TEDI 总经济扶养比



Shares of specific rates

分人群经济扶养比



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The socioeconomic burden in EU as measured by TEDI

- From 1991 to 2015 the number of dependents for 1,000 workers has been, equal, on the average, to 1,334, but notable variations have been registered.
- TEDI reached a maximum value of 1,450 in 1994, then progressively declined during the long expansionary phase that lasted till 2008 when registered a minimum of 1,216. During the financial crisis TEDI increased again reaching a new maximum in 2013 when a new phase of decline came in. In 2015 it was equal to 1,274.
- TEDI presents a long term negative trend, that is the socioeconomic burden has been progressively declining in spite of the growth in total population;
- It is characterized by short term oscillation which are explained by the economic cycle; it increases in period of crisis, declines in period of growth;
- Is characterized by a progressive decline of the share of the young, a progressive growth of the share of elderly, while the share of the dependents in working age has been substantially constant and remains the most relevant group.

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TEDI 所展示的欧盟社会经济负担

- 从1991年到2015年，每1000位工作人口须扶养的人口（TEDI）平均为1334人，但是有很大的变动
- 1994年，TEDI达到最大值：1450/1000。然后在较长的扩张时期逐渐下降，到2008年达到最低值：1216/1000。在经济危机期间，TEDI再次上升，超过了1300/1000。2014年，又重新下降。2015年，TEDI为1274/1000。
- TEDI 长期为负值，也就是说虽然总人口在上升，社会经济负担逐渐下降
- 有短期滑动，原因是经济周期；在危机时期，TEDI上升，在经济增长时期，TEDI下降；
- 最后，我们可以看到，学生、老人/退休者的扶养比逐渐下降，而负责养护工作者和其他家庭成员的人口扶养比则保持不变，所以这是受扶养人口中重要的人群。

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China - Rates of Total economic dependency and its determinants



In the 1995-2015 period, TEDI registered an average value of **761**, the single values being included in a very small interval: in 1995, 1,000 employed sustained **779** dependents that declined to **750** in 2004 to then climb back to **775**.

	Population	Employed	Inactives	TEDI
Absolute values				
1995	1,240	681	559	822
2004	1,314	743	571	769
2015	1397	775	623	804
Absolute changes				
1995-2004	74	62	12	-52
2004-2015	83	32	51	34
1995-2004	157	94	63	-18
Percentages changes				
1995-2004	0.7	1.0	0.2	-0.7
2004-2015	0.6	0.4	0.8	0.4
1995-2004	0.6	0.7	0.6	-0.1

• The RoG of TP and EMP have been declining;

- Between 1995 and 2004 AYrGE>AYrGP
- Between 2004 and 2015 AYrGE<AYrGP

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中国: 总经济扶养比及其决定因素



1995-2015年间, 中国的TEDI平均值为761, 呈现U形发展, 包括了一些比较小的时间段: 1995年1000位就业人口除了自己外, 还要扶养779个人; 此数值在2004年下降为750; 而2015年上升为775。

	Population	Employed	Inactives	TEDI
Absolute values				
1995	1,240	681	559	822
2004	1,314	743	571	769
2015	1397	775	623	804
Absolute changes				
1995-2004	74	62	12	-52
2004-2015	83	32	51	34
1995-2004	157	94	63	-18
Percentages changes				
1995-2004	0.7	1.0	0.2	-0.7
2004-2015	0.6	0.4	0.8	0.4
1995-2004	0.6	0.7	0.6	-0.1

• 总人口和就业人口增长率均下降;

• **1995 - 2004**

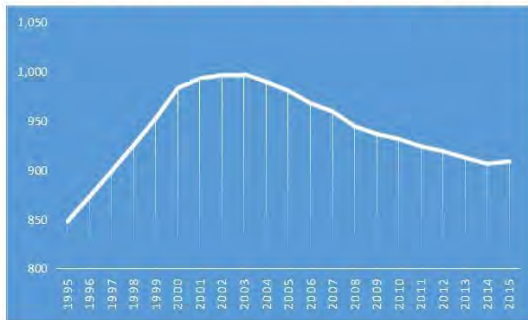
平均年度就业增长率 > 平均年度人口增长率

• **2004 - 2015**

平均年度就业增长率 < 平均年度人口增长率

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China -Urban Areas; Rates of Total economic dependency and its determinants 中国城镇地区: 总经济扶养比及其决定因素



	Population	Employed	Inactives	TEDI
Absolute values				
1995	352	190	161	847
2003	524	262	261	997
2015	771	404	367	908
Absolute changes				
1995-2003	172	72	100	149
2003-2015	247	142	106	-88
1995-2015	419	214	206	61
Percentages changes				
1995-2003	6.1	4.7	7.8	2.2
2003-2015	3.9	4.5	3.4	-0.7
1995-2015	6.0	5.6	6.4	0.4

The values of urban TEDI are much higher than those of the country as a whole, the average over the 1995 to 2015 period being equal to 940. Moreover this indicator presents a wider range and opposite trends, increasing from an initial value of 847 to a maximum of 997 in 2003 to then decline to 908 in 2015. 1995-2015年间, 城镇TEDI的平均值为940。其每年的变化方向都与全国TEDI和农村TEDI的方向相反: 从1995年的847达到了2003年的最高值997, 然后下降到2015年的908

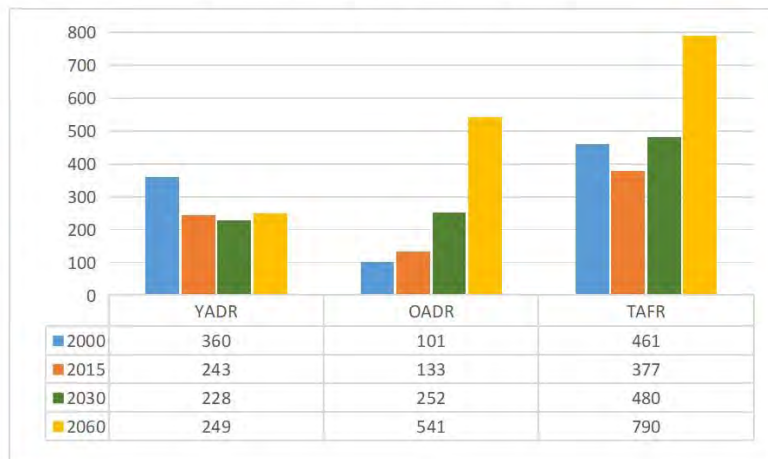
32

A look to the future - Long term scenarios of socioeconomic burden

展望未来——社会经济负担长期预测情景

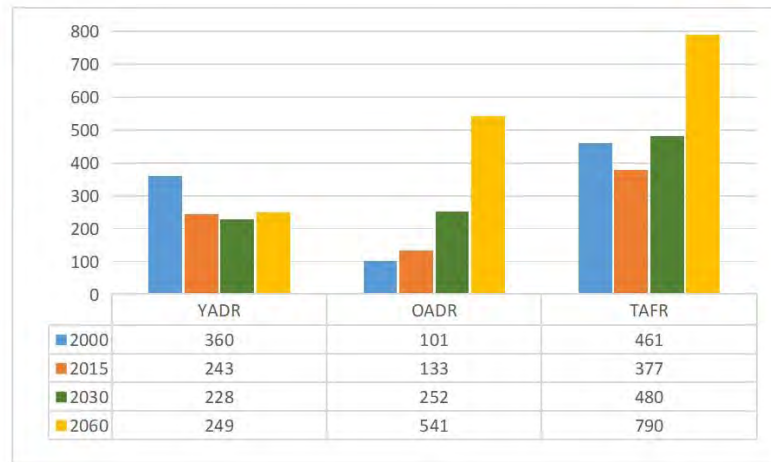
The usual scenario based on the Age dependency ratios; 2000 - 2060

The age dependency ratios depends only on demographic trends. This implicitly suggests that the evolution of population is a given that cannot be modified; therefore the impact of ageing on the pension system can be faced only through parametric reforms.



基于年龄人群抚养比的常见预测情景：2000 - 2060

人口学的抚养比仅取决于人口趋势。这样看，老龄化好像是不可改变的人口趋势，因此它对养老金制度的影响只能通过改变制度本身来应对，主要就是进行参数改革。



The scenarios based on the economic indicator

- The scenarios based on the economic indicator of dependency aim to provide a more correct evaluation of the impact of ageing in terms of the number and typology of people to be sustained.
- To estimate these scenarios we need not only a demographic forecast but also hypothesis on the evolution of employment.
- We will present two scenarios.
- In Scenario A population is exogenous, i.e. is not affected by economic trends. This allow to consider the period up to 2060;
- In Scenario B immigration provides the people necessary to bring employment to the level requested by production. This scenario is limited to the period 2015-2030

经济抚养比为基础的预测情景

- 以经济抚养比为基础的预测情景目的是对老龄化中不同类型受扶养人口的变化进行正确测算。
- 为预测未来经济抚养比，我们不光需要预测人口变量，还要预测劳动力市场变量。
- 因此，我们接下来将展示两组预测情景：
- 第一组情景（情景A）中，我们假定人口不受经济趋势影响，因此一直是外生变量。
- 第二组情景（情景B）中，我们考虑的是为满足生产要求必须引入的国际移民。情景时期为2015-2030年。

Scenario A; based on two hypotheses on the ROE

WAP is expected to decline by 37 million between 2015 and 2030 and by other 258 million in the following 30 years, for a total of 284 million.

If the RoE remains constant, this would translate in the destruction of 28 million jobs in the first period, of 188 million in the second, for a total of 216 million jobs.

If the RoE would decline to 70% the corresponding values would be 80, 173 and 263.

What would be the impact on the socioeconomic burden? Obviously it will increase and it will increase more on the scenario characterized by a decline of the RoE. However in both scenarios the situation does not appear dramatic. In the first scenario, TEDI will reach a value of 1,345 no nmuche higher than the present EU value; in the second it is forecast to reach 1.556, a values lowere than that Spain, Croatia, Italy and Greece. In both scenarios the elderly will represent more than half of the dependents.

	Total population				Empl.	RoE	Economic indicators of dependency				
	0-14	15-64	65+	Total			Young	Inact	Elderly	TEDI	
	Absolute values					Absolute values					
2000	316	879	89	1,283	721	82.1	438	219	123	780	
2015	247	1,015	135	1,397	775	76.3	319	310	175	804	
2000-15	-69	136	47	114	54	-5.7	-119	92	52	24	
	Constant RoE										Δ EMPL.
2030	223	978	246	1,447	746	76.3	299	310	330	938	-28
2060	182	731	395	1,308	558	76.3	326	310	709	1,345	-188
	RoE=70										Δ EMPL.
2030	223	978	246	1,447	685	70.0	326	429	359	1,114	-90
2060	182	731	395	1,308	512	70.0	355	429	773	1,556	-173

情景A：基于就业率假设

2015-2030年间，工作适龄人口预计下降3700万；之后三十年，下降2.58亿；总共下降2.84亿。
如果就业率保持不变，会在第一时期导致2800万岗位消失，第二个时期导致1.88亿岗位消失；总共有2.16亿岗位消失。
如果就业率下降到70%，对应的岗位消失量为8000万、1.73亿和2.63亿。

	Total population				Empl.	RoE	Economic indicators of dependency				
	0-14	15-64	65+	Total			Young	Inact	Elderly	TEDI	
	Absolute values						Absolute values				
2000	316	879	89	1,283	721	82.1	438	219	123	780	
2015	247	1,015	135	1,397	775	76.3	319	310	175	804	
2000-15	-69	136	47	114	54	-5.7	-119	92	52	24	
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	RoE = 70										Δ EMPL.
2030	223	978	246	1,447	685	70.0	326	429	359	1,114	-90
2060	182	731	395	1,308	512	70.0	355	429	773	1,556	-173

其社会经济负担为何？两大情景中，TEDI预计会逐渐上升；在其他变量不变的情况下，就业率越低，总指标上升越大；但是，即使在就业指标较低的情景中，TEDI达到峰值1556（2060年）；此值低于2015年四个欧盟国家（西班牙、克罗地亚、意大利和希腊）所报告的数值。在就业率达到最高值（1345）的情景中，该数值也没有超过当前欧盟国家的数值，比9个欧盟国家所报告的数值都低；在两个情景中，老年人的比例预测都会上升：2015年老年人占受抚养人口的21.7%；到2030年预测会上升到约1/3；然后到2060年会超过一半。

Decline in working population and growth in productivity

- The previous exercise has shown that, contrary to the pessimistic vision provided by the demographic indicator, the process of ageing will not have a dramatic impact on the socioeconomic burden of China.
- **However, the unprecedented decline of WAP that will affect China in the next years, raises a crucial question. Can China destroy more than 200 million jobs in the next 45 years and continue on its path of economic growth and socioeconomic development?**
- **Or to put it in economic terms: can the economic system of China provide a growth in productivity that will consistently exceed the increase in production for a total of around 35 percentage points over the next 45 years?**

工作人口下降与生产力提高

- 前面现实，与人口学指标所给的悲观想法相反，老龄化不会对中国造成巨大的社会经济负担。
- 但是工作适龄人口的下降史无前例，将会影响未来多年的中国，造成很大的问题。中国是否可以在未来45年来，丧失2亿工作岗位而继续保持其经济增长和社会发展呢？
- 或者用经济学语言来说：中国的经济体系是否能够在未来45年让生产力的提高超过生产增长的35%？

Scenario B: the hypothesis

情景B：假设

- Scenario B stands on the basic hypothesis that the demographic and economic spheres interact and migration will intervene to close the gap between the labour demand and the local supply of labour.
- The Scenario covers the 2015-30 period to avoid hypothesis on fertility
- We have also assumed
- Two RoE: Constant at 76.3% and at 70%
- Three rates of employment growth 0, 3.7 and 7.4
- 情景B基于一个基本假设：人口形势和经济形势互相作用，而移民会介入，缩小劳动力需求和本土劳动力供应的缺口。
- 该情景涵盖2015-2030时期，避免了生育率假设。
- 同时假设
- 两个就业率：76.3%； 70%
- 三个就业增长率：0； 3.7； 7.4

Scenario B: the estimates

	Δ Empl.	MB	Δ WAP	ΔTP	Δ Empl.	MB	Δ WAP	ΔTP
	Total values				Yearly values			
	Constant RoE							
Emp. constant.	0.0	36.8	0.0	86.7	0.0	2.5	0.0	5.8
Δ Empl. = 3.4 %	28.8	74.6	37.8	124.5	1.9	5.0	2.5	8.3
Δ Empl. = 7.4 %	57.7	112.3	75.5	162.2	3.8	7.5	5.0	10.8
	RoE = 70,0%							
Emp. constant.	0.0	128.5	91.7	178.4	0.0	8.6	6.1	11.9
Δ Empl. = 3.4 %	28.8	169.6	132.8	219.5	1.9	11.3	8.9	14.6
Δ Empl. = 7.4 %	57.7	210.8	174.0	260.7	3.8	14.1	11.6	17.4

If employment remains constant China will need 37 million migrants; they will be 128 million if the RoE decline to 70%.

For every million additional jobs, China will need 1.3 million migrants.

If employment will growth at the same rate as in the previous 15 years, China will need 211 million migrants, 14 million per year on the average.

情景B：估算

	Δ Empl.	MB	Δ WAP	ΔTP	Δ Empl.	MB	Δ WAP	ΔTP
	Total values				Yearly values			
	Constant RoE							
Emp. constant.	0.0	36.8	0.0	86.7	0.0	2.5	0.0	5.8
Δ Empl. = 3.4 %	28.8	74.6	37.8	124.5	1.9	5.0	2.5	8.3
Δ Empl. = 7.4 %	57.7	112.3	75.5	162.2	3.8	7.5	5.0	10.8
	RoE = 70,0%							
Emp. constant.	0.0	128.5	91.7	178.4	0.0	8.6	6.1	11.9
Δ Empl. = 3.4 %	28.8	169.6	132.8	219.5	1.9	11.3	8.9	14.6
Δ Empl. = 7.4 %	57.7	210.8	174.0	260.7	3.8	14.1	11.6	17.4

如果就业率保持不变，中国将需要3700万移民；如果就业率下降到70%，移民数将是1.28亿；

每增加100万额外工作，就多需要1300万移民。

如果就业增长率与前15年一样，中国向需要2.11亿移民，每年平均需要1400万。

Scenario B; based on two hypotheses on the ROE
 情景B：根据两个假设就业率

	Total population				Empl.	RoE	Economic indicators of dependency					
	0-14	15-64	65+	Total			Young	Inact	Elderly	TEDI		
	Absolute values						Absolute values					
2000	316	879	89	1,283	721	82.1	438	219	123	780		
2015	247	1,015	135	1,397	775	76.3	319	310	175	804		
2000-15	-69	136	47	114	54	-5.7	-119	92	52	24		
	2030										2015-2030	
											Δ EMPL	Migr. Bal.
Constant RoE	223	1,015	246	1,484	775	76.3	288	310	318	916	0.0	37
3.7	223	1,053	246	1,521	803	76.3	277	310	306	894	28.8	75
7.4	223	1,090	246	1,559	832	76.3	268	310	296	874	57.7	112
Constant RoE	223	1,106	246	1,575	775	70.0	288	429	318	1,034	0.0	128
3.7	223	1,148	246	1,617	803	70.0	277	429	306	1,012	28.8	170
7.4	223	1,189	246	1,658	832	70.0	268	429	296	992	57.7	211

Theme Conference, Session II: Alternative policies to face the ageing problem and the sustainability of the pension system 第二场——老龄化问题和养老金制度可持续性应对政策

Prof. Zheng Bingwen 郑秉文 教授 How to reconcile Government intervention and private initiative in securing multi-pillar pension protection in old-age
如何协调政府措施与私企行为在多支柱养老保障体系中的作用

The presentation will discuss the role that the enterprise annuities fund should have in the Chinese multi-pillar pension system. After an overview of the Chinese old age insurance (that will recall the number of people that participates in the system, the assets of the funds, and the number of pension recipients), the presentation will discuss the situation of the Chinese enterprise annuity funds, paying special attention to the issues of operation and management, and pointing out the problems it is facing. The last part of the presentation will detail a series of measures needed to promote the reform of Chinese enterprise annuity funds, also making reference to the present situation in some developed countries.

1. 演讲主题：企业年金基金在中国多层次养老保险体系的作用
2. 基本内容：
 - (1) 中国养老金体系的概况
 - (2) 中国企业年金制度的现状分析，重点介绍企业年金基金的运行和管理
 - (3) 中国企业年金基金的问题分析
 - (4) 完善中国企业年金制度的措施建议

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In the last twenty years he has covered many positions in CASS: Director of the Institute of American studies (2014-2018);

Director and Party Secretary of the Institute of Latin America Studies (2004-2014);

Deputy Director of

the Institute of European Studies (2000 to 2004); vice-president of the Graduate School (1998 2000).



His research interests have focused mainly in the comparative analysis of welfare states and social security and pension fund investments; on these subjects he has published numerous articles in Chinese and in English. He is the editor-in-chief of the annual China Pension Report, that appears both in English and Chinese, and since 2011 of the China Pension Actuarial Report.

全国政协委员，中国社会科学院世界社保研究中心主任，博士，教授，博士生导师，政府特殊津贴享受者，中国养老与健康保险 50 人论坛秘书长，人力资源和社会保障部咨询专家委员会委员，保监会重大决策咨询委员会委员，深圳创新发展研究院资深研究员，在北京大学、中国人民大学、国家行政学院、武汉大学等十几所大学担任客座教授；曾任中国社会科学院美国所第五任所长（2014 年 4 月-2018 年 1 月）、拉美所第四任所长兼党委书记（2004 年 6 月-2014 年 4 月）、欧洲所副所长（2000 年 11 月-2004 年 6 月），研究生院副院长（1998 年-2000 年 11 月）等；研究领域主要为福利国家，社会保障制度比较，社保基金投资和企业年金等；代表作有《郑秉文自选集》（上卷、中卷、下卷，1350 页，人民出版社，2015 年）；主编《中国养老金发展报告》（经济管理出版社，年度报告，每年 12 月出版，至今已经出版 6 集），主编《中国养老金精算报告》（中国劳动社会保障出版社，每年 12 月出版）。发表论文、文章、内参等 500 多篇，英文论文十几篇，著述和译著十几种，合计 800 万字。

个人主页：<http://ilas.cass.cn/grzy/qt/zbw/>.

How to Reconcile Government Intervention
and Private Initiative in Securing Multi-Pillar
Pension Protection in Old-Age

如何协调政府措施与私企行为
在多支柱养老保障体系中的作用

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中国社会科学院世界社保研究中心
19 Sept. 2018

一、养老金总体现状——去年财政投入超过万亿元

General Condition of Pension Funds in China: Government Financial Input Over Trillions last year

二、“全国社保基金”——财政应继续加大投入

“National Social Security Fund”: Continue Increasing Financial Input

三、第一支柱养老保险——离不开财政投入

The First-Pillar Old-Age Insurance Needs Financial Input

四、第二支柱企业年金——积极发挥市场作用

The Second-Pillar Enterprise Annuity: Market should Play an Active Role

五、第二支柱职业年金——财政应做实缴费

The Second-Pillar Occupational Pension: make sure the contribution is fully funded

六、第三支柱养老金——TDFs尽快给与税优政策

The Third-Pillar Private Pension: Tax Incentive is Necessary to the Development of TDFs

一、我国养老金总体现状——去年财政投入超过万亿元

General Condition of Pension Funds in China: Government Financial Input Over Trillions last year

我国养老金总体情况

类别	名称	建立时间	主办	基本情况	备注
战略储备	全国社保基金(理事会)	2001	国家	2017年底, 2.22 万亿元, 收益率 9.68%。 成立以来年均投资收益率为 4.4%	2005 年受托为账户基金投资; 2016 年受托为各省基本养老保险基金投资
第一支柱	城镇基本养老保险	1993	国家	参保人数 4.0 亿人, 缴费人数 3.0 亿, 退休人数 1.0 亿。 当年收入 4.33 万亿(财政补贴 8004 亿), 支出 3.8 万亿。 累计结余 4.4 万亿	合计: 参保 9 亿, 缴费人数 7.5 亿, 退休人数 1.6 亿
	城乡居民基本养老保险	2009 年建立	国家	参保 5.1 亿人, 其中领取待遇人数 1.6 亿, 收入 304 亿, 个人缴费 819 亿, 基金支出 2372 亿。 累计结余 6318 亿。	
第二支柱	企业年金	2001	企业	7.7 万个企业, 2330 万人。 基金累计结余 1.2 万亿	信托制
	职业年金	2015	国家	3800 机关事业单位人员	正在启动
第三支柱	延期型商业养老保险	今年 5 月	个人	劳动收入 6% 和 1000 元最低限额	正在试点: 上海市、福建省(厦门市)、广东省(广州市)
	养老目标基金	今年 3 月	个人	目前无投资策略	14 家公司目前获批准

- 三个支柱+储备基金, 去年的财政投入超过万亿元
- (funds of three pillars plus reserve funds: financial input over trillions last year)

二、“全国社保基金”——财政应继续加大投入

"National Social Security Fund, NSSF": Continue Increasing Financial Input

- 应加大财政投入
- Increase financial input
- 两会通过的“国务院机构改革方案”中, 对全国社保基金理事会改革进行了部署, 将其由国务院管理, 调整为由财政部管理, 不再明确行政级别。
- 这项改革有三个重要意义:
- 第一, “不再明确行政级别”, 向“去行政化”迈出了坚实的、艰难的第一步!

第二, 调整为由财政部管理, 意味着它的委托人从中央政府改为财政部, 这完全符合国际惯例。

在改革方案中有这样一句话“作为基金投资运营机构”, 尽管没有明确说取消事业单位的性质, 但已经将其视为一个“基金投资运营机构”

第三, 有利于去年初刚刚委托的基本养老保险基金的投资运营。

一年来, 签署合同的省份只有 9 个, 合同额仅为 4000 亿元左右

世界主要主权养老基金受托投资主体的隶属关系

国家	基金名称	成立时间	基金类型	委托人	受托人	投资管理人
美国	社保信托基金 (OASDI Trust Fund)	1940	缴费型	OASDI 信托基金理事会	财政部	社保信托基金理事会
德国	政府社保基金 (GPK)	1990	缴费型	财政部	中央银行	德国“投资管理集团”
法国	国家退休储备基金 (FRS)	2001	缴费型	基金理事会	全国社保基金理事会	全国社保基金理事会
智利	养老储备基金 (FON)	2008	缴费型	财政部	中央银行	中央银行
俄罗斯	国家社保基金 (NPF)	2003	缴费型	财政部	中央银行	中央银行
日本	平准基金 (GPIF)	2000	缴费型	雇主	日本年金基金受托运营机构 (受托人: GPIF)	日本年金基金受托运营机构
韩国	国民年金基金 (NPF)	2000	缴费型	国民年金基金受托运营机构 (受托人: NPFMC)	国民年金基金受托运营机构	国民年金基金受托运营机构
波兰	国家养老储备基金 (NPF)	2001	缴费型	财政部	基金理事会	委托外部资产管理人和内部资产管理人
意大利	养老储备基金 (AGF)	2008	缴费型	财政部	基金理事会	委托“基金受托人”
中国	国家社保基金 (OASDI)	1997	缴费型	财政部	中央银行	中央银行

1.中央调剂制度7月1日施行，为什么？统筹层次低导致地区间失衡
Central adjustment system was carried out on July 1st, 2018. Why? The low level of unified planning led to the imbalance among regions.

三、第一支柱养老保险——离不开财政投入

(First-Pillar Old-Age Insurance Needs Financial Input)



图 1-10 2015 年各个省份城镇职工基本养老保险制度赡养率

表 1-11 2018—2022 年各省份可支付月数分类

	2018 (20+6+6)	2019 (19+7+6)	2020 (19+6+7)	2021 (19+5+8)	2022 (19+2+11)
基准线以上 (可支付月数 不小于 9 个 月)	广东、西藏、 北京、新疆、 贵州、云南、 安徽、山西、 福建、山东、 湖南、江苏、 浙江、四川、 海南、重庆、 河南、宁夏、 天津、 <u>甘肃</u>	广东、西藏、 北京、新疆、 贵州、云南、 安徽、山西、 福建、山东、 湖南、江苏、 浙江、四川、 海南、重庆、 河南、宁夏、 天津、 <u>甘肃</u>	广东、西藏、 北京、新疆、 贵州、云南、 安徽、山西、 福建、山东、 湖南、江苏、 四川、 <u>浙江</u> 、 海南、重庆、 河南、宁夏、 天津	广东、西藏、 北京、新疆、 贵州、云南、 安徽、山西、 福建、山东、 湖南、江苏、 四川、海南、 重庆、河南、 宁夏、天津、 <u>陕西</u>	广东、西藏、 北京、新疆、 贵州、云南、 安徽、山西、 福建、山东、 湖南、江苏、 四川、海南、 重庆、天津、 河南、宁夏、 陕西
基准线与警戒 线之间 (可支 付月数 3 ~ 9 个月之间)	陕西、江西、 广西、湖北、 上海、河北	陕西、 <u>甘肃</u> 、 江西、广西、 湖北、上海、 河北	陕西、 <u>甘肃</u> 、 广西、江西、 湖北、 <u>上海</u>	<u>浙江</u> 、广西、 湖北、 <u>甘肃</u> 、 <u>江西</u>	广西、湖北
警戒线之下 (可支付月数 不足 3 个月)	兵团、青海、 内蒙古、辽宁、 吉林、黑龙江	兵团、青海、 辽宁、吉林、 内蒙古、黑龙 江	<u>河北</u> 、兵团、 青海、辽宁、 吉林、内蒙古、 黑龙江	<u>上海</u> 、河北、 兵团、青海、 辽宁、吉林、 内蒙古、黑龙 江	<u>甘肃</u> 、 <u>浙江</u> 、 江西、上海、 兵团、河北、 青海、吉林、 辽宁、内蒙古、 黑龙江

注：表中“黄线”代表基准线；“红线”代表警戒线。

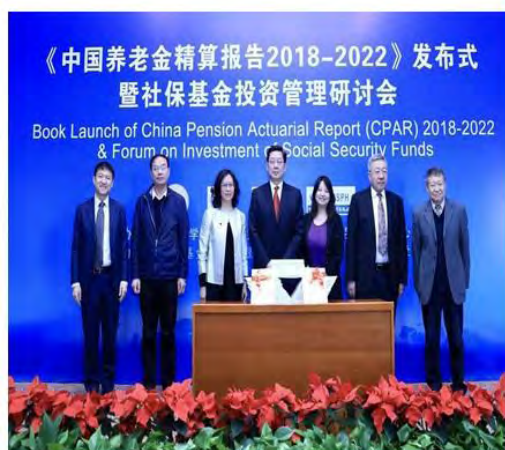


表 1—10 2018—2022 年累计基金结余前 15 位省份排序 亿元

2018		2019		2020		2021		2022	
省份	金额	省份	金额	省份	金额	省份	金额	省份	金额
广东	11 200.1	广东	13 084.7	广东	15 218.0	广东	17 635.6	广东	20 386.5
北京	5 074.1	北京	6 117.4	北京	7 320.2	北京	8 706.8	北京	10 311.0
山东	3 452.8	山东	3 872.8	山东	4 271.3	山东	4 619.0	山东	4 880.6
江苏	3 390.2	江苏	3 550.1	江苏	3 726.0	江苏	3 904.6	江苏	4 071.1
浙江	2 938.5	浙江	2 674.5	四川	2 934.7	四川	3 280.2	四川	3 692.5
四川	2 430.8	四川	2 652.4	浙江	2 217.8	湖南	2 051.9	湖南	2 313.8
安徽	1 443.5	安徽	1 603.4	湖南	1 805.1	安徽	1 963.2	安徽	2 144.6
湖南	1 371.3	湖南	1 578.5	安徽	1 783.7	河南	1 553.9	云南	1 760.2
山西	1 355.2	山西	1 381.5	河南	1 414.8	云南	1 484.3	贵州	1 727.0
上海	1 264.2	河南	1 287.2	山西	1 391.2	新疆	1 455.8	河南	1 700.9
河南	1 174.3	新疆	1 196.8	新疆	1 323.6	浙江	1 448.2	新疆	1 593.6
新疆	1 075.5	上海	1 101.4	云南	1 257.1	贵州	1 400.2	福建	1 410.2
云南	920.7	云南	1 071.1	贵州	1 137.9	山西	1 378.6	重庆	1 368.3
重庆	905.2	重庆	998.2	重庆	1 107.5	重庆	1 231.5	山西	1 337.3
福建	779.9	贵州	928.9	福建	1 053.3	福建	1 221.0	天津	1 076.5

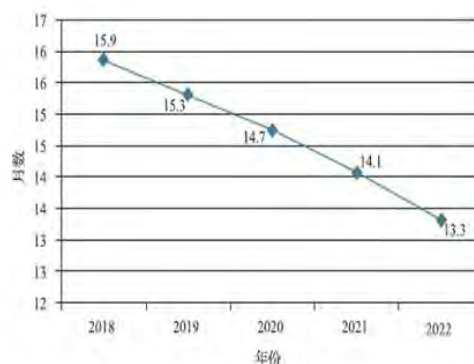


图 1—3 2018—2022 年全国企业职工基本养老保险基金可支付月数预测

2. 财政补贴逐年增加

Financial Subsidy Increased Year by Year

年份	财政的补贴			
	中央财政补贴 (亿元)	地方财政补贴 (亿元)	各级财政补贴合计 (亿元)	中央财政补贴占比 (%)
1998	24	—	24	100
1999	174.4	18.5	192.9	90.4
2000	338	27.7	365.7	92.4
2001	349	53.5	402.5	86.7
2002	408.2	66.6	474.8	85.8
2003	478.3	55.7	534.0	89.5
2004	522	92	614	85
2005	544	107	651	83.6
2006	774	197	971	79.7
2007	918	239	1157	79.3
2008	1127.4	309.6	1437	78.5
2009	1328.2	318.8	1646	80.6
2010	1561	393	1954	79.9
2011	1846.9	425.1	2272	81.3
2012	中央财政补贴由地方财政补贴		2648	—
2013			3019	—
2014			3548	—
2015	—	—	4735	—
2016	—	—	6011	—
2017	—	—	8004	—
总计			41117.9	—

资料来源：历年的人力资源和社会保障事业发展统计公报。

- 如果加上城乡居保的补贴，每年养老保险补贴上万亿

- financial subsidy is more than trillions every year:

- 城乡居保参保5.1亿人 (participants of old-age insurance for urban and rural residents: 0.51 billion)，其中：

- ——缴费人数3.5亿人，个人缴费819亿，累计结余6318亿。
(individual contribution income: 81.9 billion; accumulated balance: 631.8 billion)

- ——领取待遇人数1.6亿，基金支出2372亿，完全来自财政
(output: 237.2 billion, fully from financial subsidy)

2009-2017年新农保和城乡居民基本养老保险基金收支及结余

fund income, output and accumulated balance of new pension system for rural residents and basic old-age insurance for urban and rural residents, 2009-2017

	基金收入 (亿元)	基金支出 (亿元)	基金累计结余 (亿元)
2009		76	681
2010	453 (225)	200	423
2011	1070 (415)	588	1199
2012*	1829 (594)	1150	2302
2013	2052 (636)	1348	3006
2014	2310 (666)	1571	3845
2015	2855 (700)	2117	4592
2016	2933 (732)	2150	5385
2017	3304 (810)	2372	6318

注: 1. “基金收入”一栏括号内是“个人缴费”部分。

2. 2009-2011年是新型农村社会养老保险的数据; 2012-2017年是城乡居民社会养老保险的数据。

3. 2014年, 国务院决定在全国范围内建立统一的城乡居民基本养老保险制度。

数据来源: 历年的人力资源和社会保障事业发展统计公报。

- 新农保基金收入的来源主要是个人缴费和财政补贴。2010-2011年, 基金收入的个人缴费部分增加了84%, 基金总收入增加了136%; 可见, 财政补贴的作用之大。
- 城乡居民基本养老保险: 2012-2017年, 基金总收入增加了81%, 其中个人缴费部分的增幅是36%。

3. 个人账户难以做实

Difficult to Fully Fund Individual Pension Account

2006-2015年城镇企业职工基本养老保险个人账户基金变化(亿元)

	2006		2007		2008		2009		2010		2011		2012		2013		2014		2015	
	a	b	a	b	a	b	a	b	a	b	a	b	a	b	a	b	a	b		
记账额	9994	11743	17.5	13837	17.8	16557	19.7	19596	18.4	24859	26.9	29543	18.8	35109	18.8	40974	16.7	47144	15.1	
做实额	-	786	-	1100	39.9	1569	42.6	2039	30.0	2703	32.6	3499	29.41	4154	18.7	5001	20.4	6274	34.5	
空账额	-	10957	-	12737	16.0	14988	17.7	17557	17.1	22156	26.2	26044	17.5	30955	18.9	35973	16.2	40870	22.0	
养老金结余	5489	7391	34.7	9931	34.4	12536	26.1	15365	22.6	19497	26.9	23941	22.8	28369	18.1	31800	12.5	35345	11.1	

资料来源: 根据历年《中国养老金发展报告》, 经济管理出版社。

注: a 为亿元; b 为增长率。

表 1-6 2018—2022 年全国企业职工基本养老保险个人账户记账规模预测 (亿元, %)

年份	个人账户记账规模		
	总数	增长数	增长率
2018	67 755.8	7 481.1	11.0
2019	75 047.6	7 291.8	9.7
2020	82 870.4	7 822.7	9.4
2021	91 174.1	8 303.7	9.1
2022	99 929.1	8 755.0	8.8



图 1—5 2018—2022 年全国个人账户记账规模占累计结余和占 GDP 的比例

- 为什么个人账户做不实：why not fully fund individual account?

- 表面原因：需要大量资金
- Superficial reason: a large amount of money needed
- 深层原因：生物收益率的规律
- Deep reason: the rule of biological rate of return

- 因此，资产型的社保制度的收益率是个难题，收益率要大约等于人口自然增长率+社会平均工资增长率。

- So, the return rate of funded social security system is the key. Return rate should approximately equal to natural growth rate of population plus growth rate of social average wage.

- 否则，将出现福利损失，至少是贬值损失

- Otherwise, welfare loss will emerge, at least depreciation

4. 投资体制困境

Dilemma Facing Investment System of Pension Funds

- “沙漏型信托模式”对社保理事会提出诸多挑战
- 资金上解是“多对一”的倒置“伞形状”；但其对下委托投资的方向是“一对多”的“伞形状”，从而形成“沙漏型信托模式”



- 目前，在城镇职工基本养老保险基金4.4万亿里，只上解4000亿。

- Among the 4.4 trillion of pension funds, funds turned over are only 400 billion.

- 问题 problems:

- 上解成本高

- High turn-over cost

- 地方利益

- Local government interest

- 存在疑惑

- Existing bewilderment

- 存在争执

- Existing contention

第一支柱改革趋势

Trends of First-Pillar Old-Age Insurance Reform

- ——建立中央调剂制度，过渡到实现全国统筹
- Establish central adjustment system, transitioning to unified national planning
- ——个人账户实行名义账户制
- Implement nominal individual account
- ——坚持精算平衡原则（十九大）
- Adhere to actuarial balance principle



四、第二支柱企业年金——积极发挥市场作用

Second-Pillar Enterprise Annuity: Market should Play an Active Role



- 起源：1991年的企业补充养老保险。类似互助会，没有投资行为。
- 2004年改革，缴费确定型信托制，而不是待遇确定型契约制，优势是资产独立，便携性好，适应市场流动，不怕企业破产。
- Defined-contribution trust system, not contract system, established during the 2004 reform.
- 取得成就！
- Made a great progress.

- 进入新常态以后，参与率出现跳水，大幅下降。基金积累增长率也大幅下降。
- After entering into the new normal, participation rate and growth rate of fund accumulation declined significantly

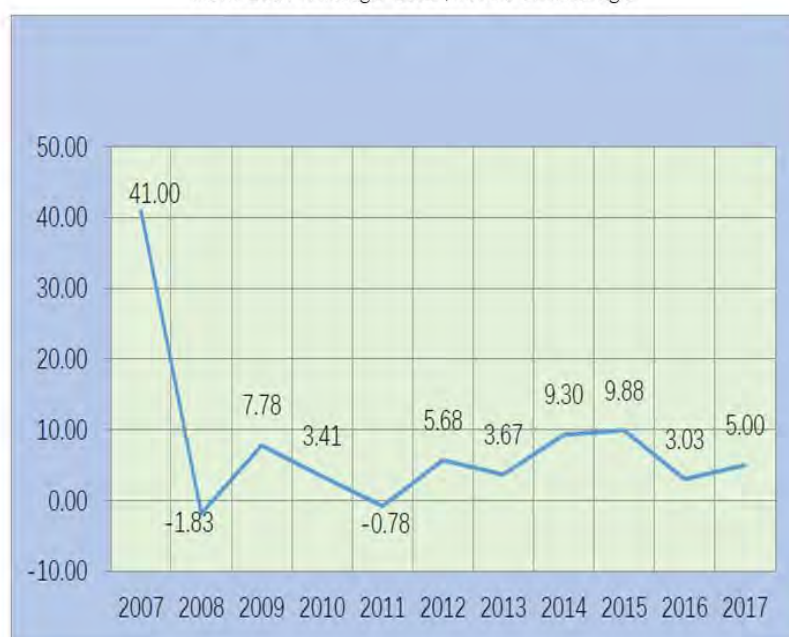
历年全国企业年金基本情况表

年份	企业数 (百个)	增长率 (环 比)	职工数 (万 人)	增长率 (环 比)	积累基金 (亿元)	增长率 (环比)
2007	320		929		1,519	
2008	331	3.44%	1,038	11.73%	1,911	25.81%
2009	335	1.21%	1,179	13.58%	2,533	32.55%
2010	371	10.75%	1,335	13.23%	2,809	10.90%
2011	449	21.02%	1,577	18.13%	3,570	27.09%
2012	547	21.83%	1,847	17.12%	4,821	35.04%
2013	661	20.84%	2,056	11.32%	6,035	25.18%
2014	733	10.89%	2,293	11.53%	7,689	27.41%
2015	755	3.00%	2,316	1.00%	9,526	23.46%
2016	763	1.00%	2,324	0.3%	11,074	16.25%
2017	804	5.4%	2,331	0.3%	12,879	16.30%

- 主要原因：外部环境的新常态 (the main reason is the new normal of outside environment)
- 制度原因 (institutional reasons):
 - ——制度复杂
 - complexity of the system
 - ——归属期太长，不透明，职工积极性不高
 - Low-level enthusiasm of employees
 - ——职工缴费与己无关
 - Employees not benefit a lot from their contributions.
- 后果 results:
 - 如果企业年金参与率停滞不前，意味着“多层次”难以实现，压力主要还在国家财政身上，市场的作用没有发挥出来
 - If the participation rate of enterprise annuity did not increase, it would be impossible to achieve "multi-pillar", and government finance would still be under great pressure, market not playing its role.

2007-2017企业年金基金投资收益率 (平均7.34%)

return rate of investment of enterprise annuity funds
from 2007 through 2017, 7.34% on average



- 去年12月发布《企业年金办法》，最大亮点：规定了企业缴费归属三原则 “the Law for Enterprise Annuity”, enacted in December, 2016, of which the highlight was the three principles of the ownership of employer contributions.

第一个原则是对企业的缴费归属作出明确规定，那就是“按约定办事”。这意味着，包括投资收入在内的企业缴费归属问题首先是以年金计划方案中的约定为主，即在投资之初就归雇主和雇员双方共同所有并直接进入个人账户，从一开始就不设归属期，这是一个重大进步，意味着可以设“零归属期”。

- **The First principle:** the ownership of employer contributions is decided based on the contract between employer and employees, which means that the employer contributions and their investment income can be transferred to individual account at the very beginning.

第二个原则是对企业缴费归属限额作出明确限定，那就是“不得超5倍”。雇主缴费在绝大部分公司企业是按照雇员工资总额比例拨出的，然后进入企业账户。固然，企业主有权力将雇主缴费的归属比例按不同人群和业绩划分三六九等，例如，对高管人员和有功之臣划拨的比例较高，带有奖励的性质，对普通工人划拨的比例较低。

- **The second:** the highest amount of employer contributions and their investment income transferred to individual account cannot be 5 times more than the average amount of that.

第三个原则：对企业缴费归属期限作出最长约束，那就是“不得超过8年”。毕竟，企业年金是“长期型”的福利和制度，雇主可将一定期限的归属期作为“挽留”人才和考察对象的一个手段，即雇主在建立年金计划之初，就规定归属期，但归属期越长，雇员在年金计划中的积极性就越低，如果归属期过长，雇员在年金计划中的积极性就会受到严重影响。

- **The third:** the period from beginning to transfer employer contributions and their investment income to individual account to fully transferring cannot be over 8 years.

第36号令做出的企业缴费归属三原则的目的是最大限度地保护职工的切身利益，调动雇主和雇员双方建立年金计划的积极性，扩大企业年金参与率。第36号令执行后，现行很多公司企业建立的年金制度和制定的年金方案不得不做出相应调整。

- The three principles help to protect the interest of employees to the full extent, motivate the enthusiasm of employers and employees to establish and participate in enterprise annuity plans, and increase the participation rate of enterprise annuity system.



未来改革趋势

Reform Trends in the Future

- 自动加入。此次政策修订无缘引入“自动加入”机制
- Automatic enrollment mechanism, which will not be achieved during this policy amendment.
- 与“自动加入”相配套的确立个人投资选择权
- Release of individual investment options
- 引入默认投资工具“生命周期基金”
- Introduce qualified default investment alternatives: “TDFs”
- 此次无缘政策修订，原因在于，与当前经济下行压力加大的外部条件有关，也与企业减负的大环境有关，但是，更与对新常态的认识有关。
- 我们应清醒认识到，我国经济运行不可能是U型，更不可能是V型，而必定是L型的发展趋势。这个L型底边是一个历史阶段，体现的是经济发展规律，面对的是一个新的常态
- Our economic development must be like the L-shape, rather than the U-shape or the V-shape. The lower line of “L” embodies the law of economic development and faces the new normal.

美国实施“自动加入”前后与是否实施“自动加入”的参与率对比

类型	不同群体的参与率 (%)		2015 年两种不同计划类型的参与率 (%)	
	2006	2014	自愿加入	自动加入
收入				
全部	66	77	58	85
年龄				
18岁及以下	43	62	29	82
19-24岁	63	75	53	81
25-34岁	74	79	67	90
35-44岁	84	85	69	84
45岁及以上	81	92	85	96
性别				
25岁及以下	33	57	25	81
25-34岁	58	74	51	88
35-44岁	69	79	61	80
45-54岁	71	81	65	80
55-64岁	72	82	69	91
65岁及以上	57	75	64	87
性别				
男性	66	76	58	85
女性	64	79	63	86
工作年限				
0-1年	45	67	33	82
2-4年	64	75	50	90
5-9年	67	79	63	82
10-14年	71	79	68	90
15年及以上	79	84	75	95

五、第二支柱职业年金——财政应做实缴费

Second-Pillar Occupational Pension: make sure the contribution is fully funded

• 第一，“虚账”处理将存在较大潜在风险

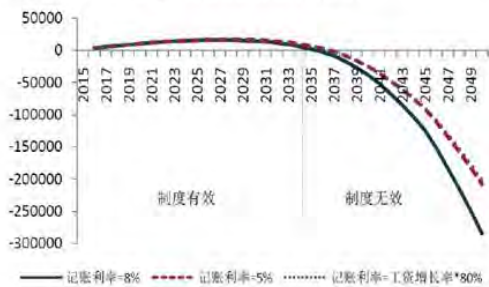
- 企业主认为机关事业单位依然享有特权；
- 公务员和事业单位则认为自己“吃亏”了；
- 几十年后发放养老金时如果一些地方政府难有财力一次性支付就很容易使DC型信托制滑向DB型；
- 容易演变为常复杂的“小统账结合”（相对于城镇职工基本养老保险的“统账结合”而言）；
- 有悖于建立全国统一的中国版401(k) DC型信托制年金模式；
- 未来有可能与地方债务风险裹挟在一起并成为地方债务风险的诱因；
- “准契约型”（或称“混合型DC制”）的职业年金有悖于世界发展潮流

- The potential hazards of “empty-account” operation:
- Employers of companies might think government organizations and institutions still enjoy some privilege.
- Civil servants and employees from other public institutions think they are suffering losses, though.
- Defined-contribution trust system might change into defined-benefit system in decades of years.
- Might change into another form of social pooling combined with individual account, more complex.
- Contradict the trend towards national unified China-version 401 (K), DC trust system.
- Might lead to the risk of debts in local governments in the future.
- At odds with the global trend towards combined DC system.

第二，空账运行削弱制度自我积累能力
"Empty Account" Operation Undermines the Accumulation Capacities of the System

“记账”方案的效率取决于制度净收益，制度净收益是制度收益与制度成本的差值。制度收益是空账运行累计节省的缴费支出；制度成本包括直接成本和机会成本，直接成本是累计记账负担，机会成本是空账运营累计丧失的投资收益。净收益大于零则方案有效，净收益小于零则方案无效。

“记账”方案只在头 20 年取得少许净收益，此后随着记账规模的扩大，机会成本越来越大，到 2036 年，也就是在延退期结束之际，三种记账利率下制度净收益相继出现负值。也就是说，在运行 20 年后，“记账”方案将由有效转为无效。



不同记账利率下的制度净收益（亿元；2015~2050 年）

第三，空账规模惊人
Astonishing Scale of "Empty Account"

- “虚账”的规模十分惊人
- 对N省和D省的测算结果显示2015年退休人员的人均“虚账”规模分别是3091元和4816元，但在复利的作用下，2050年将升至190万元和299万元，相当于2015年的620倍（在8%记账利率情况下）或380倍（在5%记账利率下）。
- 这说明“虚账”管理下的人均账户规模的膨胀速度十分惊人。相反，“实账”的规模增长则慢得多，到2050年人均“实账”规模仅相当于2015年的7.5倍。

两省“实账”与“虚账”的人均账户规模（元）					
	N省		D省		
	“实账” 利率率	“虚账” 利率率	“实账” 利率率	“虚账” 利率率	
2015	3183	3091	3091	4816	3091
2020	3367	3739	3412	5881	3412
2025	3551	4478	3577	7075	3577
2030	3735	5317	3742	8399	3742
2035	3919	6267	3907	9863	3907
2040	4103	7338	4072	11578	4072
2045	4287	8541	4237	13555	4237
2050	4471	9886	4402	15806	4402
2055	4655	11383	4567	18343	4567
2060	4839	13043	4732	21178	4732
2065	5023	14876	4897	24321	4897
2070	5207	16893	5062	27783	5062
2075	5391	19104	5227	31574	5227
2080	5575	21519	5392	35705	5392
2085	5759	24148	5557	40186	5557
2090	5943	26991	5722	45017	5722
2095	6127	30048	5887	50208	5887
2100	6311	33329	6052	55759	6052
2105	6495	36836	6217	61670	6217
2110	6679	40569	6382	67941	6382
2115	6863	44528	6547	74572	6547
2120	7047	48713	6712	81573	6712
2125	7231	53124	6877	88944	6877
2130	7415	57761	7042	96685	7042
2135	7599	62624	7207	104806	7207
2140	7783	67713	7372	113307	7372
2145	7967	73028	7537	122188	7537
2150	8151	78569	7702	131449	7702
2155	8335	84336	7867	141090	7867
2160	8519	90329	8032	151111	8032
2165	8703	96548	8197	161512	8197
2170	8887	103093	8362	172293	8362
2175	9071	109964	8527	183454	8527
2180	9255	117161	8692	194995	8692
2185	9439	124684	8857	206916	8857
2190	9623	132533	9022	219217	9022
2195	9807	140708	9187	231898	9187
2200	9991	149209	9352	244959	9352
2205	10175	158036	9517	258390	9517
2210	10359	167189	9682	272201	9682
2215	10543	176668	9847	286392	9847
2220	10727	186473	10012	300963	10012
2225	10911	196604	10177	315914	10177
2230	11095	207061	10342	331245	10342
2235	11279	217844	10507	346956	10507
2240	11463	228953	10672	363047	10672
2245	11647	240388	10837	379518	10837
2250	11831	252149	11002	396369	11002
2255	12015	264236	11167	413590	11167
2260	12199	276649	11332	431191	11332
2265	12383	289388	11497	449172	11497
2270	12567	302453	11662	467533	11662
2275	12751	315844	11827	486274	11827
2280	12935	329561	11992	505395	11992
2285	13119	343604	12157	524896	12157
2290	13303	357973	12322	544777	12322
2295	13487	372668	12487	565038	12487
2300	13671	387689	12652	585679	12652
2305	13855	403036	12817	606690	12817
2310	14039	418709	12982	628071	12982
2315	14223	434708	13147	649822	13147
2320	14407	451033	13312	671943	13312
2325	14591	467684	13477	694434	13477
2330	14775	484661	13642	717295	13642
2335	14959	501964	13807	740526	13807
2340	15143	519593	13972	764127	13972
2345	15327	537548	14137	788098	14137
2350	15511	555829	14302	812439	14302
2355	15695	574436	14467	837150	14467
2360	15879	593369	14632	862231	14632
2365	16063	612628	14797	887682	14797
2370	16247	632213	14962	913503	14962
2375	16431	652124	15127	939694	15127
2380	16615	672361	15292	966155	15292
2385	16799	692924	15457	992986	15457
2390	16983	713813	15622	1020187	15622
2395	17167	735028	15787	1047748	15787
2400	17351	756569	15952	1075669	15952
2405	17535	778436	16117	1103940	16117
2410	17719	800629	16282	1132571	16282
2415	17903	823148	16447	1161562	16447
2420	18087	845993	16612	1190923	16612
2425	18271	869164	16777	1220654	16777
2430	18455	892661	16942	1250765	16942
2435	18639	916484	17107	1281246	17107
2440	18823	940633	17272	1312097	17272
2445	19007	965108	17437	1343318	17437
2450	19191	989909	17602	1374899	17602
2455	19375	1015036	17767	1406840	17767
2460	19559	1040489	17932	1439151	17932
2465	19743	1066268	18097	1471822	18097
2470	19927	1092373	18262	1504853	18262
2475	20111	1118804	18427	1538244	18427
2480	20295	1145561	18592	1571995	18592
2485	20479	1172644	18757	1606106	18757
2490	20663	1200053	18922	1640577	18922
2495	20847	1227788	19087	1675408	19087
2500	21031	1255849	19252	1710599	19252

- 如果单位缴费部分采取“实账”管理，其优势则非常突出，主要表现是：
 - ——是可形成巨大资金池。据预测，D省职业年金单位缴费的累计余额将从2015年的100亿元增至2050年的12639亿元，N省由63亿元增至8054亿元。
 - ——是市场化投资可博取理想的市场收益。采取“实账”运营和市场化投资策略之后，在投资收益率为6%、7%和8%三个假定情况下，到2050年，D省累计结余基金分别为16215亿、20135亿和25112亿，N省分别为10873亿、13346亿和16473亿。
 - ——三是未来可显著减轻单位缴费的财政负担。如果允许将职业年金的超额投资收益用于冲减单位缴费，实账管理的财政负担将越来越小，直至完全消失。在假定投资收益率分别为8%、7%和6%情况下，D省分别将于2031年、2034年和2041年以及N省分别将于2031年、2035年和2042年实现累计投资收益超过累计单位缴费，投资收益冲减后的缴费降至零以下，说明自此之后，职业年金的单位缴费完全可以由投资收益承担，不再需要财政予以承担，即“实账”积累的结果将是职业年金与财政建立了一道隔离墙。
- 归纳起来，单位缴费部分“虚账”管理的制度特征是“先易后难”，其对财政减负的作用只能维持25年；如果将“实账”运行投资收益的机会成本考虑在内，“虚账”管理在20年内便失去吸引力，重要的是，“虚账”的做法将财政风险推向了未来，转嫁给了后代人。
- 相反，“实账”管理的特点是“先难后易”，随着时间的推移，其资产池的规模越来越大，投资运营带来的收益规模与日俱增，15年后将显示出难以替代的优势；
- 重要的是，单位缴费部分做实之后，完整的DC型信托制职业年金将逐渐走向正轨，与国际惯例接轨；对职工个人说，他们将获得较高投资收益，有利于提高养老金替代率；对各级政府来说，地方财政的释压将一劳永逸，并予以制度化。
- 所以，“虚账”与“实账”的权衡在本质上讲是短期利益与长期收益的较量，是政府利益与社会利益的抉择，是短视与远见的博弈。
- 结论：浙江的做法是“先苦后甜”！

六、第三支柱养老金——TDFs尽快给与税优政策

Third-Pillar Private Pension: Tax Incentive is Necessary to TDFs

1.关于延税型商业养老保险 (Tax-Deferred Commercial Old-Age Insurance)

- 2007年保监会提出建立延税型商业养老保险
- Tax-deferred commercial old-age insurance was proposed in 2007.
- 2017年7月国务院办公厅发布了《关于加快发展商业养老保险的若干意见》（国办发〔2017〕59号），确定延税型商业养老保险将试点。
- "some opinions on accelerating the development of commercial old-age insurance" in 2017, determining the pilot of tax-deferred commercial old-age insurance.
- 2018年4月，财政部发布《关于开展个人税收递延型商业养老保险试点的通知》财税〔2018〕22号
- "notice about piloting individual tax-deferred commercial old-age insurance" in 2018
- 2018年5月1日，在三省市开始试点
- On May 1st 2018, the piloting of tax-deferred commercial old-age insurance began in three provinces.
- 政府的作用：给与税收优惠政策
- The role of government: provide tax incentives.



2.关于养老目标基金 (TDFs)

- 形式：这是投资型的个人账户养老金
- **Its Form:** It is investment-type individual-account pension
- 意义：
- 性质：很像公募基金，尤其在目前没有税优政策条件下，几无两样。应尽快发布税优政策，成为真正的TDFs。
- **Its Nature:** Much like mutual funds, especially when there are no tax incentives. Carry out tax preference policy as soon as possible, so that TDFs will become the true ones.
- 关系：商业养老保险与养老目标基金
- The relationship between commercial old-age insurance and TDFs:
- ——竞争性与互补性。后者大于前者，所以，竞争性主要来自行业内部的产品竞争，而不是行业的竞争。
- Competitive and complementary, with the latter greater than the former.
- Competition comes mainly from production competition inside the industry, instead of the competition among industries.

未来改革方向 Future Reform

- 第一支柱：EEE (the first pillar: EEE)
- 第二支柱：EET (the second pillar: EET)
- 第三支柱：EET (the third pillar: EET)
- 注意：我们没有TEE (We do not have TEE)

税改非常重要，对第二、三支柱起决定性作用

Tax reform is very important, playing a decisive role in the development of the second and third pillars.

- 第一，个税起征点的问题，如果太高，纳税人数量就太少，敏感性太低
- 第二，分项所得税向综合所得税转变，或向分项与综合相结合的个税制转变，结果是离不开“雇主”，成为年金第二
- 第三，资本利得税如不引入，银行存款就难以搬家到第二、三支柱，就不可能有TEE

Prof. Wang Xiaojun 王晓军 教授

What do actuarial studies tell us about pension sustainability in China.

从精算研究看中国养老金制度可持续性

With population ageing, people living longer and economic growth slowing down, the public pension system is facing significant financial challenges all around the world. In her presentation, Prof. Wang will assess the sustainability of the Chinese public pension system given its current financial situation, and on the basis of a series of actuarial studies. She will also discuss possible future trends of some actuarial assumptions and some key factors that will impact on the future financial situation; finally she will present some suggestions on how to keep the system sustainable.

随着人口老龄化、人口寿命延长和经济增速减缓，全球的公共养老金普遍面临可持续发展的挑战。本报告基于精算估计，专门讨论中国社会养老保险的可持续发展问题。主要内容包括：中国社会养老保险当前的财务状况和在精算假设下的未来财务趋势，影响未来财务趋势的主要因素以及维持社会养老保险可持续发展的相关建议等。



Professor Xiaojun Wang, is Director of the Centre for Risk Management and Actuarial Studies, and Dean of the School of Statistics, at the Renmin University of Beijing. She is a fellow member of the China Association of Actuaries, associate director of the Health insurance committee of the Chinese Association for

Preventive Medicine, Executive member of the Chinese Insurance Society and Executive member of the Chinese Social Insurance Association. Her main research interest includes longevity risk, risk analysis and actuarial evaluation of pension plans and social security; she has published extensively on these issues.

王晓军，中国人民大学统计学院院长，中国人民大学“杰出学者”特聘教授；风险管理与精算中心主任；中华预防医学会健康保险专业委员会副主任；中国精算师协会正会员、理事；中国保险学会和中国社会保险学会常务理事，国家社科基金重大项目首席专家。主要研究领域包括长寿风险、人寿保险、养老金和社会保障的风险管理问题。

Public Basic Pension Sustainability in China

Xiaojun Wang

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School of Statistics, Renmin University of China

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Contents

- Current Basic Financial Situation about Public Pension in China
- Some Future Challenge
- Projections of Future Financial Status
- Reform Choice and Discussion

Basic Situation

- PAYGO, Pooling fund + IA
 - For workers, employer 20%(pooling fund)+ Employee 8%(individual account)
 - For self-employment, 20% social average salary (8% IA+12% pooling)
 - Ceiling: 300% of social average salary, floor: 60% of average salary
- Defined benefit with redistribution
 - Benefit linked to contribution years and,
 - $\frac{1}{2}$ contribution base+ $\frac{1}{2}$ average salary
- Benefit adjustment: irregularly with wage and inflation index

2018-09-19

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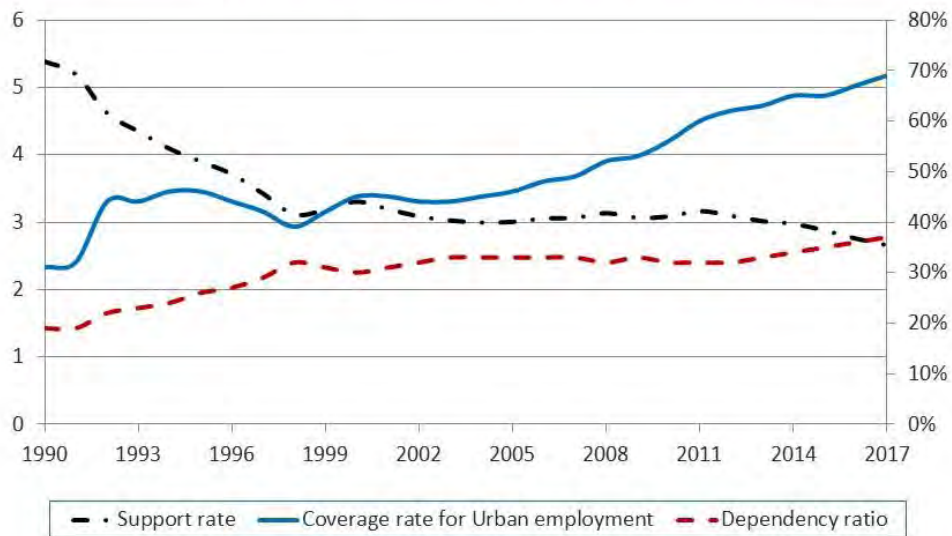
Basic Situation-cont1

- Basic pension including three different schemes
 - Workers: different contribution level for formal and unformal employment
 - Civil servant and other public employee
 - Rural and urban resident
- Public employee: cover about 40 million in 2016
- Urban worker: cover about 403 million, active 293 million, cover about 69% of urban employment in 2017
- Resident: cover about 513 million in 2017
 - Average benefit 1521 Yuan/ Per Person

2018-09-19

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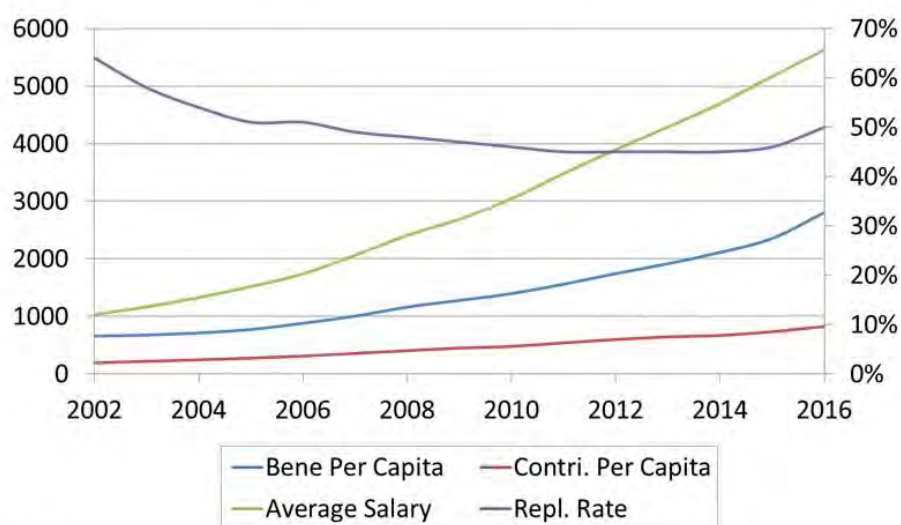
Urban Workers' Basic Pension: Coverage and Dependency Ratio



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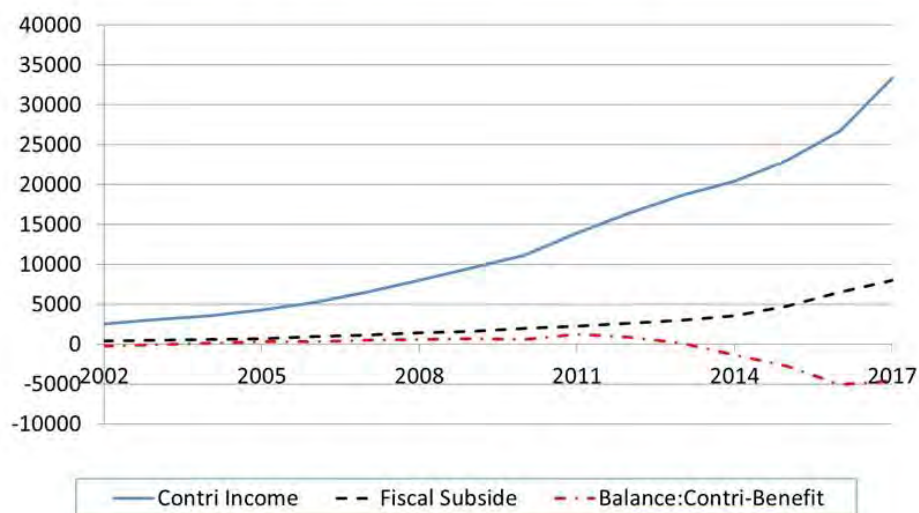
Average Benefit, Contribution and Replacement rate



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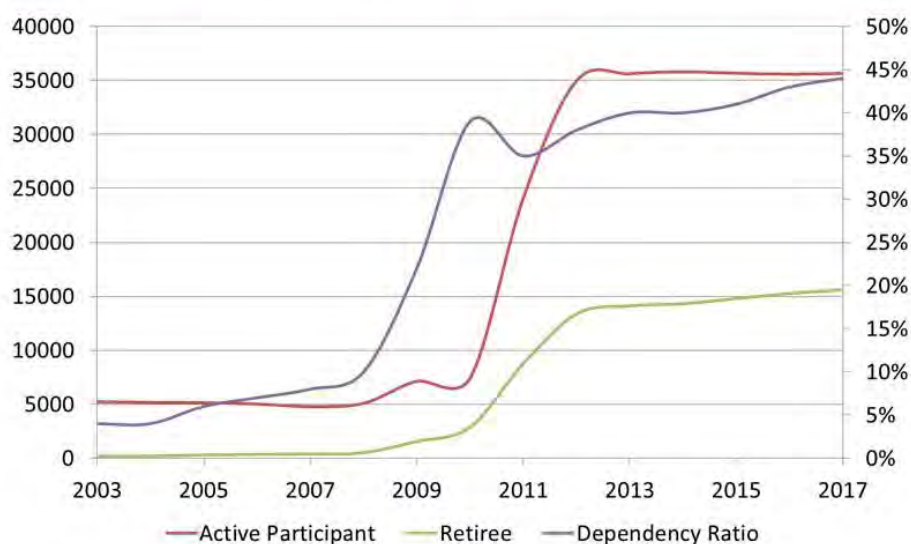
Contribution Income, Balance and Fiscal Subside



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Rural and Urban Resident Basic Pension: Participant and Dependency Ratio



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Future Challenge

- Population ageing
- People live longer, longevity risk, old age poverty
 - Life Expectation: 68.55 in 1990, 76.34 in 2015, Beijing 80.18, Shanghai 80.26 in 2010
- Investment risk and low Investment return

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Financial Sustainable

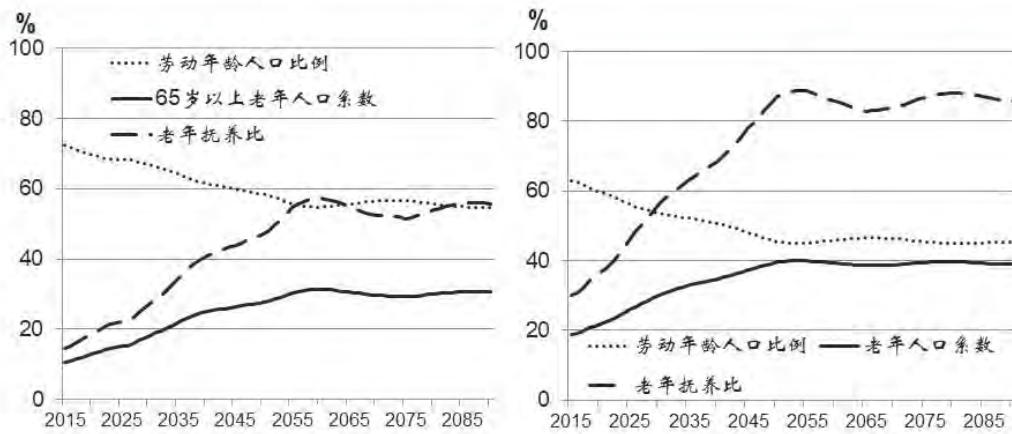
$$\begin{array}{c}
 \text{Pension Expenditures} \\
 \hline
 \text{PIB}
 \end{array}
 = \underbrace{\frac{\text{Pop 65+}}{\text{Pop 15-64}}}_{\text{Dependence Rate}} \times \underbrace{\frac{1}{\frac{\text{Employees 15-64}}{\text{Pop 15-64}}}}_{\text{Occupation Rate}} \times \underbrace{\frac{\text{Pensioners}}{\text{Pop 65+}}}_{\text{Coverage Rate}} \times \underbrace{\frac{\text{Average Pension}}{\text{GDP}}}_{\text{Replacement Rate}}$$

- Basic pension expenditure is about **4.6% GDP** in 2016
- **Average pension/GDP per employee is about 32%** in 2016
- With population ageing, full employment, full social insurance coverage assumption, pension expenditure will increase to **21%(retirement age 60) or 13%(if retirement age 65) of GDP in 2050s**

2018-09-19

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Future Population Projection



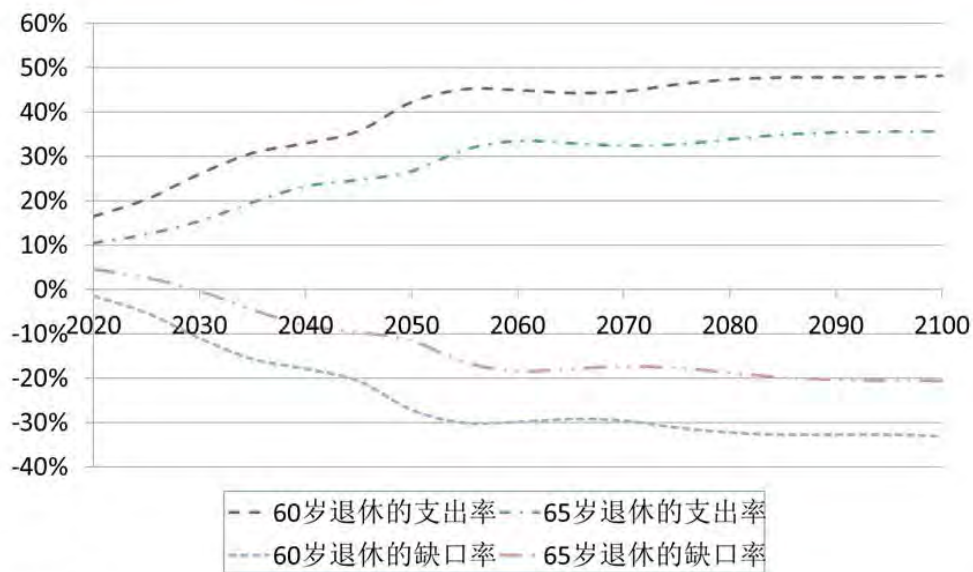
2015-2090年人口结构

(left: International

right: retirement age in China)

2018-01-09

Possible Future Trend



2018-09-19

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Actuarial Balance and Financial Sustainability

Long term actuarial Balance

Asset/liability Balance

Future Income cash flow

- ✓ Fertility, Mortality
- ✓ Employment
- ✓ Salary Increase
- ✓ Coverage
- ✓ Contribution base, rate
- ✓ Fiscal subsidy
- ✓ Investment return
- ✓

Future cost cash flow

- Risk rate
- Retirement age
- Benefit level
- Benefit adjustment
- Life expectation
-

Actuarial Balance and Financial Sustainability

Long term actuarial Balance

Asset/liability Balance

Future Income cash flow

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- ✓ Fiscal subsidy
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- ✓

Future cost cash flow

- Risk rate
- Retirement age
- Benefit level
- Benefit adjustment
- Life expectation
-

Discussion

- How to keep the financial sustainable of PAYG-financing public pension?
 - Clarify fiscal subsidy and government responsibility
 - Transparent and annual financial report
 - Encourage more and longer contribution, less and shorter benefit.
 - Auto-enrollment and auto contribution levy mechanism
 - Delay pensionable age, link pensionable age to life expectation to protect longevity risk
 - Separate insurance and redistribution

Prof. Xu Zhengzhong 许正中 教授

The universal social assistance system

普遍社会救助体系

Empirical evidences from developed countries show that a rapid process of social and economic modernisation is accompanied by an increasing social stratification. The countries in which the socio-economic transition has been successful are also characterized by a successful process of social inclusion. It should be underlined that social exclusion represents a permanent source of poverty, while social inclusion is the guarantee for social harmony and prosperity. The rapid ageing process that affects China makes the problem of social stratification more acute. The elderly are becoming more and more numerous, while more and more people aspire to vertical mobility in the social hierarchy. Different classes are spatially divided, and more and more social tensions emerge. All these are alarming signs that China is experiencing a deep change in terms of the economic system, administrative regime, social governance and main-stream culture. Today, China is trying to get rid of the middle income trap, while the traditional society is collapsing. Therefore, a universal social assistance system could represent a way to protect elderly people's right to live and prosper, facilitate their social inclusion, and share the fruits of modernization. It is realistic to believe that a universal social assistance system can play a significant role. Thus, it is necessary to develop a national strategy that considers elderly people's needs from a systematic perspective. Only in this way, China can adjust the regulations and institutions that may cause elderly group to be excluded from society. Social inclusion should thereby be made operational, with clear standards. In this way, a universal social service system for elderly people can be established in accordance with the development of the economy.

先发国家的历史经验表明，社会经济快速走向现代化的时期，往往是社会分化的时期，不同国家在实现社会经济的成功转型过程中，往往都传递着促进社会融合的经验。社会隔离是持久贫穷的策源，社会融合是和谐繁荣的保障。特别是，中国正在面临快速老龄化的严峻形势，更是增加了矛盾分化的复杂性。无论是老龄群体的渐成规模、垂直流动的诉求表达，还是社会阶层的空间隔离，社会冲突的较多出现，都一再提示我们，在经济制度、行政体制、社会治理和主流文化的互动激荡中，中国经济社会正进行着深刻调整和快速分化。当前中国正处于走出“中等收入陷阱”的艰难爬坡阶段，也正处于传统社会松动瓦解的变革活跃阶段，运用社会普遍服务的手段来保护老龄人口的生存发展权利，促进他们与其他社会群体的融合，实现养老服务的精准供给，免于陷入贫困、疾患、疏远、孤独的窘境，避免他们陷入社会的边缘，使这个群体共享现代化的成果，有着非常深刻的现实意义。应从总体规划和顶层设计的战略高度，以社会融合统揽系统考虑老龄人口群体的实际需求，坚持不懈地调整可能导致社会隔离和社会剥夺的制度设计，将

社会融合转变为具有操作性和明确标准的制度要素，从而实现生产力水平制约下的养老普遍服务体系的深度确立。

Prof. Xu Zhengzhong,

National Secondary Professor, is selected as one of the new century talents project national candidates, enjoys the special allowance of the State Council, and is chief expert of major national science and technology projects. He is associate director and PhD tutor in the economic



department of the Chinese Academy of Governance. He is also part-time professor at the Chinese Academy of Sciences, Nankai University, Tianjin University, and other institutions. He fathered several major strategic and policy recommendations that were then adopted by the Chinese government. He has put forward the theory of multiple social transformation, the theory of financial engineering, the theory of universal service and the mode of financial performance management. He has presided over major tasks entrusted by the central government of China, the United Nations, the World Bank and the National Natural Science Foundation, He is also a prolific writer and has published hundreds of articles in domestic and foreign research publications, winning several national and provincial awards.

许正中，男，国家二级教授、学科带头人、入选新世纪百千万人才工程国家级人选，享受国务院特殊津贴。1967年9月生于河南孟州市，经济学博士、管理学博士后，现任国家行政学院经济学教研部副主任、教授、博士生导师。多次向中国政府提出重大战略和政策建议，并得到采纳。许正中教授是中国科学院大学、南开大学、天津大学、等院校兼职教授，先后主持中国中央政府委托的重大课题，联合国、世界银行等国际性课题及国家自然科学基金、国家软科学、国家重大公益性项目多项。他提出的社会多元复合转型理论、财政工程理论、社会普遍服务理论和财政绩效管理新模式成为多项改革的主要理论基础，著述颇丰，专著、合著、主编著作四十余部，在人民日报、中国软科学、宏观经济研究、经济学动态、财政研究等国内外刊物发表论文百余篇，多次获得国家级和省部级奖励。

社会包容、普遍服务和养老精准供给 Social Inclusion, Universal Services and Targeted Provision for elderly Care

许正中

经济学博士，管理学博士后，中共中央党校（国家行政学院）经济学部副主任、教授，博导，学科带头人。国家百千万人才，享受国务院特殊津贴。在《Energy Policy》、《财政研究》、《人民日报》等国内外一流刊物发表学术论文200余篇，担任联合国、世界银行等国际机构战略咨询专家



以养老为抓手融合解决中国公共治理问题

Elder care will be the starting point for Integrating and
Resolving the problems for China's public governance.

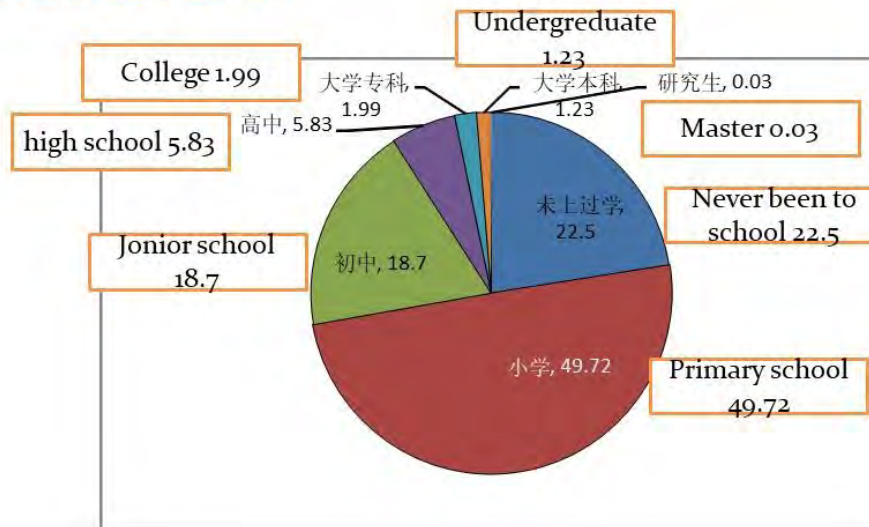


养老、医疗、扶贫是中国的三大现实问题，也是每个人需要面对的三个方面，我们正在阜南县探索以养老和医改为突破口，以大数据挖掘使用为抓手，实现三位一体的融合治理模式，让人民更方便，让政府更高效，让效果更透明。以区块链支撑的综合改革项目正在阜南落地实践，通过这一全新的融合治理模式实现阜南县惠及全民的公共治理的飞跃。

There are three social problems in China, elderly care, medical care and poverty, and nobody can avoid these problems. We are exploring the FUNAN model for older care and medical care. Bigdata digging is an effective method for inclusive governance. It is convenience for people's life, promoting government efficiency and transparency. Blockchain supports the comprehensive reform in FUNAN county. That is an innovation for inclusive governance, and a leap for public governance benefit all.

中国老年人受教育程度低成为重要问题

It is the main point that Chinese older people with the lower level of education



检验我们在养老事业探索的进步的标志，不是看我们是否为那些绰绰有余的老年人锦上添花，而是看我们能否使那些缺衣少食的老年人安享晚年。

The standard for examining the progress of elder care is not focus on how much money we spend on the rich elder, but for the poor elder and guarantee them have a happy life in their old age.

社会普遍服务的要义



Main points for social universal services

- 一、公共服务的均等性 Equality of public services
- 二、公共服务的可获得性 Availability of public services
- 三、公共服务的全覆盖性 Full coverage of public services
- 四、公共服务的公正性 fairness of public services
- 五、公共服务的可持续性 sustainability of public services

构筑养老社会普遍服务体系是社会能力的基石



Building the social universal services system is the cornerstone for social capacity

一、构筑社会人文普遍服务体系

1. Building social humanity universal services system

二、构筑社会产业普遍服务体系

2. Building social industrial universal services system

三、构筑社会信息知识普遍服务体系

3. Building social information and knowledge universal services system

精心设计，上下一体共建，让服务覆盖城乡

Well-designed, co-construction, full coverage services in urban and rural area

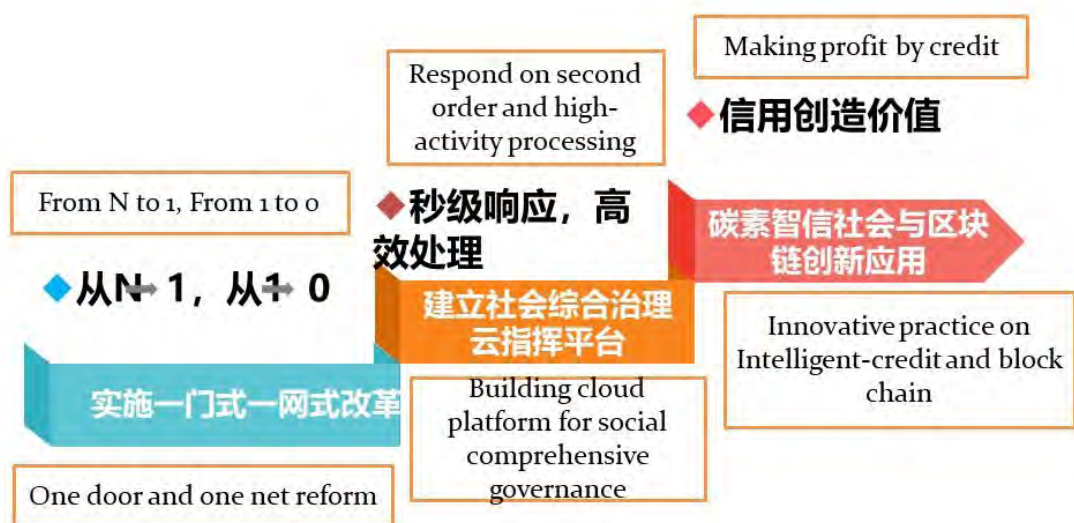
注重在发展的空间布局、资源布点、设施布置上统筹考虑、精细规划，构筑健康服务网。面对全县养老资源不优、技术能力不强、人才引进不活、就医负担较重的现状，2015年以县人民医院、中医院、三院牵头组建三个医共体，2016年试行县乡医疗服务一体化管理，由三家县级医院托管五家卫生院，2017年实现医共体全覆盖，破解了基层医改这一全国性难题。

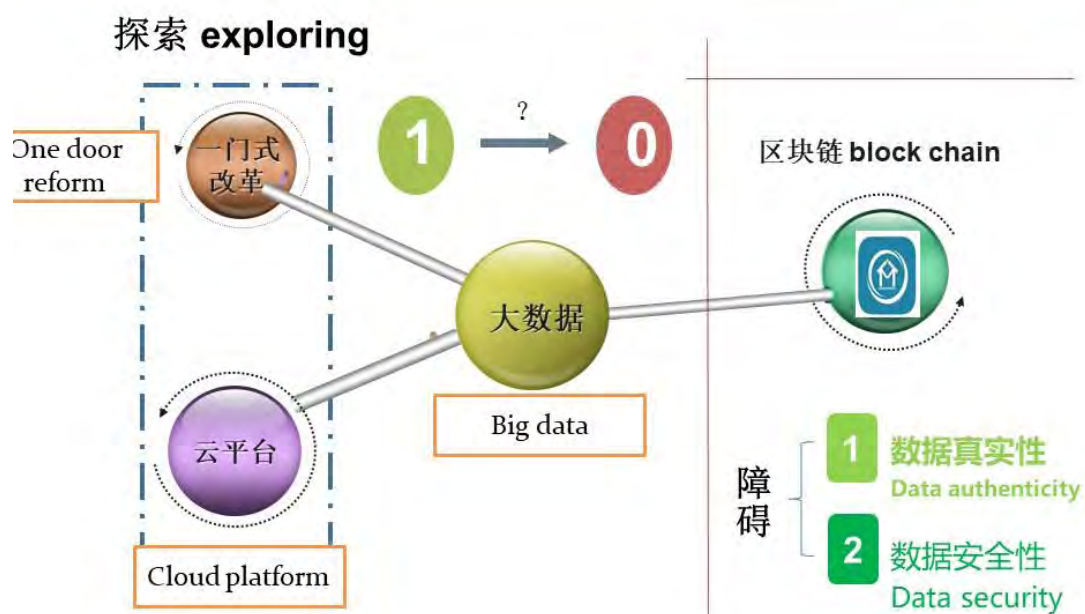
Overall consideration for space arrangement, resources point, infrastructure, and fine planning to build up services net for medical care.

FUNAN county has build up three medical care union, which are leading by people's hospital, Chinese medicine hospital, and the third hospital, to improve the present situation in the range of all the county, that is not good at the resources of elder care, not strange at technical capacity, and not flexible for talent introduction. Funan has tried to operate the integrate medical services management on county and village level. There are tree county level hospital manage five health-centers in 2016, and achieving the goal of the full coverage of all medical care union in 2017. Funan successful resolve the difficult problem of basic level medical care reform in nationwide

建立全覆盖全天候的一对一治理模式

Building all standing one for one governance all weather





基于关怀老人的政府管理创新

Government management innovation based on care for the elderly people



构建老年健康服务的社会技术基础设施

Social technology infrastructure for elder's healthy services



 **IMI**
身份认证平台

IMI(Intelligent Multifunctional Identity)是依托于区块链底层技术、基于可信数据空间构建的最真实的自然人和法人信息的智慧多功能身份认证平台。该平台推出“我是我”个人信用身份认证体系，以政府现场认证作背书，利用区块链安全、可溯源、不可篡改、不可抵赖的技术特点，有效解决网上虚拟世界所面临的人员真实身份的确认问题。

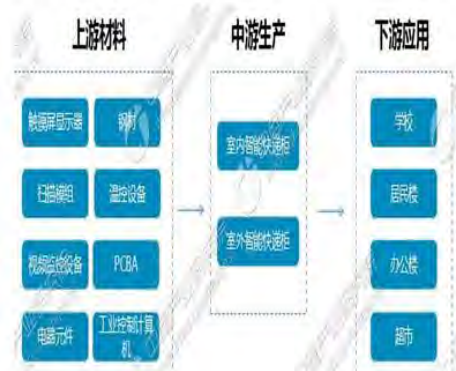
区块链引发普遍服务供给的全面创新

Blockchain triggers overall innovation for universal services provision

- 一、程序即合约：
• The data itself has a program-Smart contract;
- 二、可溯源；
• Who the data belong to -Digital assets；
- 三、转移唯一合法：不可更改；
• Transfer only legal；
- 四、交割即清算。
• Program is contract.

智能快件、冷链递寄成为老人美好生活梦的“共享单车” Smart express delivery, cold chain delivery will be the shared bikes for elder's happy life

国家邮政局鼓励将智能快递末端纳入便民服务、民生工程和基础设施定位。2017年底，行业投入运营智能快件箱超过20.6万组，智能快件箱投递服务占比7%，丰巢和速递易等成为主流快递柜资源。



政府向社会力量购买养老服务可以实现多赢、将成为新常态

Government purchases elder care services from society will be the new normal and achieving multiple win

- 从政府角度看，调动社会组织力量和资源，引入市场竞争机制，促进创新，提升服务质量和水平

In the view of government, to enhance social organization's power and resources, lead into market competition mechanism, promote innovation, and improve service quality and level.

- 从社会组织角度看，社会组织拥有的专业知识和经验，有效满足社会服务的多样化需求

in the view of social organization, they have the professional knowledge and experiences to satisfied the diversity social services demand.

- 从受益人角度看，获得及时的、个性化、更高质量的服务

In the view of beneficiary, they will obtain fast, personality, and high-quality services.



谢谢大家！

Thanks

许正中

Prof. Xu Zhengzhong

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Theme Conference, Session III: The development of a solid and sustainable Long-Term care system in China 第三场——发展牢固、可持续的中国长期护理体系

Wang Dewen 王德文 China's Aged Care System: Policy Framework and Priorities 中国养老服务体系：政策框架与改革重点

China's aged care system covers both supply and demand sides. They both are interconnected and interacted through market mechanism. Market clearing can be reached when effective demand is matched with effective supply. Therefore, policy formulation should follow the rules of market and industry to address the issues of market failure and avoid market distortions from government interventions. The reform priorities include: (i) defining the target population, list of basic aged care service and sequence of policy reforms; (ii) mobilizing and regulating private sector in investment and service provision; (iii) introducing a sound financing mechanism; (iv) strengthening training and human resources development; and (v) ensuring effective coordination between medical care and aged care.

中国养老服务体系的政策框架包含了供给和需求两个侧面。两者通过市场机制相互连接、相互作用，在有效需求引导下，形成有效供给，市场才能出清。因此，政策设计要在尊重市场运行规律的前提下，不仅要解决好市场失灵问题，而且要避免干预错位形成新的市场扭曲。改革重点包括明确基本养老服务对象、内容和政策优先顺序，引导规范私营部门发展，探索建立筹资机制，加强人才队伍培训，做好医养结合的有效衔接等方面。



Dewen Wang, Senior Social Protection Economist, Social Protection and Jobs Global Practice, World Bank. His work covers both policy analysis and lending operations in the areas of social insurance, population aging and elderly care, labor market and migration, social assistance and poverty. He

co-authored two pension books and led a study on the overall design of China's pension system reform. He participated in three China Flagship reports: *China 2030* (2012), *Urban China* (2014) and *Innovative China* (2018). He received the team work award, the innovation award and the best practice award from the World Bank.

Before joining the World Bank, he was Professor and Division Chief of the Institute of Population and Labor Economics, Chinese Academy of Social Sciences.

王德文，世界银行社会保护与工作实践局高级社会保护经济学家，从事社会保险、人口老龄化与养老服务、劳动力市场与劳动力迁移、社会救助与贫困的政策研究，以及世界银行贷款项目管理。他是两本养老保障制度改革著作的作者之一，主持世行方面关于中国养老保险制度改革顶层设计。他参与撰写三本旗舰报告：《2030 年的中国》（2012）、《中国城镇化》（2014）和《创新型中国》（2018）。他获得过世界银行团队奖、创新奖和最佳实践奖。加入世界银行之前，他任职中国社会科学院人口与劳动经济研究所研究员和研究室主任。

China's Aged Care System: Policy Framework and Priorities 中国养老服务系：政策框架与改革重点

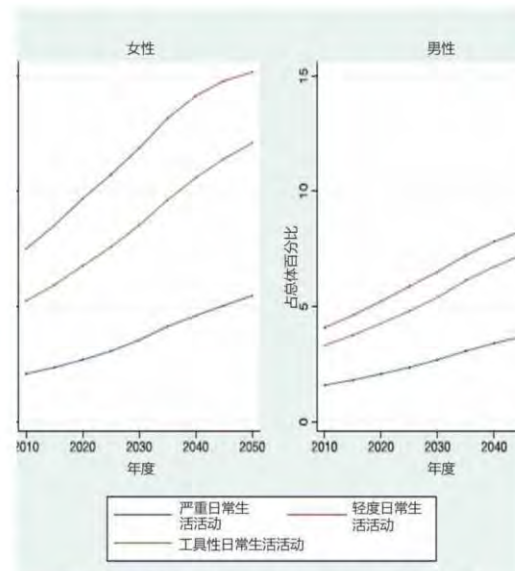
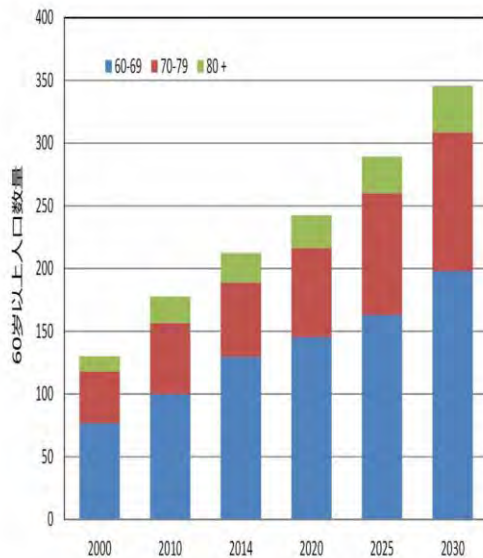
Dewen Wang 王德文

Senior Social Protection Economist, World Bank

世界银行高级社会保护经济学家

September 19, 2018

Rapid aging has resulted in increasing demand for aged care service 人口老龄化加速对养老服务需求不断增加



预计ADL/IADL的功能缺失人数在未来几十年大幅增加（45岁以上有ADL或IADL的人数百分比）

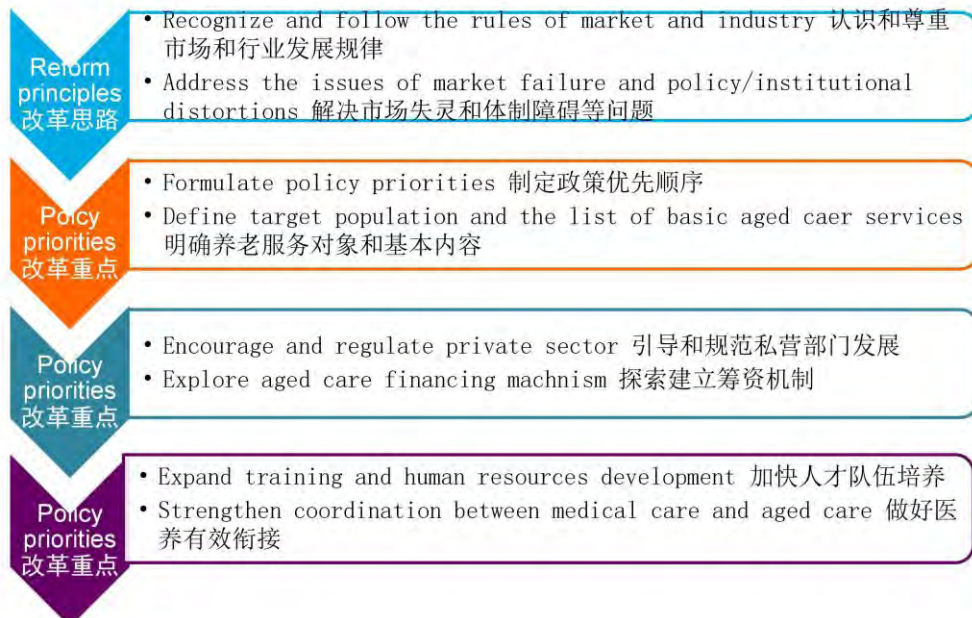
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Policy Framework of Aged Care system 养老服务体系的政策框架

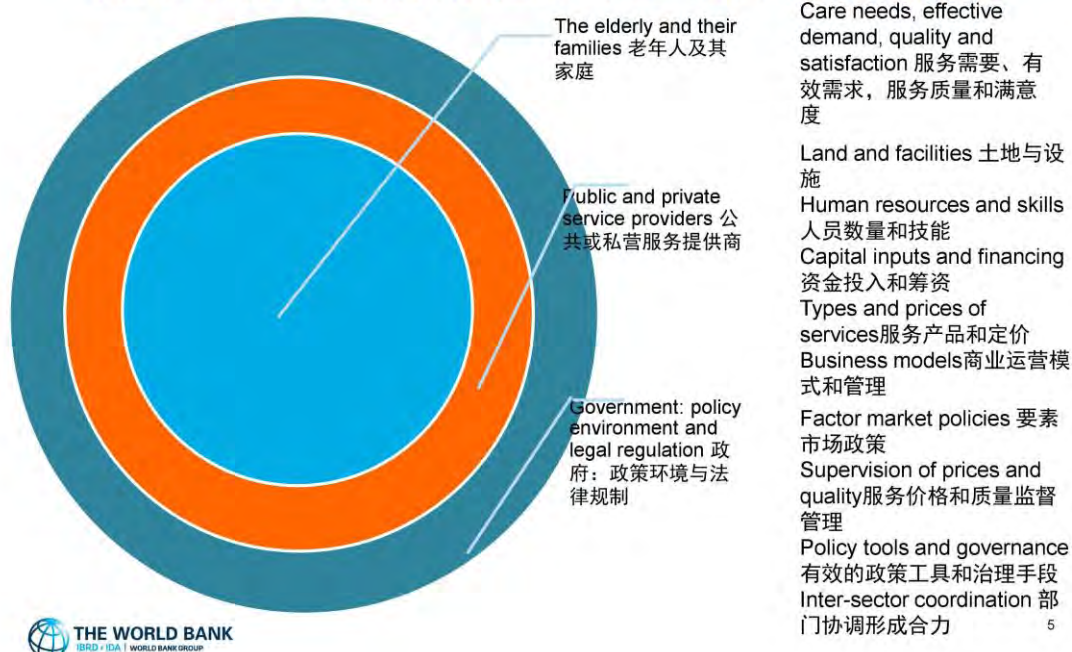


有效需求与有效供给通过市场机制有机衔接

Reform principles and priorities 改革思路和重点



A joint effort of reforms from both demand and supply sides to expand coverage and ensure quality, equity and efficiency 改革需要供给侧与需求侧同时发力, 实现覆盖面、质量、效率和公平的政策目标



Anhui Aged Care System Demonstration Project 安徽养老服务体系建设项目

PDO项目目标: support the government of Anhui in developing and managing a diversified, three-tiered aged care service delivery system for the elderly, particularly those with limited functional ability 支持安徽省建立和管理多元化、多层次的养老服务体系, 满足不同程度丧失身体机能的老年人的照护需要

Project component项目内容: WB loan US\$118 million 世行贷款1.18亿美元、counterpart fund US\$ 80 million 地方配套0.8亿美元

1. Supporting the Development of Government Stewardship Capacity 加强政府综合服务与管理能力
2. Strengthening Community-based and Home-based Care Services 增强社区居家养老服务
3. Strengthening the Delivery and Management of Nursing Care 增强专业护理服务的提供和管理能力 (护理院、城市福利院、农村敬老院)
4. Project management, M & E 项目管理、监测与评估

Instrument贷款工具:

- Investment Project Financing 投资项目贷款



Guizhou Aged Care System Development Program for Results Under Preparation

正在准备的贵州养老服务体系发展项目

PDO项目目标: increase equitable access to a basic package of aged care services and to strengthen the effectiveness of the aged care system in Guizhou提高老年人获得基本养老服务的公平性与可及性、增强贵州养老服务体系的发展效果

Results Areas项目结果领域: WB AFD Co-Financing 世行与法开署联合融资

1. Expanding the coverage of basic aged care services 扩大基本养老服务的覆盖面
2. Enhancing quality and efficiency of service delivery 提升养老服务提供的质量和效率
3. Strengthen the efficiency of aged care financing 增强养老服务筹资的资金使用效果

Instrument 贷款工具:

- Program for Results 结果导向规划贷款



Thanks! 谢谢!

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Prof. Li Zhen 李珍 教授 Thoughts and suggestions on how to improve the elderly care services and the Long-Term Care system in China 关于完善老年服务和长期护理制度的思考与建议

China has established a pluralistic welfare system based on the family, supported by the community, supplemented by institutions, and combined with health care and elderly care. The presentation will hold that long-term care related medical care should be included into basic health insurance, whereas for the long-term care related to personal and relational matters, the government should build a long-term care allowance system offering long-term living care for the very disadvantaged elderly. The fiscal expenditure policy therefore should change from targeting the “supply-side” to work on the “demand-side”. The presentation will also stress that a long-term care social insurance is not suitable to China’s current conditions. It will be suggested that policies regarding healthy ageing and active ageing should be improved to reduce the probability of disability and that “family supporting and maintaining” policies should be built up inside the elderly care and long-term care system.

中国以家庭为基础、社区为依托、机构为补充、医养结合的多元福利体系已经形成。李珍认为，与医疗有关的长期护理应纳入基本医疗保险，与生活有关的长期照料属于私人事务，当私人在经济上和服务商不能提供有效供给时，政府需要“兜底线”，瞄准对象，建立长期照护津贴制度，为弱势家庭提供长期生活照料的帮助；财政支出政策应有“补供方”为主转向“补需方”为主。现阶段社会长期护理保险不适合中国国情，建议完善健康养老、积极养老政策降低失能概率；构建“支持和维护家庭”的养老和长期照护政策体系。

Professor Li Zhen is President of the Institute of Social Security at Renmin University of China; PHD candidate tutor; head of health security of the China International Exchange and Promotion Association for Medical and Health Care; technical expert of the New Mutual Insurance for Rural Area, National Health Commission; legislative consultant for the P.R.C.

Law on Promoting Basic Medical and Health Care.

Prof. Li has been involved in more than 20 research programs funded by the China’s National Fund for Natural Sciences, the National Fund for Social Sciences, the Ministry of Education’s Fund for Humanities and Social Sciences, and by provincial funds. She is author of 5 books, including one on Social security and economic development, and over 80 theses, 12 of which won State and provincial governments awards.



李珍教授，博士生导师，中国人民大学社会保障研究所所长，兼任中国医促会健康保障分会会长、国家卫计委新农合技术指导专家、《基本医疗卫生与健康促进法》立法咨询专家。

李珍教授主持过国家自然科学基金、国家社会科学基金、教育部人文社会科学基金及其他省部级科研项目二十余项，著有《社会保障与经济发展》等著作五部，发表论文八十余篇，获国家级、省部级优秀成果奖十二项。



关于完善老年服务和长期护理制度的思考与建议

Thoughts and suggestions on how to
improve the elderly care services and the
LTC system in China

中国人民大学 李 珍

LI Zhen, Renmin University of
China

来自国际比较的几点总结

Some conclusion from internatonal comparison

第一，筹资模式的选择取决于许多因素，经济发展水平和家庭制度、长期护理的责任归属、人们对政府作用的认识是几个非常重要的因素；

第二，无论筹资制度如何，越依赖机构递送服务花费就越高，家庭的作用越大则总体费用越小。花费越高则家庭对外部的依赖程度也越高。即需求产生供给，供给的扩张反过来推动或拉动需求。

第三，福利国家曾经将长期照顾看作是国家的责任，目前价值观发生变化，认为长期照顾责任应该是个人的。

1. Financing model depends on: economy, household, LTC responsibility, expectation on government;

2. Institutional services cost more, while family costs less. Higher cost is higher dependency on external resources. Demands result in supplies, and expanded supplies drive demands.

3. For a long period, welfare states have considered LTC responsibility of the state. It is changing: people start to consider it individual's responsibility.

1. 内容提要 Summary

2. 中国养老服务制度的发展及长期护理筹资制度的探索

Retirement Service in China & LTC Financing

3. 关于完善老年服务和长期护理体系的思考与建议

Thoughts and suggestions on how to improve the Senior Services and the LTC system in China

1. 内容提要 Summary

- 以家庭为基础，社区为依托、机构为补充、医养结合的多元福利体系已经建成。
- 与医疗有关的长期护理应纳入基本医疗保险，与生活有关的长期照料属私人事务，个人家庭是第一责任人。
- 现阶段，政府应建立长期照护津贴制度，对服务和经济能力不足的对象进行精准资助。
- 财政支出政策应由“补供方”为主转向以“补需方”为主。
- 完善健康养老、积极养老政策降低失能概率。
- 构建“支持和维护家庭”的养老和长期照护政策体系。
- In China the pluralistic welfare system that is based on family, supported by community, supplemented by institutions, and combined with health care and elderly care has been established.
- Medical-related LTC should be included in the Basic Medical Insurance scheme, while private LTC should rely on individual.
- Government should provide subsidies to those who cannot afford to LTC services.
- The fiscal expenditure policy therefore should trans form from targeting the “supply-side” to confusing on the “demand-side” .
- The research suggests that policies regarding healthy ageing and active ageing should be improved to reduce probabilities of disability
- “family supporting and maintaining” policies should be built up in the elderly care and long-term care system.

2.中国养老服务制度的发展及长期护理筹资制度的探索

Senior Service & LTC Financing in China

2.1 中国养老服务递送体系政策的演变

Evolution of Senior Service Policies

- 1994年以前，家庭一直是养老服务的唯一提供者，政府只对没有子女且没有经济能力的老年人负责。
- 1994年后，中国养老服务递送进入多元化时代。
- 21世纪后，养老服务递送主体的政策一直是在调整家庭、社区和机构的不同主体的权重和三者之间的协同关系，同时失能、半失能老年人的养老问题被提出，长期护理体系的建设受到重视。
- Before 1994, family was the only source for senior services, while government were only responsible for elderly without child.
- After 1994, senior services diversify in China.
- In the 21st Century, main policies on senior services have tried to coordinate and readjust the roles of family, community and institution. At the same time, disabled and semi-disabled elderly, and LTC become the focuses.
- 2006年，逐步建立和完善以“居家养老为基础、社区服务为依托、机构养老为补充”的服务体系。
- 2011年，“居家为基础、社区为依托、机构为支撑”；同年，提出“解决失能、半失能老年群体养老问题”；社会资本快速进入养老服务市场，政府也给予养老机构大量补贴，导致养老机构过剩。
- 2016年，“居家为基础，社区为依托，机构为补充，医养结合的养老服务体系更加完善”，提出了医养结合。
- 2006: a senior service system based on family, supported by community, supplemented by institutions
- 2011: a senior service system based on family, supported by community, supplemented by institutions ; solving problems for disabled and semi-disabled elderlies; capital from social forces entered the market; government provided large subsidies, resulting in excessive institutions;
- 2016: 2006: a senior service system based on family, supported by community, supplemented by institutions, with combination of medical and health cares for elderly people.

2.中国养老服务制度的发展及长期护理筹资制度的探索

Senior Service & LTC Financing in China

2.2 城乡养老服务及长期护理体系的现状

current senior service and LTC in urban & rural areas.

- 家庭是长期护理服务的主要提供者。
 - 社区为依托的养老服务递送尤其是针对失能半失能老年人、高龄老年人、低收入空巢老年等特殊群体的服务递送体系得到了快速发展。
 - 信息化服务系统为依托的社区居家养老服务平台基本健全。
 - 机构养老床位数快速增长，长期护理、康复、临终关怀等服务受到重视。
- Family is the main provider of LTC.
 - Great progress is seen in the senior service supported by community, especially services for semi-disabled, older, low-income single elderly.
 - Digitalized services are established for home and community services.
 - Number of beds in institutions increase rapidly; more attention have been paid to LTC, rehabilitation and hospice care.
-
- 老龄委“四调”（寸草春晖）：91%的老人实际获得了照料护理服务，城镇为93.46%，农村的89.43%。只有约10%的老年人不能获得所需要的照料护理服务。服务提供：配偶（43.48%）、儿子（28.64%）、儿媳（10.08%）、女儿（10.35%）。
- According to the 4th Survey by Aging Committee (Cuncao Chunhui): 91% of elderly received care de facto, (93.46% urban and 89.43% rural). Only 10% of elderly couldn't receive services they need. Provider: partner (43.48%), son(28.64%), son's wife (10.08%) & daughter(10.35%).
- 2016年底，各类养老床位合计730.2万张，（每千名老年人拥有养老床位31.6张，包括社区留宿和日间照料床位）。
- In the end of 2016, bed for senior care: 73.02 million (31.6/1000 elderly, included beds in community dormitory and day-care center)
- 青连斌（2014年-2015年）：84.6%的养老机构设置了失能老人床位，平均每家设置失能老人床位91张，占平均床位数的42%，61.8%的养老机构设置了多功能护理床，平均每家机构设置多功能床位53张。
- According to Qing Lianbin (2014-2015) 84.6% of institutions had beds for disabled elderly: 91 beds / institution, accounting for 42% of all beds; 61.8% of the institutions had multi-functional beds: 53 beds/ institution.

2.3 老年人长期照护服务体系发展的主要问题

- 长期护理服务及递送体系的问题既有供求关系总量也有供求结构性错配的问题。Mis-match of supply and demand in both quantity and structure.
- 居家养老来看，有几个问题需要关注：for home care:
 - 第一，农村老年人在健康状态、收入状态等方面较城镇老年人更弱势，长期护理服务供求矛盾比城镇更突出，而公共政策对城镇老年人关照更多，加剧了这种不平衡。（第一代农民工）
 1. Rural elderly are more vulnerable than urban elderly in terms of health and income, resulting bigger problem of LTC than in cities; policies prefer urban elderly, increasing the unbalance (1st generation of migrant peasant workers)
 - 第二，现有的政策已经关注到高龄老人、空巢老人、低收入老人的养老服务和长期护理需求问题，一些多代同居的家庭可能是既没有能力提供长期护理服务也没有能力购买服务的，“两代老人”家庭（老人与老老父母同居）长期护理能力也是有限的。
 2. Some policies pay attention to services and LTC for older, no-child, and low-income elderly. But family with more generations would not afford to the services; families with 2 generations of elderly have bigger problem.
 3. accessibility of urban family madicare is not strong
 4. elderly's capability of using internet is not strong.
 - 第三，城镇家庭医疗护理需求可及性不强。
 - 第四，老年人利用互联网能力不足。

- 社区和机构养老总体情况是供给与需求的错配
- Mismatch of supply and demand of community and institutional services.

- 社区长期护理服务供给与需求的错配：
 - Mismatch of community LTC
 - ✓ 一是社区养老床位的供给与需求的错配，
 - ✓ 二是政府通过社区递送的服务与多样化需求的错配。
 - ✓ 1. Mismatch between supply and demand of care beds for elderly
 - ✓ 2. Mismatch between services by government and diverse demands.
- 养老机构供给与需求的错配的主要表现是：
 - Mismatch of institutional services
 - ✓ 一是机构养老床位总供给在数量上与总需求错配。
 - ✓ 二是养老机构供给与需求存在空间上的错配。
 - ✓ 三是财政补供方使得资源错配。
 - ✓ 1. Mismatch between total quantities of supply and demand of institutional beds;
 - ✓ 2. mismatch between supplied and demanded rooms in institutions
 - ✓ 3. mismatch of resources resulted from government's subsidy to supply-side.

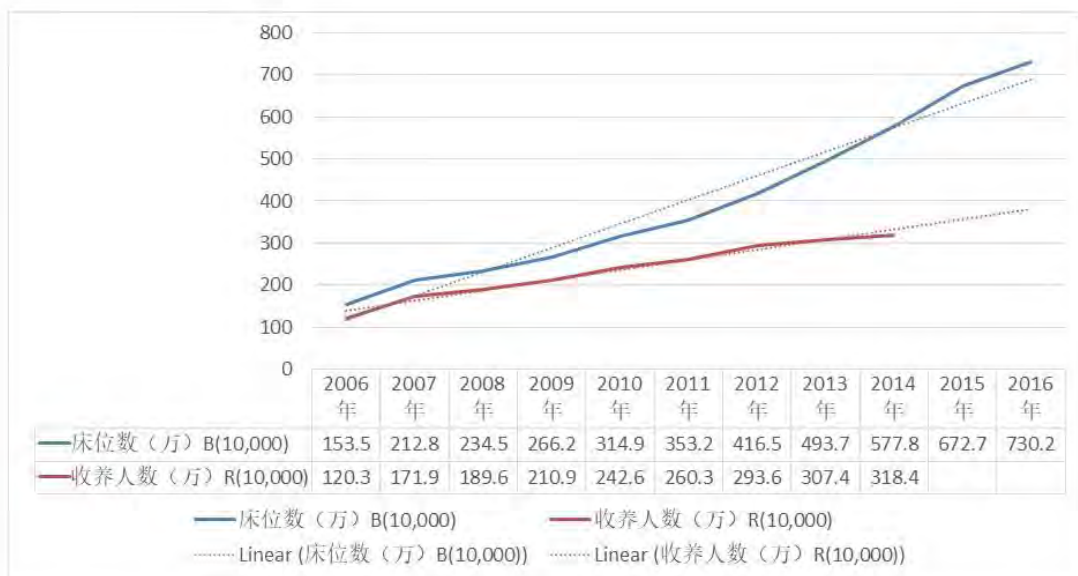


图1 2006-2016年养老机构床位数及入住人数增长情况
Beds (B) and Service Recipients (R) in Institutions, 2006-2016

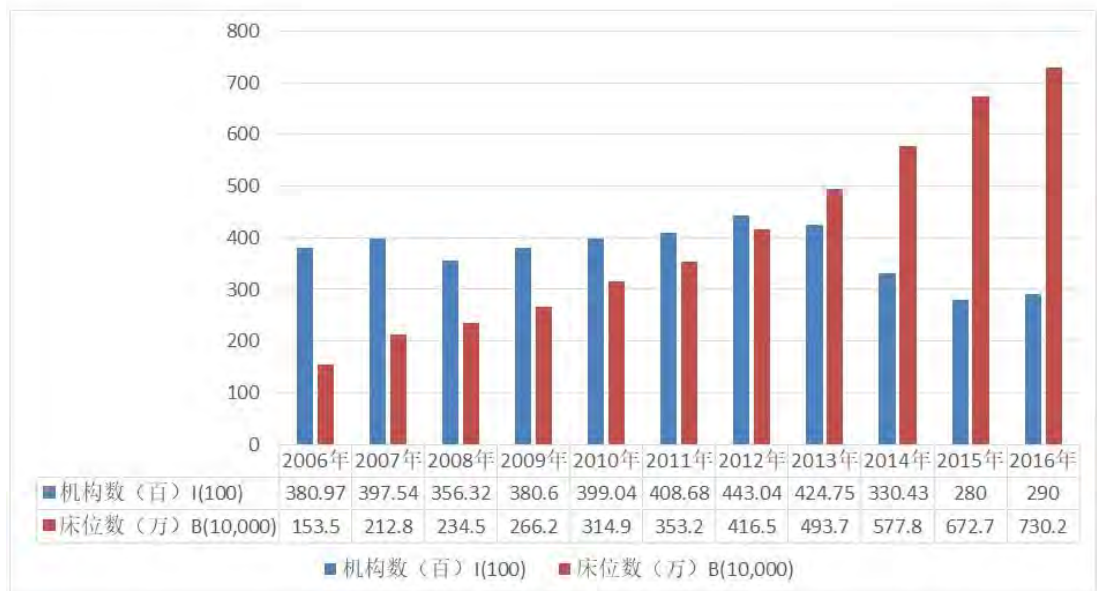


图2 2006—2016年养老机构与床位增长情况
Institutions (I) and Beds (B), 2006-2016

2.中国养老服务制度的发展及长期护理筹资制度的探索

Senior Service & LTC Financing in China

2.4 长期护理筹资体制的探索

The way of Financing for LTC

- 一是政府供给的补残模式；
 - 二是社会保险模式；
 - 三是相互保险模式。
 - 1. Government's Subsidy to Insufficient Parts;
 - 2. Social Insurance
 - 3. Mutual Insurance
-
- 2016年8月，全国26个省（区、市）出台了高龄津贴补贴政策，20个省（区、市）出台了养老服务补贴政策，17个省（区、市）出台了长期护理补贴政策。享受高龄补贴的老年人2355.4万人，比上年增长9.3%；享受护理补贴的老年人40.5万人，比上年增长52.8%；享受养老服务补贴的老年人282.9万人，比上年增长9.7%。
 - In Aug 2016, 26 provinces issued subsidy policies for older elderly; 20 provinces issued subsidy policies for senior services; 17 issued subsidy policies for LTC. 23.5 million elderly received subsidy for older elderly, increasing by 9.3%; 405,000 elderly received LTC subsidies, increasing by 52.8%; and 2.8 million received subsidies for elderly services, increasing by 9.7%.
 - 2016年7月，人力资源社会保障部办公厅出台《关于开展长期护理保险制度试点的指导意见》，选择15个城市试点，先行先试，探索长期护理社会保险的模式。
 - In Jul 2016, General Office of MOHRSS issued Guideline for LTC Pilot Sites, which selected 15 cities for experimenting LTC social insurance.

3. 关于完善老年服务和长期护理体系的思考与建议 Thoughts and suggestions on how to improve the Senior Services and the LTC system in China

- **3.1 政府在长期护理领域的首要责任是“兜底线，织密网”** **3.1 The primary responsibility of the government is providing basic and strong safety net**
 - ✓ **3.1.1** 老年人长期生活照料是私人事务，个人和家庭是第一责任人； 3.1.1 Care of daily life for elderly is the responsibility of individual and family;
 - ✓ **3.1.2** 现阶段长期护理社会保险不适应中国国情； 3.1.2 LTC insurance is not suitable to China's reality
 - ✓ **3.1.3** 政府要“兜底线，织密网”，精准资助需要帮助的人群 3.1.3 Government should provide basic and strong safety net with targeted assistance to people in need
- [转至3.2](#) to 3.2

• **3.1.1 护理内容：Contents of Care**

- ✓ 医疗护理：基本医疗保险（日本、荷兰2015年重入医保） Medicare: Basic Medical Insurance (JP, Netherland re-included it into the Medical Insurance in 2015)
- ✓ 生活照料：私人事务，应该由私人来决定供给 Life care: private affairs and responsibility
- ✓ 《老年人权益保障法》、《婚姻法》 Law on Protecting Elderly Rights Marriage Law
- ✓ 中国没有遗产制度 No Private Inheritance System in China

• 3.1.2

- ✓ 中国的家庭制度是社会保障制度中的正式制度安排；
 - ✓ “保基本”含义是保障基本风险和基本保障水平，长期照料费用不是基本风险，甚至不是纯粹风险；
 - ✓ 从福利归属看，社会保险具有逆向再分配的作用，这一问题在大病医保和公积金制度中都存在；
 - ✓ 2016年户籍城镇化率仅为41%，8亿多劳动力，参加职工医疗保险的只有2.9亿人口；
 - ✓ 供给侧改革，政府要求降低企业税费。
- Household is formal arrangement in the social protection system of China;
 - Basic safety net means protection of basic risks with basic benefits; LTC costs is not basic risk, and even not pur risk;
 - Social insurance benefit can be reversed redistribution of income, a problem also seen in the Insurance for Distastrous Desease and Housing Credit Scheme;
 - In 2016, only 41% Chinese citizen had urban Hukou, and only 290 million were covered by Medical Insurnace for Employees
 - For the supply-side reform, government makes effort on reducing enterprise’s fiscal burden.

• 3.1.3

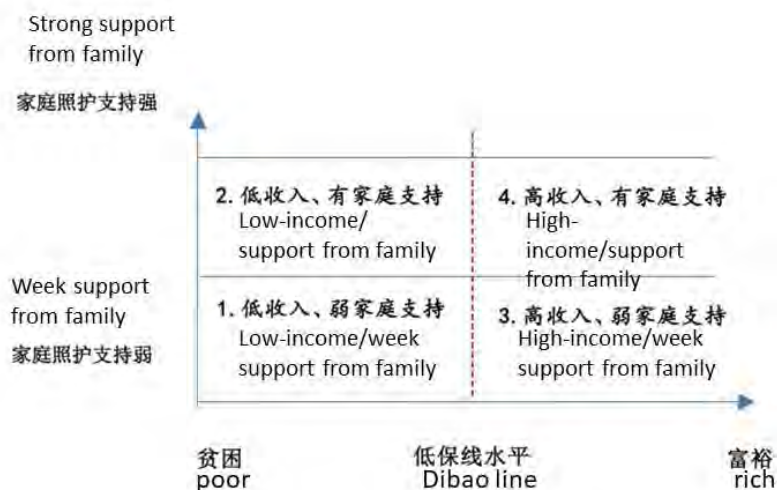


图3 失能老年人的需求分类与政策瞄准机制
Needs of Disabled Elderly and Targeting of Policies

3. 关于完善老年服务和长期护理体系的思考与建议 Thoughts and suggestions on how to improve the Senior Services and the LTC system in China

- **3.2 建议财政支出政策由“补供方”为主转向以“补需方”为主**
- **Fiscal subsidies should turn from supply side to demand side**

- | | |
|-----------------------------|---|
| ✓ 3.2.1 老年人长期照料
以补需方为主 | ✓ 3.2.1 For LTC, subsidize
the demand side |
| ✓ 3.2.2 改政府直接购买
服务为服务券补贴 | ✓ 3.2.2 Change service
purchase into service
coupon |

3. 关于完善老年服务和长期护理体系的思考与建议 Thoughts and suggestions on how to improve the Senior Services and the LTC system in China

- **3.3 构建“支持和维护家庭”的政策体系**
- **Family-supporting Policies**

- | | |
|--|---|
| ✓ 3.3.1 利用现有电视网络或者其他资源联通老年人家庭的互联网；社区养老服务机构可以为老年人及其家庭成员提供相关培训，使互联网的便利惠及老年人、特别是社会性失能老年人； | 3.3.1 Support elderly to get access to internet; |
| ✓ 3.3.2 推进家庭医生签约并将长期护理内容纳入家庭医生服务内容； | 3.3.2 Promote General Practitioner |
| ✓ 3.3.3 支持适老住房改造。城镇多数人老年人的住房为上世纪80年代建造； | 3.3.3 Housing Adaptation for Elderly |
| ✓ 3.3.4 对提供长期护理服务的家庭成员进行所得税减免； | 3.3.4 Tax Deduction for LTC family caregivers |
| ✓ 3.3.5 对提供长期护理服务的家庭成员提供喘息服务或者津贴； | 3.3.5 Repite Service or Subsidies for LTC family caregivers |
| ✓ 3.3.6 未来的城市住房设计应该将人口老龄化与家庭小型化考虑在内，使代际既有独立空间又能相互照顾； | 3.3.6 City design adapted to population ageing and nuclear family, which accommodate different generations with independent spaces; |
| ✓ 3.3.7 通过税惠政策鼓励子女居住在老年父母的“一碗汤”距离内。 | 3.3.7 policy facilitating children to live in one-soup distance from elderly parents |

3. 关于完善老年服务和长期护理体系的思考与建议 Thoughts and suggestions on how to improve the Senior Services and the LTC system in China

- **3.4 完善健康养老、积极养老政策降低失能概率**
 - ✓ 3.4.1 普及积极养老、健康养老的理念;
 - ✓ 3.4.2 采取积极措施, 降低失能概率;
 - ✓ 3.4.3 加强康复训练减轻失能程度。
 - **3.5 城市和社区规划中为家庭养老和社区养老留有空间。**
 - **3.6 开放机构养老市场, 变前置审批为事中和事后监督, 监管的标准一定要与当地经济发展水平相一致。**
- 3.4 The research suggests that policies regarding healthy ageing and active ageing should be improved to reduce probabilities of disability
- 3.4.1 Spread concepts of active ageing and healthy ageing
3.4.2 take action so to reduce probability of disability
3.4.3 reinforce rehabilitation
- 3.5 Space for family and community senior services in the city and community design
3.6 open the market and change pre-facto approval into during and post-facto supervision adapted to local economy

欢迎批评与讨论!

Thank you for your comments!

Prof. Zhang Yinghua 张盈华 教授 Chinese experiments to develop a long-term care insurance system. 中国的长期护理保险试点

Since June 2016, more than 15 pilot cities have explored the long-term care insurance system. These pilot experiments provided inspirations and raised issues that will be at the centre of Prof. Zhang presentation. The main findings are the following: long-term care insurance benefits are an incentive to increase the supply of care services that will however remain inadequate, both from a quantitative and qualitative perspective; medical nursing is the most urgent necessity of those who need home/community care, but the supply of family doctors is insufficient; benefits in cash do not necessarily improve the situation of the disabled because their relatives can be unwilling to be caregiver. To build a long-term care insurance system, beside building unified standards allowing to properly identify the situation of disability and evaluate the entitlement to benefits, China badly needs to clarify and identify the LTCI system it want to adopt: should it be attached to the Medical Social Insurance system or be independent? If the latter, how should it be funded? Do mandatory contributions aggravate the burden of employers and residents? These are some of the issues that will be discussed; Prof. Zhang will end the presentation with some policy suggestions.

自 2016 年 6 月以来,中国在包括 15 个试点的多个城市中探索了长期护理社会保险制度。本次发言中将介绍这些探索提供给我们的经验试点及发现的问题:长期护理保险待遇在很大程度上提高了购买力,激励了照护服务的供应,但这些服务无论是数量还是质量都仍显不足;对于居家照护来说,失能者更需要的医疗护理往往因缺乏家庭医生而受限;一次地区探索现金待遇模式,因为亲属领取待遇后不愿提供服务,而使制度待遇无法准确地递送给失能者。建设长期护理保险制度,除了要尽快建立统一的失能鉴定和需求等级评定标准以外,中国还需要准确定位长期护理保险制度属性——它是附属属于医疗社会保险的子制度,还应当是一个独立的社保险种?如果是后者,应该建立怎样的筹资机制?这种强制缴费的制度安排是否会加重雇主和居民的负担?我将在本次发言中就上述问题提供一些数据和结论。

Zhang Yinghua works at the Chinese Academy of Social Sciences where she is senior fellow of the National Institute of Social Development and fellow of the Centre of International Social Security Studies. She earned a Master degree in economics in 2003 and a PH.D in economics in 2008, and has worked for many years on social security issues, completing more than 30 research project for the Ministry of Finance, the Ministry of Human Resources and Social Security and other national policy departments. She has participated as a senior member to the top-level design of the reform of the Chinese pension system. Prof Zhang Yinghua is also a council member of the China Old Age Finance Branch of the China Association of Gerontology and Geriatrics. She has published more than 60 academic articles and research reports



both in Chinese and English. She is the author of "Long-term care for the elderly: institutional exploration and international comparison" published in January 2015. She is also the implementation leader and co-writer of the "System Construction and Model Selection of China's

Long-term Care Insurance" commissioned in 2017 by the Chinese Social Insurance Association.

张盈华，中国社会科学院世界社保研究中心执行研究员，中国社会科学院社会发展战略研究院副研究员，经济学博士，长期从事社会保障问题研究。作为主要成员参与中国养老保险制度改革顶层设计研究，参与完成财政部、人力资源和社会保障部等国家决策部门委托重要课题 30 余项，完成各类研究报告 100 余万字，发表中英文学术文章和研究报告 60 余篇（部）。

张盈华是中国老年学和老年医学学会老龄金融分会理事。著有《老年长期照护：制度选择与国际比较》一书，该书于 2015 年 1 月出版。2017 年受中国社会保险学会委托，她作为“中国长期护理保险制度建设与模式选择”课题的实施负责人，参与课题研究 with 报告写作。



Social Protection Reform Project
中国-欧盟社会保障改革项目

China's pilots on Long-term care social insurance
中国长期护理保险制度试点与探索

ZHANG YINGHUA 张盈华

POPULATION AGEING IN CHINA: IMPACT AND POLICY SCENARIOS

A conference to mark the 2018 International Day of Older Persons

中国人口老龄化：影响与政策应对
2018年国际老人日特别会议
Beijing, 19 September 2018
北京，2018年9月19日



Environment and Background of Introducing Long-term Care Insurance System

试点背景

The Information and Experience on the Pilot

基本情况

Financial Forecast and Choice of Long-term Care Insurance System in China

前景预测

PILOT BACKGROUND

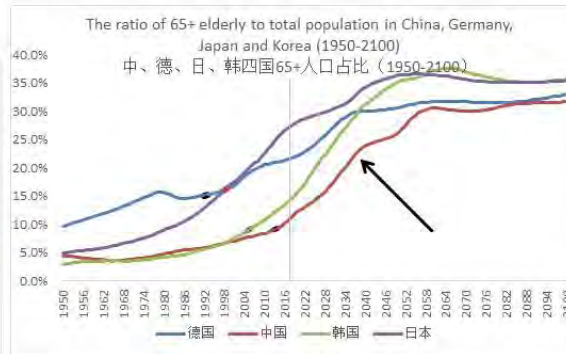
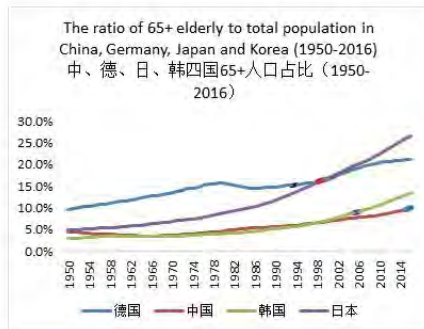
试点背景



More and more attention has been paid to the problem of ageing

老龄化问题受到高度关注

Act of Protection of the Rights and Interests of Elderly People amended on Dec. 28 of 2012 and launched on July 1 of 2013 indicated "Nursing care demand of the elderly should be guaranteed". 2012年12月28日通过修订，于2013年7月1日起实施的《老年人权益保护法》“国家逐步开展长期护理保障工作，保障老年人的护理需求”

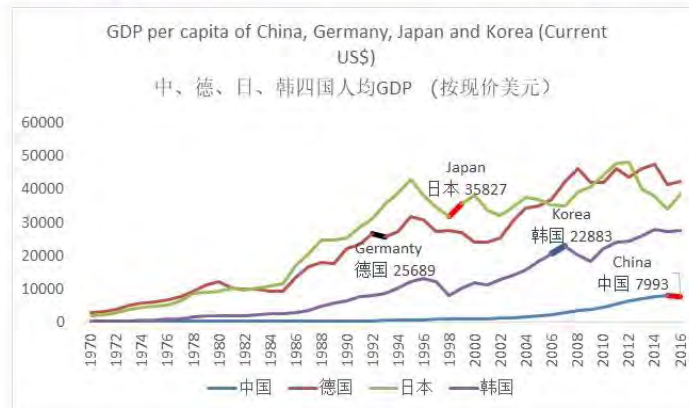


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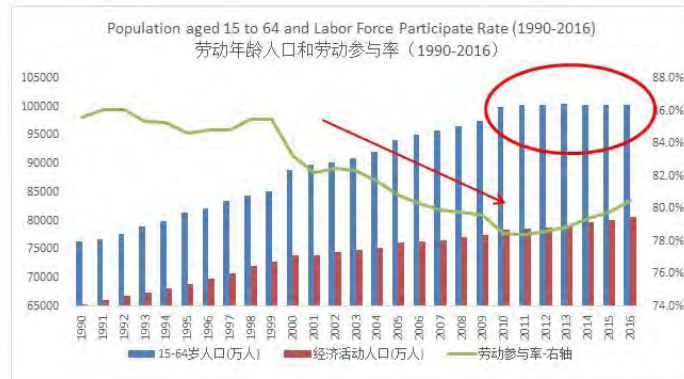
The level of development doesn't support the benefit to be too high

经济发展水平决定待遇不宜过高



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Decrease in labor supply requires changing the family care system. 劳动力供给逆转要求“松绑”

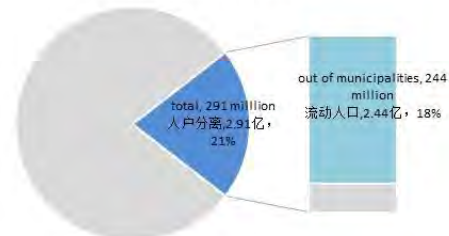


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Rapidly increasing employment mobility tears the family care net 就业流动“击碎”家庭照护网



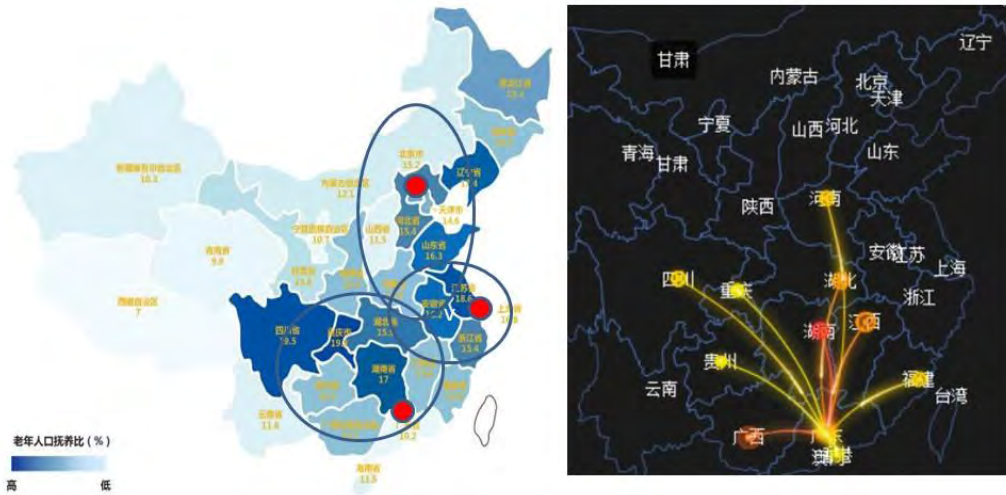
Separation of registered and actual residences (in 2017)
人户分离情况 (2017年)



- Spring Festival travel in 2018, 2.48 billion person-times by road traffic, 389 million by railway, 65 million by airplane, 46 million by waterway traffic.
- 2018年春运从2月1日开始至3月12日共40天。全国旅客发送量29.8亿人次，其中道路24.8亿人次，铁路3.89亿人次，民航6500万人次，水运4600万人次。
- The maximum travel person-times in one day were 12.838 million by railway and 834 thousand by airplane
- 铁路和民航最高峰日分别运送旅客1283.8万和183.4万人次

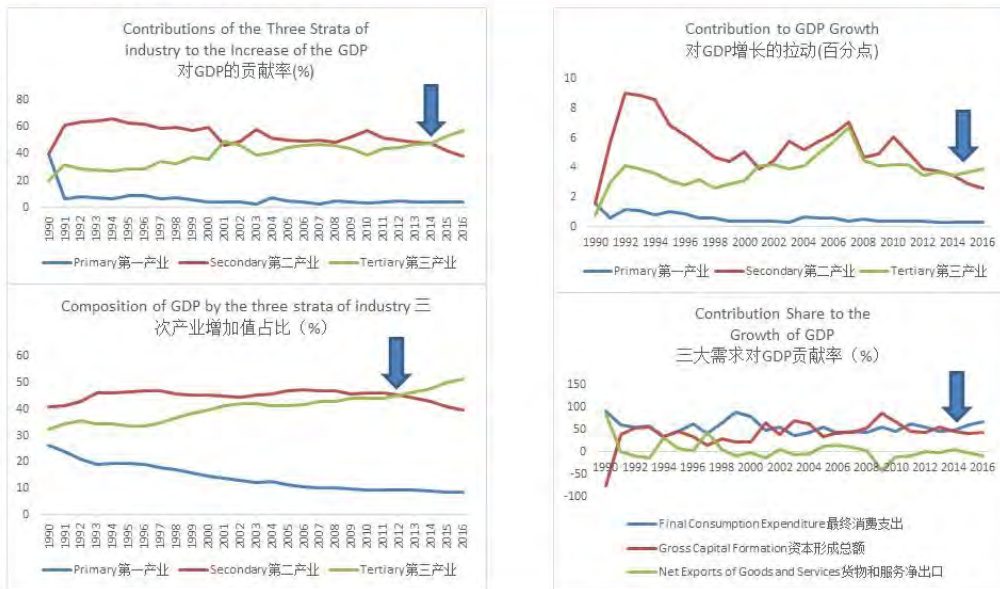
人户分离的人口是指居住地与户口登记地所在的乡镇街道不一致且离开户口登记地半年及以上的人口；
流动人口是指人户分离人口中扣除市辖区内人户分离的人口

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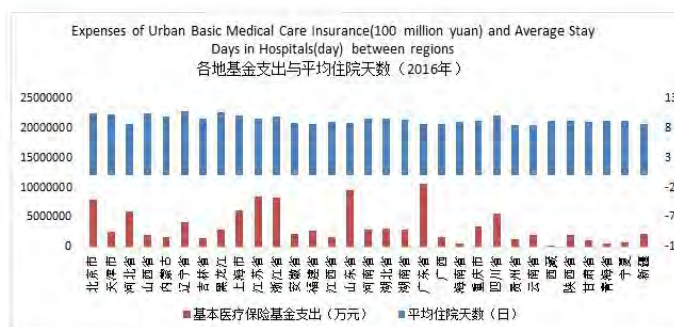
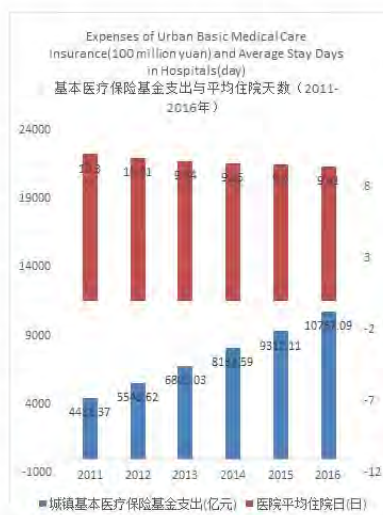
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Employment and growth require the development of senior service industries 就业和增长都需要养老服务业



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The pressure on medical care insurance system is rapidly increasing 医疗保险支出压力不断加大

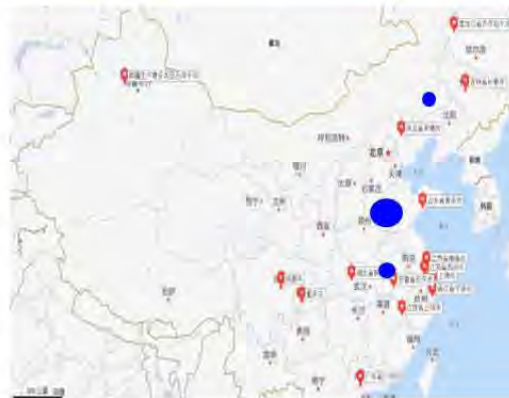


- ▶ 河北省承德市、吉林省长春市、黑龙江省齐齐哈尔市、上海市、江苏省南通市和苏州市、浙江省宁波市、安徽省安庆市、江西省上饶市、山东省青岛市、湖北省荆门市、广东省广州市、重庆市、四川省成都市、新疆生产建设兵团石河子市
- ▶ Chende, Changchun, Qiqihar, Shanghai, Nantong, Suzhou, Ningbo, Anqing, Shangrao, Qingdao, Jingmen, Guangzhou, Chongqing, Chengdu, Shihezi



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- ▶ More than 48 million participants in 15 pilot cities
- ▶ 15个试点城市覆盖参保人员超过4800万人
- ▶ Around 60 thousand beneficiaries by the end of 2017; 77% payment ratio (23% co-payment by beneficiary)
- ▶ 2017年底，约6万人已经或正在享受待遇，待遇支付比例为77%
- ▶ lowly financing(around): min is 30 RMB per year and max is 250 RMB per year
- ▶ 筹资标准非常低（每年）：最低30元、最高250元
- ▶ high reimbursment(around): 1200-6000 RMB per month in hospital, 750-2000 RMB monthly for residential care and 600-1500 RMB monthly for home-community care
- ▶ 待遇标准相对高（每月）：医疗机构1200-6000元，养老机构750-2000元，居家600-1500元（服务和津贴）



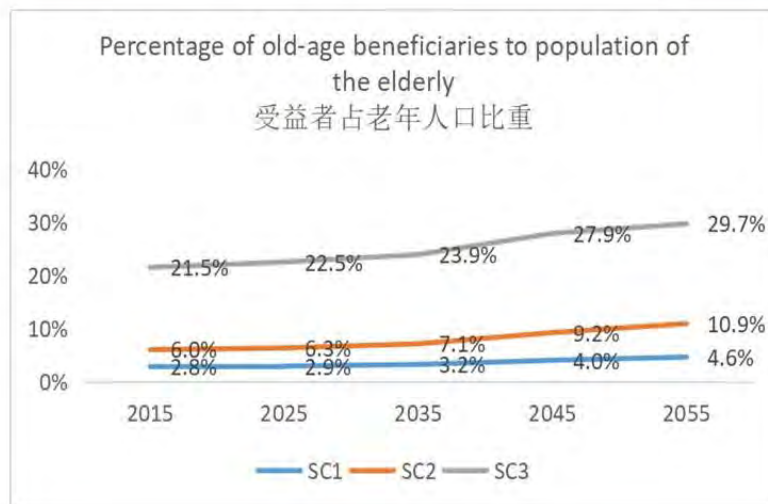
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FINANCIAL FORECAST 前景预测



Disability incidence by age group 各年龄组失能发生率			
Age group 年龄组			
60-64	0.9%	1.7%	10.6%
65-69	1.0%	2.7%	14.9%
70-74	2.0%	4.6%	26.0%
75-79	4.1%	9.0%	32.9%
80-84	8.8%	18.8%	45.9%
85+	25.1%	42.2%	70.8%
Percentage of beneficiaries by disability severity 各失能等级受益人数占比			
Disability severity 失能等级			
I	12.1%	46.0%	0.3%
II	26.0%	19.2%	78.9%
III	20.4%	4.4%	7.7%
IV	25.5%	12.1%	13.2%
V	15.9%	12.1%	-
VI	-	6.1%	-
Ratio of payment standard to average wage in 2015 各失能等级待遇标准/2015年社会平均工资			
Disability severity 失能等级			
I	4.4%	14.9%	3.0%
II	5.5%	36.5%	33.5%
III	8.3%	51.5%	43.6%
IV	22.1%	34.0%	113.9%
V	27.7%	42.5%	-
VI	-	51.5%	-

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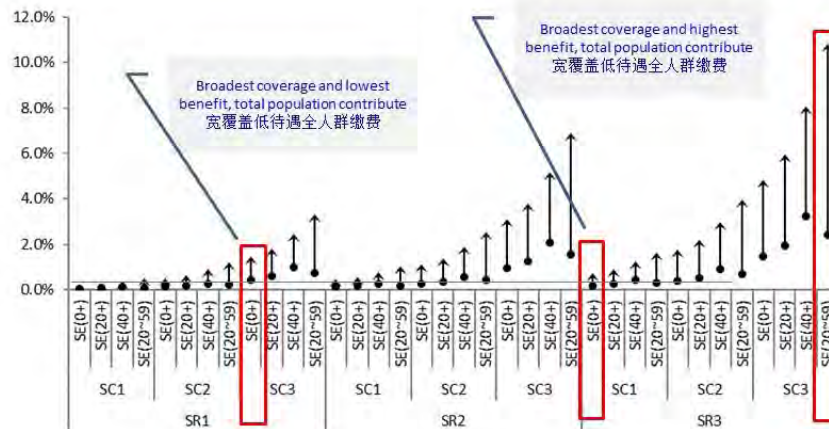


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Percentage of LTCL expenditure to GDP in different scenarios (2015 to 2055)
不同方案下基金支出占 GDP 的比重 (2015-2055 年)

							Change Gap
							变化 (2015-2055)
		2015	2025	2035	2045	2055	
SC ₁	SR ₁	0.08%	0.11%	0.17%	0.22%	0.28%	0.20%
	SR ₂	0.16%	0.23%	0.34%	0.47%	0.58%	0.42%
	SR ₃	0.24%	0.36%	0.54%	0.73%	0.91%	0.66%
SC ₂	SR ₁	0.16%	0.24%	0.36%	0.51%	0.66%	0.50%
	SR ₂	0.34%	0.49%	0.76%	1.07%	1.38%	1.04%
	SR ₃	0.53%	0.77%	1.19%	1.67%	2.16%	1.63%
SC ₃	SR ₁	0.58%	0.85%	1.23%	1.55%	1.81%	1.23%
	SR ₂	1.21%	1.76%	2.56%	3.23%	3.77%	2.56%
	SR ₃	1.90%	2.76%	4.01%	5.06%	5.90%	4.00%

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Contribution rate in different scenarios (2015 to 2055)
不同方案下的缴费率 (2015-2055 年)

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Conclusion 结论



- ▶ Sustainability requires to strike a balance between coverage, benefit level and contribution.
- ▶ 制度可持续发展的关键是在受益面、待遇水平与缴费负担之间取得平衡
- ▶ Sensitivity of contribution to coverage is less than benefit
- ▶ 各个方案中，缴费率对受益面的敏感度小于待遇水平
- ▶ Broaden coverage, moderate benefit level, and less than 0.5% contribution rate at beginning
- ▶ 扩大覆盖面、适度待遇、起步期缴费率不超过0.5%

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EU-CHINA
Social Protection Reform Project
中国-欧盟社会保障改革项目

谢谢！

zyh2005xd@126.com

Prof. Mario Catani 马里奥·卡塔尼 教授 Labor demand and supply by occupations in the long-term care sector 长期护理部门职业劳动力需求与供给

The presentation will provide some tentative scenarios of the number and typologies of occupations that will be needed by the Chinese long-term care system (LTC) from now to 2050. The presentation will address the following main questions: how many elderly will need LTC, how many workers and with what competencies will be needed by the LTC sector, which challenges China will have to face in terms of education and vocational training, and finally will the Chinese labour force be sufficient.

The scenarios will build on international data of workers and beneficiaries provided by UN and OECD, while at a qualitative level a first set of occupations will be identified starting from available international classifications and then integrated on the basis of the literature on future trends of the LTC sector.

本主题在会议上讲演的目的是向大家提供关于中国在2015-2050期间中长期护理（LTC）部门职业数量与类型的预测。

整个讲演将分为四个主要部分：中国老年人长期护理需求、该部门所需职工数量、长期护理部门职工特点、未来的挑战。

本次讲演的内容将主要是确定长期护理职业的数量与特点。第一步是比较国际数据（联合国和经合组织），找出一些反复出现的变量，将其应用于中国国情中，以获得可信的量化估计。在质的层面，通过分析国际分类和长期护理部门前景，确认职业分类。之后，对于每一确认的职业，重点强调工作领域和工作技能。最后，提出长期护理部门未来可能遇到的挑战。

Mario Catani is adjunct Professor of European Projects at the Department of Education, Bologna University, where since 2014 he has been involved in several research programs aimed to understand how to improve the placement of young graduates. Between 2000 and 2013 he taught Sociology of work and organizations in several Italian Universities. As



member of the Research Centre for International Relations of San Marino University he is following the issues related to EU financial opportunities His core field of activity concerns the identification of professional profiles, the design of competences, job profiles, skills and implementation of training activities. His expertise covers also

adult education, the training of trainers, and organizational analysis especially that oriented to apply analogical, cultural and symbolic approaches.

In more than 25 years of experience, he has been involved, as expert and/or project manager, in numerous national and international projects aimed to support the adoption of innovative strategies, methods and tools by the Employment Services and the Vocational and education training system.

In the framework of the “Social Protection Reform Projects EU-China” he is finalizing a research aimed to identify the long run occupational needs of the Chinese long-term care system.

马里奥·卡塔尼是博洛尼亚大学教育学系欧洲项目副教授。他从 2014 年开始在该大学任职，并参与了多项关于如何安置年轻毕业生的研究项目。

他也曾以工作与组织社会学者的身份，在意大利多家大学任教(2000-2013)。

他的核心工作领域是职业规划、能力设计、工作规划、技能和培训实施。

在超过 25 年的工作经验中，他曾在很多项目（国内与国际）担任专家或项目管理人，这些项目旨在通过与劳动力政策一致的创新性战略、方法、工具支持就业服务、教育和培训体系。

他是成人教育、师资和组织分析培训方面的专家，特别关注如何在该领域应用类比性、文化型、象征性手法。

作为圣马力诺大学国际关系研究中心的一员，他负责研究圣马力诺共和国与欧盟的协调关系。

在“中国-欧盟社会保障改革项目”中，他负责研究中国长期护理领域职业需求及其对就业和培训体系的可能影响。



Social Protection Reform Project
中国-欧盟社会保障改革项目

SPECIAL EVENT
POPULATION AGEING AND NATIONAL GOVERNANCE MODERNIZATION
老龄化与治理现代化

Mario Catani 马里奥·卡塔尼
Labor demand and supply by occupations in the LTC sector
长期护理行业岗位劳动力供需

Beijing, 19 September 2018 / 2018年9月19日, 北京

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1. China: The ageing process

中国：老龄化进程

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1.1 China: Population by main age group (absolute values in million and percentage composition) 中国：主要年龄群人口（绝对值与比例构成）



From 1950 to 2015 the number of people 65 and plus has increased five-fold and the percentage on total population from 4.4% to 9.7%. In the following 35 years the number of elderly will increase from 135 to 360 million and their percentage over total population will reach 26.1%. At the same time, those 80 and above will become almost one third of the elderly. 1950-2015年，中国65岁及以上人口数量增长了4倍，从原来占总人口的4.4%上升到9.7%。后续35年，同类老人数量将从1.35亿上升到3.6亿，占总人口比例将达26.1%。同时，20岁及以上人口将几乎占到老年人的三分之一。

	0-14	15-64	65-79	80 and above	65+	Total	
Absolute values							
1950	188.7	341.1	23.0	1.5	24.6	554.4	
1975	366.3	516.8	34.6	3.3	37.8	920.9	
2000	316.0	878.5	75.6	13.0	88.6	1283.2	
2015	247.1	1014.8	111.9	23.3	135.2	1397.0	
2030	222.9	978.0	205.2	40.9	246.0	1446.9	
2050	193.6	826.0	248.7	111.1	359.8	1379.4	
Percentage composition							
1950	34.0	61.5	4.2	0.3	4.4	100.0	6.2
1975	39.8	56.1	3.8	0.4	4.1	100.0	8.7
2000	24.6	68.5	5.9	1.0	6.9	100.0	14.7
2015	17.7	72.6	8.0	1.7	9.7	100.0	17.2
2030	15.4	67.6	14.2	2.8	17.0	100.0	16.6
2050	14.0	59.9	18.0	8.1	26.1	100.0	30.9

Page 4 Source: UN DESA, 2017

2. The number of elderly people who will need LTC: a first estimate 有长期护理需求的老人数量:初步估计

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2.1 China: Elderly disabled people by age group and level of impairment (percentage values)



中国：各年龄群残障人士数量和残障登记（比例值）

According to a recent study by Li and Otani this is the structure of elderly disabled people by age group and level disability in China.

Using this percentage and assuming constant the percentage reported below we have then estimated the number of elderly disabled people in 2030 and 2050.

根据Li和Otani的最新研究，下表为中国不同年龄层残障人士数量与残障等级。用此比例，设定其保持不变，可以估计2030-2050年间残障（失能）老人数量。

Elderly disabled people 失能老人				
	Mild 轻	Moderate 中	Severe 重	Total 总
65-74	7.2	1.4	1.0	9.6
75-84	11.0	3.0	1.9	15.9
85+	19.3	8.5	4.1	31.9

Source: Li and Otani, 2017 - Data from the Beijing University China Health and Retirement Longitudinal Study, 2015
来源：Li和Otani, 2017- 北京大学《中国健康和养老追踪调查（2015）》

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2.2 China: Number of elderly who need care by level of impairment (absolute values in million)



中国：有护理需求的老人数量（按失能等级）

2015	Mild	Moderate	Severe	Total
65-74	6.3	1.2	0.9	8.4
75-84	4.4	1.2	0.8	6.3
85+	1.6	0.7	0.3	2.7
Total	12.3	3.1	2.0	17.4
% comp	70.6	18.0	11.4	

2030				
65-74	11.0	2.1	1.5	14.7
75-84	8.5	2.3	1.5	12.3
85+	3.0	1.3	0.6	4.9
Total	22.5	5.8	3.6	32.0
% comp	70.5	18.1	11.4	

2050				
65-74	12.1	2.3	1.7	16.1
75-84	15.9	4.3	2.7	22.9
85+	9.2	4.1	2.0	15.2
Total	37.2	10.7	6.4	54.3
% comp	68.5	19.8	11.7	

According to our computations, the number of elderly disabled people will increase from 17 million in 2015 to 32 million in 2030 and 54 million in 2050.

Following this methodology the percentage of mild disable elderly declines slightly from 70.6% to 68.5%.

根据我们的计算，失能老人数量将从2015年的1700万上升到2030年的3200万，再到2050年的5400万。

照此法，轻度失能老人数量将从70.6%轻微降至68.5%。

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3. Occupations in LTC Sector: 长期护理行业岗位

3.1 Main characteristics 主要特点

3.2 Workplaces 工作场合

3.3 Work time 工作时间

3.4 Gender segmentation 性别分配

3.5 Competences 工作能力

3.6 Future developments 未来发展

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3.1.1 Classifying the occupations in the LTC sector

长期护理行业岗位划分



To find out how many and which occupations will be necessary to respond to the needs of the elderly in China we have analyzed three main international classifications of occupations:

- the International Classification (ISCO-ILO)
- the European Skills, Competences, Qualifications and Occupations (ESCO) that uses the same occupation classification of ISCO.
- the USA Classification (SOC).

These Classifications aim to classify workers into occupational categories for the purpose of collecting, calculating, or disseminating data. This has allowed to identify a first set of occupations related to LTC.

We have then classified them in two areas that respond to typologies of needs of elderly people: health care and social care and three levels of proximity on the basis of the typology of the services they provide.

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3.1.1 Classifying the occupations in the LTC sector

长期护理行业岗位划分



为得知满足中国老人需求需要多少和哪些岗位，我们分析了国际三大主要岗位分类标准：

- 《国际标准职业分类》(ISCO, 国际劳工组织)
- 《欧洲技能、资质、岗位分类》(ESCO)，使用ISCO同样体系。
- 美国职业分类 (SOC)

这些分类目的都是为了按照岗位类别，收集、计算和传递数据。可以就此找到长期护理相关的第一组岗位。

之后，再将这些岗位分为两大领域，分别对应老人的不同需求：健康护理和社交护理，并根据护理类型划分三个等级。

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3.1.2 A scheme for occupations classification in the LTC sector 长期护理行业职业分类表



Area 领域		Health 健康类	Social Care 社交类
Level 等级	Core 核心岗位	Professionals who work directly with the elderly taking care of their health. 直接照顾老人健康的职业人才	Professionals who work directly with the elderly taking care of their relational, emotional and educational problems. 直接负责老人关系、情感、教育情况的职业人才
	Related 相关岗位	Health specialists who work directly and mainly with elderly people. 直接、主要为老人解决健康问题的专才	Specialists in psychological, relational and educational problems who work directly and mainly with elderly people. 直接、主要为老年人解决心理性、关系性、教育性问题的专才。
	Functional 功能岗位	Professionals who work in organizational management or human resources support (mainly in Institutions and Organizations). 组织管理、人力资源支持类的职业人员 (主要是在相关机构和组织工作)	

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3.1.3 Specific occupations in the LTC sector 长期护理领域特别岗位



Area 领域	Health 健康类	Social Care 社交类
Core 核心岗位	Nurses 护士	Caregivers 护理人员
Related 相关岗位	Health Professionals (Medical Doctors, Dentists, Physiotherapists, Dietitians and Nutritionists, Audiologists and Speech Therapists, Optometrists and Ophthalmic Opticians, etc.) 健康专业人员 (医生、牙医、生理医师、饮食营养师、视听医疗师、配镜师、眼科治疗师等)	Professionals Social Workers (Educators, Psychologists, Fitness and Recreation Instructors) 职业社工人员 (教育人员、心理咨询师、健身娱乐教练)
Functional 功能岗位	Health Services Managers; Health Training Specialists; Business and Administration Professionals; Human Resources Specialists; Training and Development Specialists. 健康服务管理人员; 健康培训专才; 工商管理专才; 人力专才; 培训拓展专才	

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3.2.1 Workplaces: description 工作场合:描述



HOME 居家	INSTITUTIONS 机构
<p>Support provided in the following activities:</p> <ul style="list-style-type: none"> - personal care - health care - household chores - meals - money management <p>下列扶持工作:</p> <ul style="list-style-type: none"> - 个人护理 - 健康护理 - 家务 - 饮食 - 财务管理 <p>Target: Elderly people with mild disabilities 对象: 轻度失能老人</p>	<p>Different kind of Institutions:</p> <ol style="list-style-type: none"> 1) - group homes (small facilities with few residents offering personal care and meals) 2) - assisted living (residents usually live in their own apartments or rooms and share common areas; they have access to many services including medical care) 3) - nursing home (wide range of health and personal care services; their services focus on medical care more than most assisted living facilities) 4) - continuing care retirement communities (different levels of service in one location; many of them offer independent housing, assisted living, nursing care all on one campus; healthcare services and recreation programs are also provided) <p>不同类型机构:</p> <ol style="list-style-type: none"> 1) 集体式公寓 (小型设施, 少量住户, 提供个人护理、饮食服务) 2) 协助型居住 (自主寓所, 有分享空间, 可获得多种服务, 包括医疗) 3) 疗养型机构 (多种健康、个人护理服务:侧重健康服务, 而非协助服务) 4) 持续护理型养老社区 (同一住地, 不同水平服务; 大多同时提供独立住房、居住协助、护士疗养; 也提供健康护理服务和娱乐项目)、 <p>Target: Elderly people with mild (1, 2), moderate (2, 3) or severe (3) disabilities 对象: 轻度 (1, 2)、中度 (2, 3) 或重度 (3) 失能老人</p>

3.2.2 Workplaces: occupations distribution 工作场合: 岗位划分



HOME 居家	INSTITUTIONS 机构			
	Group Homes 集体式公寓	Assisted Living 协助式居住	Nursing Home 疗养式机构	Continuing Care Retirement Community 持续护理型养老社区
<ul style="list-style-type: none"> - Caregiver is the main role - Nurse is a support role in healthcare specific needs - The other roles support in institutional services <p>护理人员是主要角色</p> <p>护士在健康护理特殊需求方面担任辅助角色</p> <p>其他角色在机构服务中担任辅助角色</p>		<ul style="list-style-type: none"> - All the occupations play an important role - Direct services of Health area and the related occupations assume more importance compared to Home and Group Homes - Very important the roles in the area of management - Necessity of team work <p>所有岗位都很重要</p> <p>健康与相关领域服务比在居家和集体式公寓中更为重要</p> <p>管理领域角色非常重要</p> <p>需要团队合作</p>	<ul style="list-style-type: none"> - All the occupations play a central role - Health and Social areas are both important in providing services oriented to maintain an integrated level of well being - Centrality of organizational management, team work and human resources management <p>所有岗位都扮演核心角色</p> <p>健康与社交领域在保持老人总体健康的服务中都很重要</p> <p>组织管理、团队合作和人力管理占核心地位</p>	

3.3 Work Time 工作时间

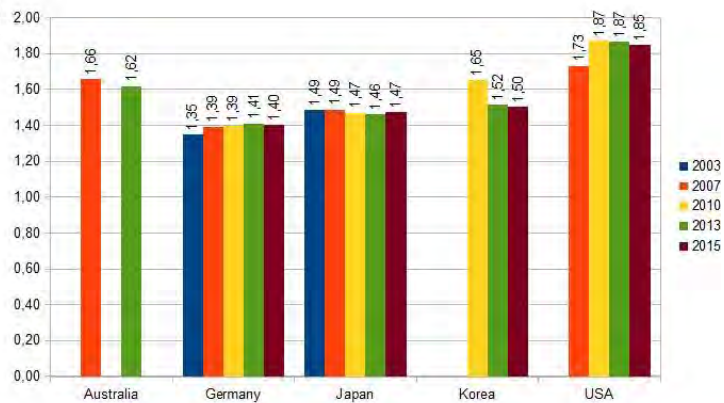


LTC Sector is characterized by a relevant level of part-time
长期护理行业工作有较强的兼职性

Workers / FTE
(Numbers of workers
per 1 full time
Occupation) in 5
selected Countries

5国工作人员/全职
(每一全职岗位职工数量)

Source: OECD
database
来源: 经合组织数据



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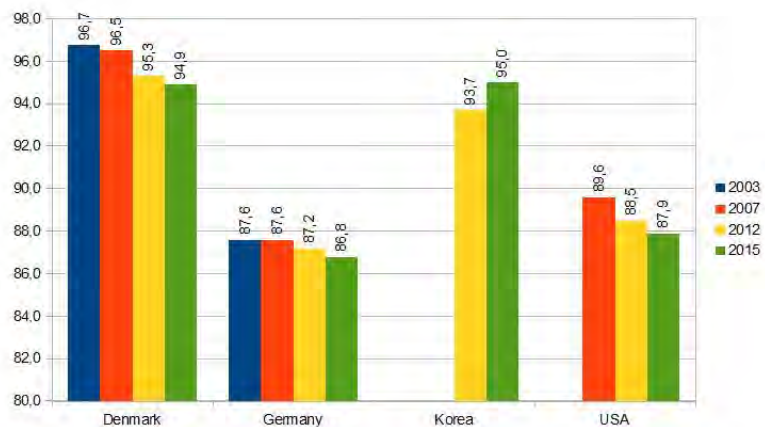
3.4 Gender Segmentation



LTC Sector is characterized by the highest level of female participation
长期护理行业妇女参与度特别高

Percentage of female
In LTC Sector in 4
selected Countries

4国长期护理行业妇女
参与比例



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3.5.1 Technical Competences of core LTC sector occupations 长期护理行业核心岗位硬技能



	Health 健康类	Social Care 社交类
Core 核心工作	Nurses 护士 Assess patient health problems and needs, monitor health status, develop and implement nursing care plans, and maintain medical records. Assist and support under the direction of medical staff. Perform medication administration and other health-related tasks. 评定患者健康问题与需求；监控健康状况；制定、执行护理计划；执行健康记录。根据医生指导，协助、支持患者。抓药及其他健康相关工作。	Caregivers 护理人员 Provide personal assistance, medical attention, emotional support. Communicate and maintain information with Institutions, Organizations etc. Perform general physical activities. Establish and maintain interpersonal relationship. Stimulate mental faculties. May also provide help with tasks such as preparing meals, doing light housekeeping, and doing laundry. 提供个人扶助、医疗看护、情绪扶助。与机构进行信息沟通。组织工作。协助基本身体性活动。 建立、维持人际关系。刺激促进智力功能。也提供备餐、轻微家务、浣洗服务。
	Support in feeding, bathing, dressing, grooming, toileting, or ambulation. 进食、沐浴、着衣、清扫、如厕、移动扶助	

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3.5.2 Transversal Competences (Soft Skills) of LTC sector core occupations



ATTITUDES AND VALUE

Individual work styles, preferences and work-related beliefs that underpin behavior (e.g. the opinion about elderly role in society, the vision of welfare society, the ideas related to aid, support and education).

THINKING

Ability to apply mental processes to solve complex problems and achieve goals, to acquire knowledge and to perform complex tasks: acquire and evaluate information, develop strategy to solve problems, identify opportunities, use learning strategies, think creatively, manage time

SOCIAL INTERACTION

Ability to engage effectively and in a goal-directed manner with other people: motivate and encourage, lead, use an adequate communication especially body communication, work in team, negotiate, accept construct criticism.

SOFT SKILLS ARE CRUCIAL FOR THE PROFESSIONAL “SUCCESS” OF THE LTC CORE OCCUPATIONS

(LTC is a sector with high level of social and interpersonal relations in which to gain the confidence of elderly people is strategic)

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3.5.2 长期护理行业核心岗位软技能



态度与价值观

个人工作风格、偏好、工作信念会影响工作（如对老人社会角色的观点、福利社会的看法、救助、扶助、教育的想法等）

观念

通过思考解决复杂问题、达成目标的能力；获得知识、执行复杂任务的能力；获取、评估信息；制定问题解决策略；寻找机遇；运用学习策略；创造性思维；时间管理等。

社交互动

有效地、有目标地与他人互动的能力：能够发动、鼓励、引导、运用充分的沟通，特别是身体沟通；进行团队工作、商谈、接受建设性批评。

软技能对长期护理核心岗位的职业“成功”非常重要
长期护理是社交、人际关系特点很强的行业，获得老人的信任是有战略地位的)

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3.6.1 Future Developments: New Technologies

未来发展：新技术



Health Informatics - ICT information systems able to gather, process, store and transmit information in order to support health activities

健康信息 – 长期护理信息体系，可以收集、处理、储存、传送信息，支持健康工作。

Telemedicine - to provide interactive healthcare utilizing modern technology and telecommunications, facilitating care at a distance:

远程医疗 – 提供交互健康护理，运用现代技术、远程通信，促进远程医疗

- Sensors installed in the facilities in order to monitor and prevent safety
- Bio-sensors installed on personal items aimed to monitor health, activities of daily life and emotional behaviors
- Medication non intrusive dispensers

- 在护理机构安装感应器，监测健康状况，防范安全问题
- 在个人物品上安装生物感应器，监控健康、日常活动、情绪状况
- 非紧急医疗

Specific supports for disabled people (e.g. exoskeleton)

专项扶助：失能人员（如骨科外伤）

Artificial Intelligence and Robotic Engineering supporting daily life activities

人工智能&机器人工程：扶助日常生活

Ambient displays oriented to stimulate cognition and mental fitness

环境设置：以刺激认知、精神锻炼为导向

Communication devices for elderly oriented to facility social connectivity

沟通设备：方便老人进行社交联系

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3.6.2 Future Developments: Impact of the new technologies on the occupations 未来发展：新技术对岗位工作的影响



It's impossible to say whether new technologies will contribute to reduce or increase the number of workers in the sector. Surely we will assist to a "change": from "direct care" to management of a care system.

The new technologies will play a fundamental role in enlarging the area of work and relations of LTC occupations.

Competences in the area of ICT will be necessarily updated in the professional curriculum of LTC occupations.

无法说新技术是否会有助于减少或增加该领域劳动者数量。但我们会见到“改变”：从“直接护理”转向护理体系管理的改变。

新技术在扩大工作领域和长期护理岗位关系上将发挥基础性作用。

长期护理领域工作能力必然会更新。

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4. The number of workers that will be needed by the LTC 长期护理领域所需劳动者数量

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4.1 Methodology adopted to estimate the number of workers needed to provide both health and social care services; 2015-2050



Very few information is available on the number of nurses and caregivers necessary to care for disabled elderly people in two different environment: home and institutions.

Germany offers a quite comprehensive information for the period 2001-2015. The following table reports the percentage of nurses and caregivers for every one thousand elderly disable at home and in institutions.

	HOME	INSTITUTIONS
Nurses	90	350
Caregivers	60	330
TOTAL	150	680

We have then compared these data with the scattered information available on the OECD data base for a series of countries (Australia, Denmark, Japan, Korea, USA etc.). It emerges that the German values seem to be quite representative representing an intermediate position of a not too large range.

We have therefore decided to use the German values of the most recent year (2015) to compute the number of nurses and caregivers that China will need up to 2050, applying them to the number of disable elderly previously estimated. The result of the computation are reported on the following slide.

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4.1 2015-2050年健康、社交类工作所需职工估计方法类



居家和住院失能老人所需护士和护理人员数量相关信息甚少。德国有2001-2015较为全面的信息。下表是每1000位居家和住院失能老人所需护士和护理人员比例。

	HOME	INSTITUTIONS
Nurses	90	350
Caregivers	60	330
TOTAL	150	680

我们用经合组织数据库系列国家（澳、丹、日、韩、美等）信息与此数据进行了比较；发现德国数字看起来更能代表非过大范围内的直接岗位。

因此我们决定用德国的数值作为近年（2015）的数据，计算中国到2050可能需要的护士和护理人员数据，用之测算失能老人估计数值。其结果在后面。

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4.2 Number of workers needed by the LTC sector in China (absolute values in million) 中国长期护理行业所需劳动者数量 (绝对值, 百万)



2015	Nurses	Caregivers	Total
Home	1.104	736	1.840
Institutions	1.786	1.684	3.471
Total	2.891	2.420	5.311

2030	Nurses	Caregivers	Total
Home	2.011	1.352	3.363
Institutions	3.297	3.109	6.406
Total	5.308	4.461	9.769

2050	Nurses	Caregivers	Total
Home	3.344	2.229	5.574
Institutions	5.987	5.645	11.632
Total	9.331	7.874	17.206

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4.3 The labour demand of the LTC sector in 2050: formal workers



We have already estimated the number of formal core workers of the LTC. We have also suggested that the sector will need professionals working in related and functional occupations. Moreover, given the nature of the sector, it is evident that there will be also a large demand, coming mainly from the families, of informal provision of services.

Formal care workers (See slide 4.2)

Related occupations:

- We have assumed that the professionals involved in health care will work exclusively in institutions (1 professional on 60 beneficiaries)
- The professionals in social care will work in institutions (1 on 30 elderly) and in communities. We have considered the need of providing social assistance both to the elderly and their families at local level public offices. (1 formal worker for every 100 elderly).

Functional occupations:

- We have estimated this typology of workers only in institutions divided in managers and employees (1 on 15 elderly) and other personnel (1 on 7.5 elderly)

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4.3 2050年长期护理领域的劳动力需求:正式工作者



我们已经估计了长期护理领域的正式工作者的数量。我们也建议这个领域将需要相关的专业人员和一些功能性的职位。另外，考虑到长期护理的特点，我们预料到未来会有大量的需求，主要是从家庭来的对非正式家庭护理服务的需求。

正式护理人员（见幻灯片4.2）

相关的职业：

-我们预测在机构中提供健康类服务的专业人员需要（一人服务60个服务对象）

供社交类服务的专业人员需要（一人服务30个老人）；另外我们考虑地方公共服务机构需要向老人和其家庭提供社会救助需要（一人服务100个老人）

功能性职位：

-我们把这种类型的在机构工作的工作者分为经理、雇员（一人服务15个老人）和其它人员（一人服务7.5个老人）

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4.4 The labour demand of the LTC sector in 2050: informal workers



The previous estimates of core workers needed at home refer only to formal workers; this explains the low rate of caregivers per one thousand home recipients and the fact that they are even less numerous than nurses.

Moreover up to now we have considered only the 60 million elderly who will be affected by some disabilities in 2050; however, there will be other 300 million elderly that because of their age could need, more or less continuously, relational care, some practical help for shopping, cooking, etc., psychological and health support.

The great majority of these activities can and will be provided by family members and informal workers with a low medium level of specific competencies, but there will certainly be also a need of formal social workers.

In order to evaluate the total labour demand of the sector (formal and informal), we have assumed that the around 340 million elderly not in Institutions will need:

1 informal caregiver for every ten elderly and therefore 34 million caregivers (inclusive family members).

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4.4 2050年长期护理行业劳动力需求:非正式



之前对核心居家岗位工作人员数量的估计，仅涉及正式就业人员；这就解释了为何没1000为居家人员对应的护理人员比例如此低，甚至不如护士多。

此外，到目前，我们只考虑到2050年可能有6000万老人会受失能影响；但是还会有3亿老人因年龄问题需要一些多少具有持续性、关系型的护理，还包括一些购物、做饭类的实践协助，还有心理和健康扶助。

这些工作大多都能够而且将会由家庭成员和非正式人员进行，他们的工作技能处于中低端水平。因此也必然需要一些正式的工作人员。

为评估该领域总体的劳动者需求量（正式与非正式），我们假定3.4亿不住院的老人将需要：3400万非正式护理人员（包括家庭成员），因为每10位老人需要1位非正式工作人员。

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4.5 Total labour demand of the LTC sector (in million) 长期护理行业劳动力需求（百万）



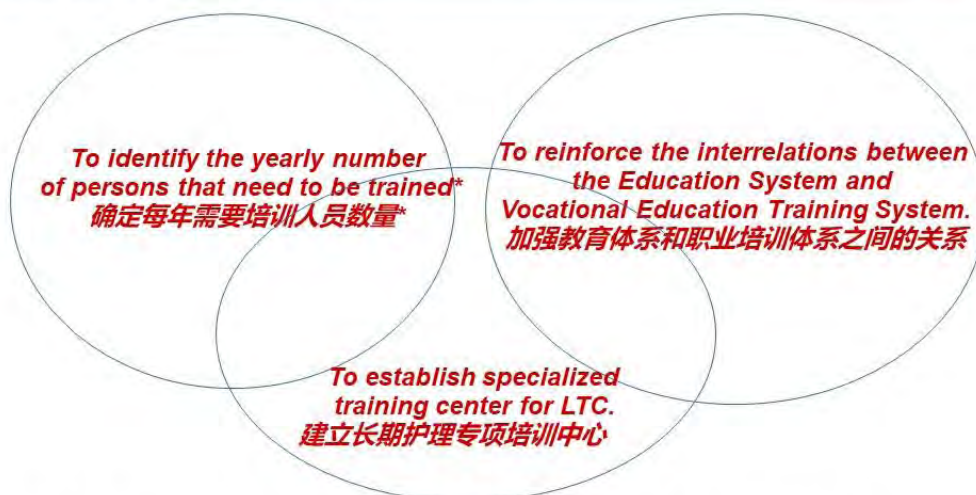
	Formal workers		
	Core Occupations		
Home	3.3	2.2	5.6
Institutions	6.0	6.0	12.0
Total	9.3	8.2	17.5
	Related occupations		
Community		3.6	3.6
Institutions	0.3	0.6	0.9
Total	0.3	4.2	4.5
	Functional occupations		
Managers and employees			1.1
Other personell			2.3
Total			3.4
Total formal	9.6	12.4	25.4
	Informal workers		
Home			34.3
Grand total	9.6	12.4	59.7

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5. Training implications 培训相关

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5.1.1 Strategic aspects of training in LTC 长期护理培训战略层面



*On the basis of the data shown above, we estimate one million people must be trained every year. 根据上述数据, 我们估计每年有100万人需要培训。

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5.1.2 Four steps for managing training in LTC 长期护理培训管理4步骤



1. To identify the qualification level of the needed occupations 确认需求岗位所需资质水平

This is a sector in which occupations have a medium-high level of qualifications (most of them 4 or 5 in European Qualification Framework but some also 6 or 7). 长期护理行业的岗位需要中高水平资质（根据《欧盟资质框架》需要4-5级，但是也有需要6-7级的）

2. To identify the competences related to the occupations. 确认岗位相关能力

As explained both technical and soft skills need to be acquired (and a high level of familiarity with soft skills represent the distinctive factor between a good operator and an excellent operator). At the same time ICT is crucial for the sector development. 如前所述，技术性技能和软性技能都需要（良好操作人员和卓越操作人员之间的区别就是对软技能的熟练度）。同时，ICT对于行业发展非常重要。

3. To define the study syllabus (contents, duration, methodologies) 确定学习大纲（内容、长度、方法）

4. To specialize the trainers (training of the trainers) 专门培养培训人员（师资培养）

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THANK YOU!
谢谢!

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Theme Conference, Session IV: The Project contribution to the understanding of the ageing process in China and elderly care, looking forward to future cooperation. 第四场——中欧项目对加深了解中国老龄化进程和养老服务业的贡献、未来合作展望

Ms. Marzena Breza 马哲娜 博士 Project works in the field of social assistance and social welfare 中欧项目在社会救助和社会福利领域的工作

Social assistance in China and its institutional structure are becoming more and more complex since for more than 20 years the benefits scheme is expanding across the country. The original approach was to focus on urban areas after the social assistance support was initially implemented in rural areas. However, the standards for social assistance are differentiated (depending on the local circumstances). The main social assistance program Dibao (minimum income cash benefit) is targeting more than 50 million people each year. Considering that China will experience a rapid increase in elder population under changing socio-economic conditions there is an increasing need to adjust the social assistance scheme.

One of key groups of social assistance beneficiaries in China (including Dibao) are the elderly. Since social protection - including social insurance schemes – is covering an increasing number of employees, social security provisions for the elderly will have a significant impact on ensuring ageing in dignity.

The current challenge for social assistance is to refocus the cash benefits approach into a more comprehensive system by mainly expanding social services (including care services). In terms of social assistance targeting and addressing continued ageing process, social services should be made much more available for low income families and other vulnerable groups.

Demographic change and economic development should therefore be key factors for developing a comprehensive social assistance system based altogether on cash transfers, benefits in kind and services.

20 多年来，中国社会救助及其制度架构越来越丰富，制度福利扩及全国。最初，救助制度先在农村地区执行，然后关注城镇地区。但是，社会救助标准根据各地情况均有不同。主要的社会救助项目——低保每年覆盖对象超过 5000 万。鉴于中国老龄人口将迅速增加，社会经济条件不断变动，更需要对社会救助制度进行调整。

中国社会救助（包括低保）主要救助人群之一为老年人。由于社会保障——包括社会保险制度——覆盖越来越多的职工，社会保障预备给老年人的福利将极大影响老年时期的尊严生活。

当前社会救助的挑战是如何通过扩大社会服务（包括护理服务），在更全面的制度中重新调配现金福利。在精准救助和应对老龄化方面，应该多项低收入家庭和其他弱势群体提供社会服务。

因此，人口变动和经济发展应该成为发展包括转移支付、非现金福利和服务在内的全面性社会救助体系的关键要素。



As from the end of 2014 **Ms. Breza** is a resident expert of the EU-China Social Protection Reform Project based in Beijing, she is a senior level expert in the field of social protection with extended experience working as government official at the European and international levels. She got a PhD from the Warsaw School of Economics.

For several years Ms Breza represented Poland at the Social Protection Committee (SPC) in Brussels – coordination body for the social policy for all EU member states. She was a member of several working groups at international (United Nations - Working Group on Ageing, OECD - Employment, Labour and Social Affairs Committee and Working Group on Social Policy) and European level (Indicator Sub-Group to the SPC; Age Working Group)

Previously Ms Breza was department director at the Ministry of Family, Labour and Social Policy (Poland) where she managed multilevel cooperation with governments agencies, NGO, civil society organizations focusing on social policies for seniors.

马哲娜博士从 2014 年开始担任中国-欧盟社会保障改革项目常驻专家，常驻北京。她是社会保障领域的资深专家，在欧洲和国际政府部门有长期工作经验。是华沙经济学院博士

马哲娜女士是驻布鲁塞尔欧盟社会保障委员会（SPC）的波兰代表，该委员会是欧盟成员国社会政策协调机构。她是很多国际和欧盟工作组的成员（联合国老龄工作组、经合组织就业、劳动和社会事务委员会、社会政策工作组；欧盟社保委员会指标分组、老龄工作组）。

此前，马哲娜女士是波兰家庭、劳动和社会政策部司长，负责老年人社会政策相关的多级政府部门、NGO、民间团体协调工作。



Social Protection Reform Project
中国-欧盟社会保障改革项目

Project works in the field of social assistance and social services 项目在社会救助和社会服务领域的工作

Marzena Breza, PhD, Component 3 Resident Expert
马哲娜博士，第三部分专家

POPULATION AGEING IN CHINA: IMPACT AND POLICY SCENARIOS
A conference to mark the 2018 International Day of Older Persons
中国人口老龄化：影响与政策应对 —— 2018年国际老人日特别会议
Beijing, 19 September 2018 北京，2018年9月19日

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 - ✓ Social organisations, civil society, etc. 社会组织、民间团体等
- ✓ Conclusions 结论

EU-CHINA
Social Protection Systems Project
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-



What & why is interesting to learn from the EU

Socio-economic challenges for China aspects

为何中国需要学习欧方经验、学习什么经验

- ▶ From central planning to market economy (several EU Member States – Central and Eastern Europe)
- ▶ Demographic change / Ageing population
- ▶ Social Assistance spending
- ▶ Social Assistance recipients and their characteristics
- ▶ Regional (province) disparities in development and wellbeing of the citizens
- ▶ Urban-rural gap (income, social infrastructure facilities, labour market demand, ect.)
- ▶ Social Assistance organization – solid legal provisions
- ▶ 从计划经济转向市场经济（很多欧盟成员国——中东欧国家）
- ▶ 人口变动/人口老龄化
- ▶ 社会救助支出
- ▶ 社会救助对象及其特点
- ▶ 地区（省份）发展差异和公民福祉
- ▶ 城乡差距（收入、社会基础设施、劳动力市场需求等）
- ▶ 社会救助组织——稳固的法律规定



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EU & Social Policy 欧盟&社会政策

- ▶ One topic out of 35
- ▶ Employment and social affairs
- ▶ Member states decided on the social policy at national level
- ▶ EU level cooperation
- ▶ Common targets
- ▶ Common methods
- ▶ 35个主题之一
- ▶ 就业和社会事务
- ▶ 各成员国自己决定社会政策
- ▶ 欧盟水平进行合作
- ▶ 共通目标
- ▶ 共通方法



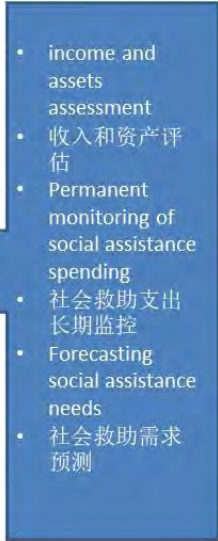
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救助数



EU·CHINA

Social Protection Reform Project
中国-欧盟社会保护改革项目



terms of



EU-CHINA

Social Productivity Systems Price
山田昌雄 外 力 保 護 改 善 案

- ▶ Interim measures of Social Assistance 2014
 - ▶ Notices; Opinions; Regulations; Guidelines;
 - ▶ Provincial level actions
 - ▶ Transmission to grassroot levels and proper implementation
-
- ▶ 2014年《社会救助临时办法》
 - ▶ 通知、意见、规定、指导意见
 - ▶ 各省工作
 - ▶ 基层传递和恰当执行

Main challenges in social assistance - long term approach & develop multitier social assistance 社会救助主要挑战——长期办法&发展多层次社会救助



- ▶ From basic to more comprehensive and long-term approach
- ▶ Identification; assessment; targeting;
- ▶ Acknowledge of current and forecasted challenges:
 - Ageing
 - Migration
 - Differences between provinces
 - Generosity of benefits / quality of services

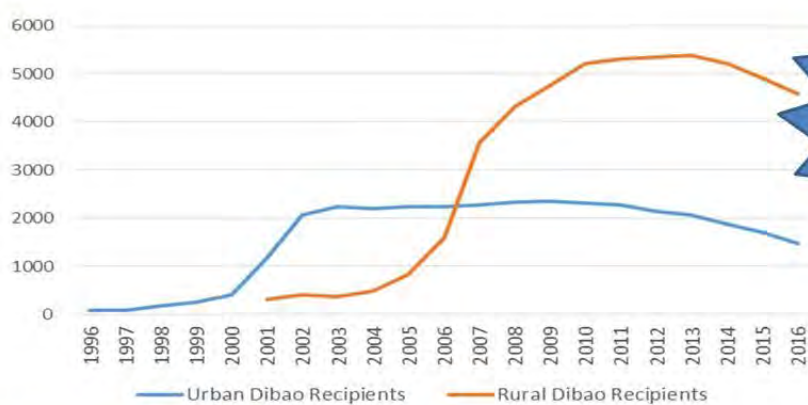
- ▶ 从基础救助到更全面的长期救助
- ▶ 确认、评估、目标锁定
- ▶ 当前与预估挑战的认识:
 - 老龄化
 - 移民
 - 各省差异
 - 福利慷慨度/服务质量

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Social services 社会服务



- ▶ Focus on the most vulnerable groups (three Nos people) 聚焦最困难群体（三无人员）
- ▶ Wubao benefit/subsistence allowance 五宝福利/生存保障



Any savings for social services?

有没有给社会服务的储蓄？

More: Gang Shuge 2018
详见：江树革，2018

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Social services in China (Tian Rong 2018)

中国社会服务（田荣，2018）



- ▶ Excessive Assistance and Inadequate Assistance Exist at the Same Time
- ▶ The Integration of TPA and SA service
- ▶ Unbalanced Development of SA service in Urban and Rural Areas
- ▶ The Linking Mechanism Between Institutional and Non-Institutional Assistance Service Needs to be Improved
- ▶ Lack of Social Organizations and Their Lack of the Ability to Provide SA service
- ▶ The Developing SA Service is Still Insufficient
- ▶ Lack of Evaluation and Supervision of Government's Purchase of SA service
- ▶ The Value of SA service needs to be Publicized and Promoted
- ▶ 过度救助、不足救助并存
- ▶ TPA和社会救助服务结合
- ▶ 城乡社会救助服务发展不均
- ▶ 制度性和非制度性救助需要加强联系
- ▶ 缺乏社会组织，社会组织缺乏提供社会服务的能力
- ▶ 社会服务发展仍不充分
- ▶ 缺乏政府购买社会救助服务的评估与监督
- ▶ 需要推进公众对社会救助服务需求的认知

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Inter- and intra-cooperation among social assistance stakeholders

社会救助各方内外合作

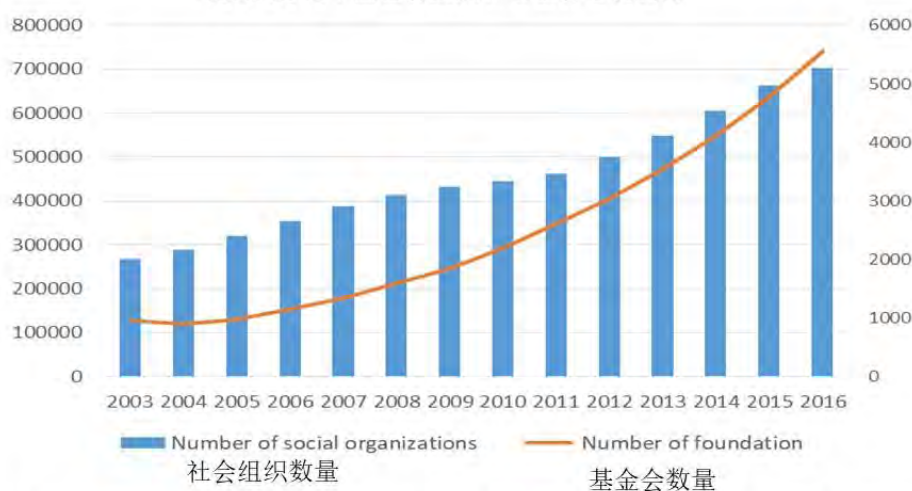


- ▶ Government levels: 政府层面
 - Central-provincial-city/county-township 中央-省-市/县-乡
 - Public social assistance staff 公家社会救助人员
- ▶ Social organisations, civil society organisations 社会组织、民间团体
 - NGOs staff NGO人员
- ▶ Multi-departmental cooperation – joint conferences
- ▶ 跨部门合作——联席会议

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The increasing of social organizations and foundations in China in 2003-2016

2003-2016中国社会组织 and 基金会增长趋势



Source: Figure made by the author based on the data from China Civil Affairs' Statistical Yearbook, 2017.

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来源:根据《2017年民政事业统计年鉴》

Conclusions 结论

- ▶ Law
 - ▶ Standards
 - ▶ Human resources
 - ▶ Urban & Rural (Hukou)
 - ▶ Social work
 - ▶ Transparency
 - ▶ Publicity
- ▶ 法律
 - ▶ 标准
 - ▶ 人力
 - ▶ 城乡(户口)
 - ▶ 社工
 - ▶ 透明
 - ▶ 宣传

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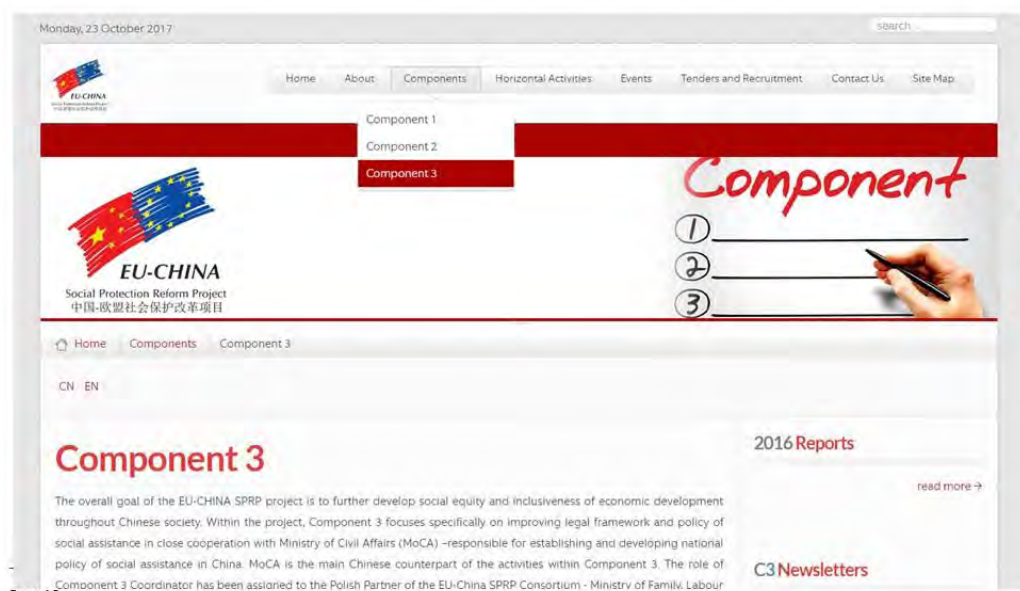
To be further developed... 需要进一步发展



- General Social Assistance Law
 - Sharing responsibilities/information/supervision – central, province, local level
 - Professional knowledge and skills of social assistance workers
 - Cooperation with NGOs
 - Social Assistance Dependency
 - Social Assistance Benefits overlapping issue
-
- 普通社会救助法
 - 共担责任/共享信息/共同监督——中央，省级，地方
 - 社会救助工作人员专业知识技能
 - 与NGO合作
 - 社会救助供养
 - 社会救助福利冲抵问题

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EU-China SPRP webpage 中欧社会保障改革项目网站



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Contact details: 联系方式
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marzena.breza@eucsprp.org

THANK YOU FOR YOUR ATTENTION
谢谢聆听

Mr. Zhang Guoqing 张国庆先生 Critical issues with the Chinese pension system 中国养老金制度关键问题

The Chinese social security system has achieved remarkable progress over a historically short period of time. In terms of extension of personal protection, the decade 2005-2015 has seen medical coverage in both urban and rural areas become almost universal, with pension coverage increasing from less than 200 million to some 850 million persons, thanks notably to the introduction in 2009 of a new scheme for rural residents not otherwise protected. Progress was also achieved in other branches of protection (unemployment, occupational risks, and maternity protection) although to a less spectacular extent.

However, some difficulties are to be pointed to, that will affect the future and the viability of the Chinese pension system and need to be fully apprehended if to be successfully corrected. Among the most critical points, the presentation will address the following, based on works accomplished since 2015 under the framework of the European Union – China Social protection reform project SPRP: a marginally decreasing attractiveness of the main social insurance scheme; system fragmentation; a still low level of protection; a quite limited redistributive effect; the threat from a rapidly ageing population; a (sometimes) questioned economic affordability, before concluding on the relevance of commitments made in the 13th Five-year Plan to address these difficulties.

中国社会保障制度在较短的历史时期内，取得了显著的进步。在扩大个体保护方面，2005-2015 十年间，中国将医疗保障覆盖到城乡地区，同时于 2009 年建立新制度覆盖农村人口，将养老金保障覆盖人群从 2 亿提高到了 8.5 亿。在其他社会保障分支领域（失业、工伤、生育），中国也取得了令人瞩目的进步。

但是，仍需指出中国面临的难点；这些难点将影响中国养老金制度的未来和可行性。要完全纠偏，就需要完全理解这些难点。关于最关键的难点，本讲演将根据中国-欧盟社会保障改革项目 2015 年以来的工作，举出下列几项：主要社会保险制度边际吸引力下降；制度的碎片化；保障水平依然较低；收入再分配效应有限；快速人口老龄化带来挑战；经济支付能力（有时）堪忧。讲演最后将述及中国十三五规划提出的任务。

Mr. Zhang Guoqing was Counsellor for China mission in Geneva. From 2005 to 2011, he was appointed Deputy Director of ILO Beijing. From 2011 to 2013 he worked as Expert for the EU-China Social Insurance Reform Project, and from 2014 to present he has been the main Chinese expert of the EU-China Social Protection Reform



Project, C1. His main fields of work are social insurance, employment policies and labor market.

张国庆先生，曾任中国驻日内瓦代表团参赞。2005-2011 年，担任国际劳工组织北京局副局长。2011-2013 年，任中欧社会保障改革项目（第一期）专家。2014 年至今，任中欧社会保障改革项目第一部分首席中方专家。主要工作领域为社会保险、就业政策和劳动力市场。



Mr. Jean-Victor Gruat is Beijing-based Resident expert in charge of Component One (Policy orientation) of the EU-China Social protection reform project since December 2014. A French national specialised in social protection matters, he worked for the International Labour Organisation – ILO - for most of his career. Mr. Gruat first contributed to the process of establishing a modern pension system in China through field visits conducted in January 1989. As international civil servant and consultant, he has been part to

the economic and social development process of a number of countries from all continents, at all stages of their development. Mr. Gruat was the Secretary and the Chair of the ILO Staff Union, representing staff for several decades on the United Nations Joint Staff Pension Board. He is a former mayor of the city of Brennilis (France).

从 2014 年 12 月开始，让-维克多·圭亚先生担任中国欧盟社会保障改革项目第一部分常驻专家，常驻北京。圭亚先生是法国人，是社会保障领域方面的专家，一生主要在国际劳工组织（ILO）工作。1989 年，圭亚先生来华进行实地访问，第一次为中国建立现代养老金制度作出自己的贡献。作为国际公务员和咨询家，圭亚先生也参与到了世界上多个国家经济社会发展的进程中，见证了他们发展的不同阶段。圭亚先生曾任国际劳工组织工会书记和主席，在联合国职工合办工作人员养老金委员会担任了数十年的代表。此外，他也曾任法国布雷尼利市市长。



Social Protection Reform Project
中国-欧盟社会保障改革项目

Critical issues with the Chinese pension system

中国养老保险制度的重要议题

北京, 2018年9月19日

JV Gruat, Resident Expert, Component 1

让-维克多·圭亚, 第一部分常驻欧方专家

Contents

内容

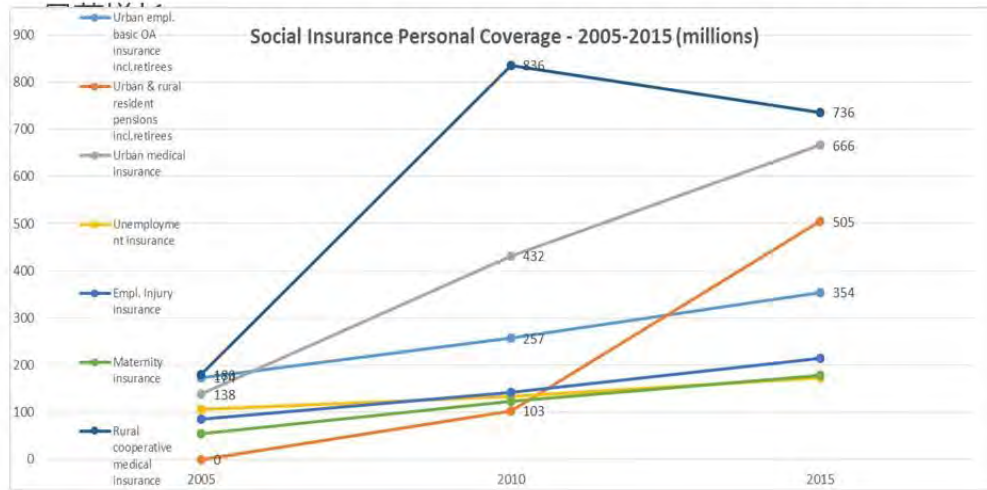


1. Introduction 简介
2. Scheme attractiveness 养老保险制度的参保吸引力
3. System Fragmentation 养老保险制度碎片化问题
4. Relatively low level of protection 保障层次较低
5. Redistributive effect 再分配机制
6. The challenge of ageing 应对老龄化挑战
7. Economic Affordability 养老金的可支付性
8. Conclusion 结论

Introduction -1 简介 - 1



- ✓ Very fast and remarkable increase in personal coverage 社保覆盖人数快速



Page 3

Introduction - 2 简介 - 2



- ✓ A value of pension benefits far from negligible (Urban workers)

Item 统计项目	2000	2005	2010	2015	Advanced economies 2015 发达国家 2015 年数据
Nb of pension recipients, million 养老金领取人数 (百万)	32	44	63	92	
Pensions as % of GDP 养老金资产占GDP比重	2.10	2.16	2.61	4.07	8.5
Pensions as % of average wage 养老金与社会平均工资标准相比	71	50	47	49	57
Economic replacement rate, pensions 养老金替代率	58	46	41	44	33

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Introduction - 3

简介 - 3



However, some difficulties:

目前的主要问题包括:

- a marginally decreasing attractiveness of the main social insurance scheme; 社会保险制度参保吸引力有所下降;
- system fragmentation; 制度碎片化;
- a still low level of protection; 保障层次仍然较低;
- a quite limited redistributive effect; 收入再分配机制成效有限;
- the threat from a rapidly ageing population; 快速的人口老龄化带来的挑战;
- a (sometimes) questioned economic affordability 养老金的可支付性无法保证

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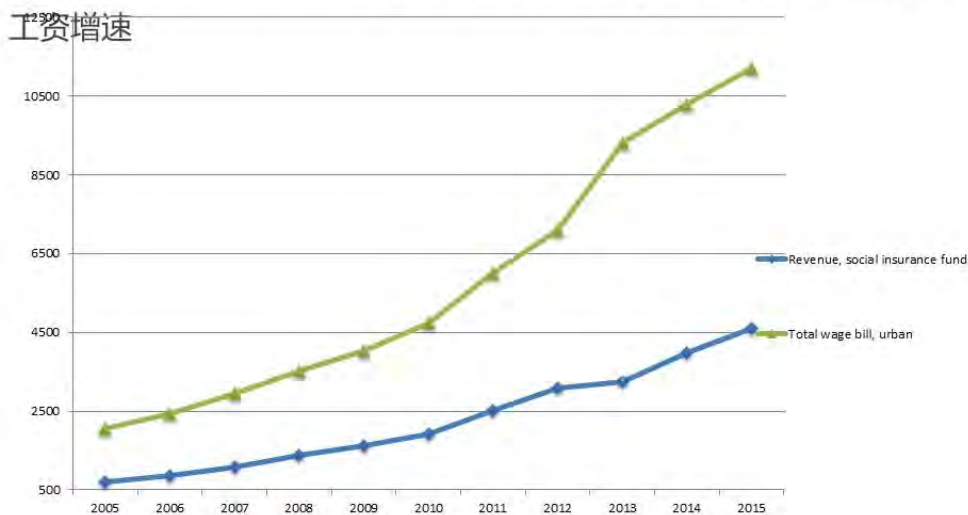
Decreasing attractiveness - 1

参保吸引力降低 - 1



Income for pension schemes grows less than wage bill 养老金增速明显低于

工资增速



Page 6

Decreasing attractiveness - 2

参保吸引力降低 - 2



Reasons for decreasing attractiveness:

参保吸引力降低的原因:

- no strong push from workers to have employers contribute fully; 职工无力敦促所在单位按实际收入缴纳养老金;
- a contribution rate of 28% (20% from employer, 8 from employee) being considered as a heavy burden for private sector; 28%的缴费率 (20%由企业负担、8%由职工负担) 对民营企业而言负担过重;
- the fragmentation of the scheme which makes it unattractive for a number of mobile workers; 制度碎片化导致大量流动劳动力无意参保;
- uncertainties concerning the very nature of the scheme, which does not add to overall trust in the fund's sustainability; 制度本身存在不确定性, 对制度的可持续性没有建立起广泛的信心;
- a decreasing level of relative pension benefits expressed in terms of replacement of past income 养老金待遇相对替代率水平不断降低

Page 7

System fragmentation

制度碎片化



- ✓ The Chinese pension scheme for Urban employees was conceptualised, tested and implemented at a time when economic and social mobility were not yet the rule for most of the active population. 中国城镇职工养老保险制度确立之时, 劳动力市场尚不存在大规模的人口流动
- ✓ The rule is that pooling should be established with the Provinces, there are still a considerable number of instances where, within nationally prevailing legislation and rules, some local parameters and rules are kept 尽管养老金按规定为省级统筹, 在国家法律法规允许的范围内, 缴存政策仍然存在一些地方差异
- ✓ Binding a substantial portion of the pension to local conditions is a measure protecting best the interests of the weakest segments of the contributing population. However, when differences are very important across regions – and sometimes even within region – in terms of standards of living including salary levels, the question arises of how to cope with such differences within the pension scheme. 养老金应当首先保障最弱势的参保人群, 这一原则也成为养老金缴存地方差异的主要原因——由于地区间 (有时甚至是地区内) 收入水平的巨大差异, 养老金缴存参数也会随之发生变化
- ✓ Vesting is difficult within Urban workers' scheme(s), even more between Resident (urban or rural) and Workers' schemes 城镇职工养老保险的跨省转移接续尚有难度, 城乡居民养老金与城镇职工养老金之间的转移接续更为困难

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Relatively low level of protection - 1 保障层次较低 - 1



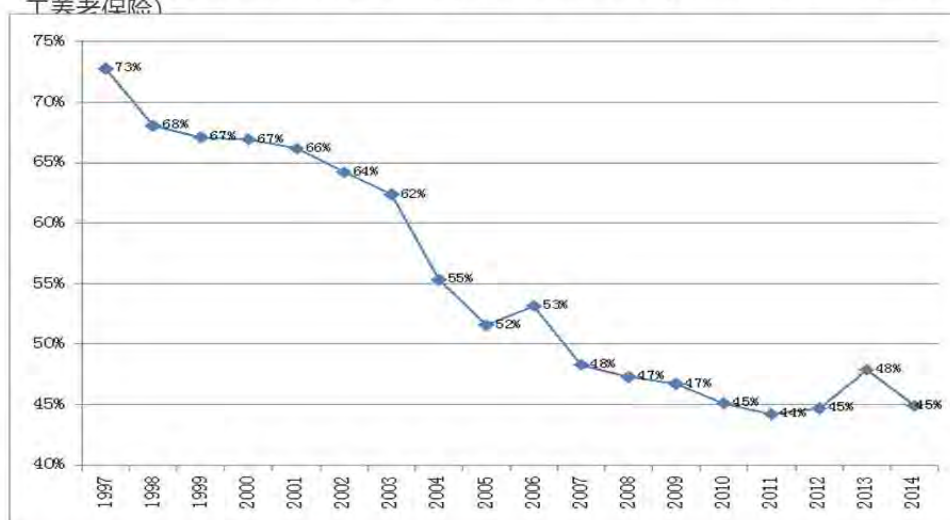
- Rural and Urban resident pensions 城乡居民养老保险

Year 年份	Number of participants (million) 参保人数 (百万)	Number of beneficiaries (million) 养老金领取人数 (百万)	Average yearly contribution one person (Yuan) 年均个人缴费金额 (元)	Average pension benefit per month (Yuan) 按月养老金平均领 取金额 (元)
2008	56	5	--	--
2009	87	15	--	--
2010	103	28	300	60
2011	326	85	172	58
2012	460	121	168	73
2013	474	128	177	81
2014	501	147	186	89
2015	505	148	196	119
2016	508	153	206	117

Relatively low level of protection - 2 保障层次较低 - 2



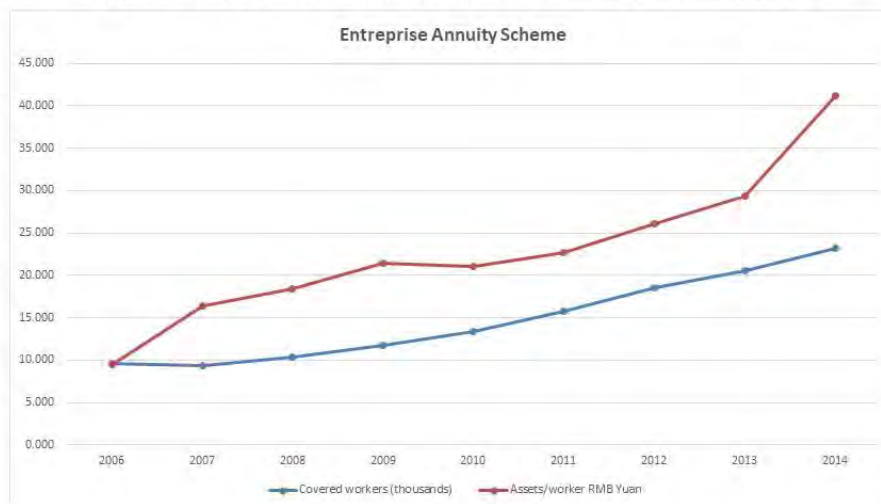
- Decreasing replacement rates (Urban workers) 不断降低的替代率 (城镇职工养老保险)



Relatively low level of protection - 3 保障层次较低 - 3



- Still marginal enterprise annuity scheme 企业年金制度发展缓慢

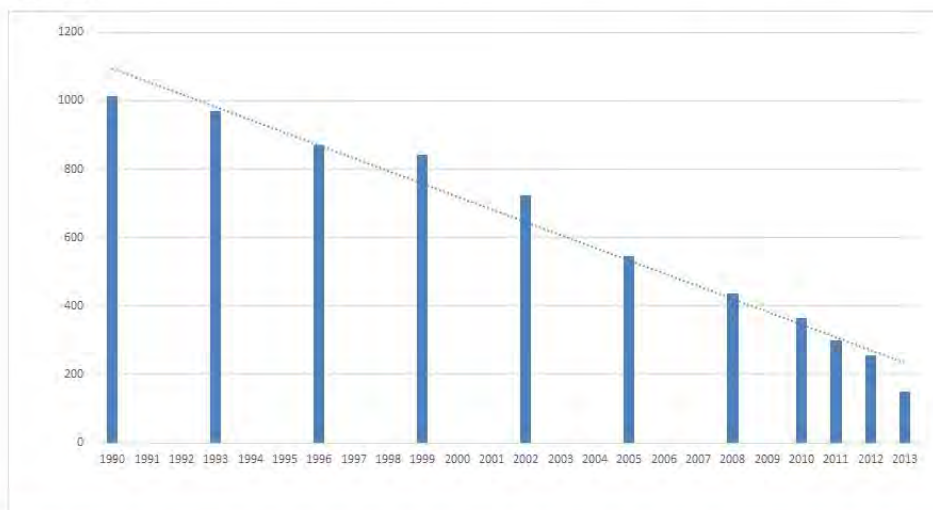


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Redistributive effect - 1 再分配效果 - 1



- Poverty head count (WB estimates 3.10 \$/d PPP) 贫困人口数量 (世界银行标准: 3.1美元/日)

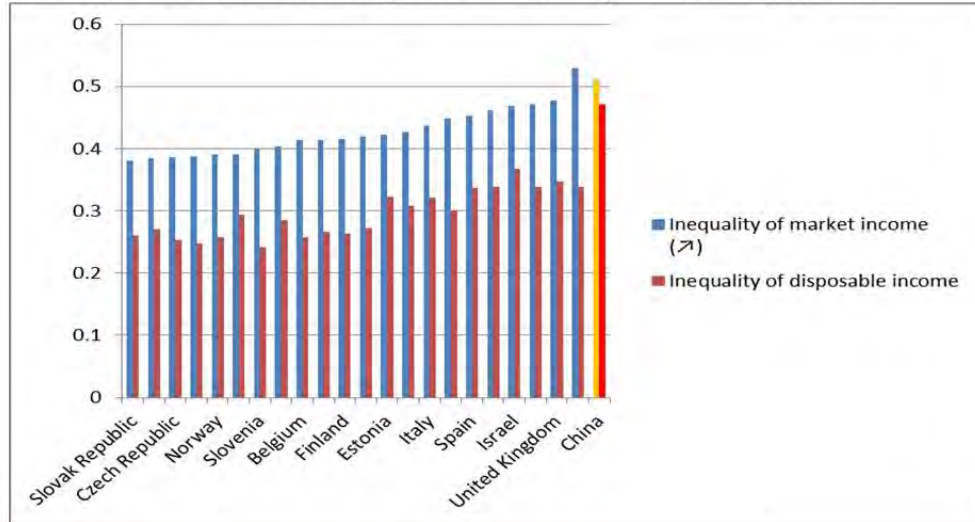


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Redistributive effect - 2 再分配效果 - 2

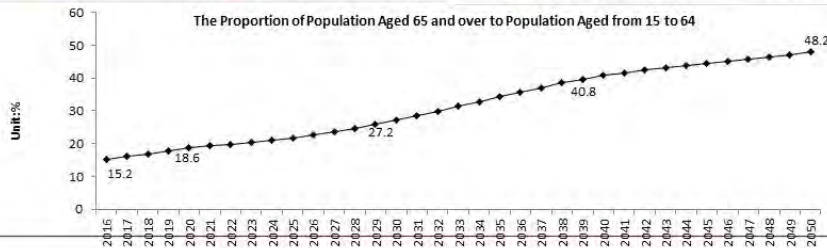


- Redistributive effect through social security 社会保险的再分配效应



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The challenge of ageing - 1 人口老龄化带来的挑战 - 1

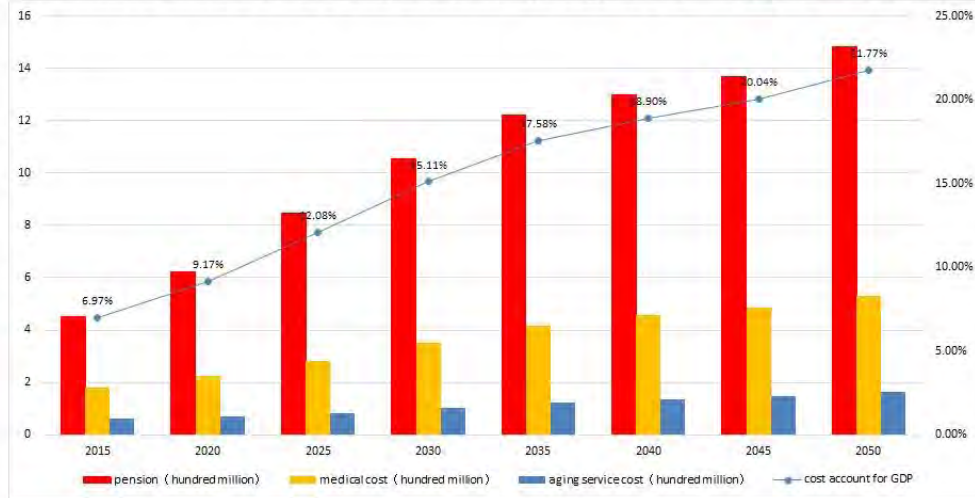


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The challenge of ageing - 2 人口老龄化带来的挑战 - 2



- Estimate of the cost of population ageing, 2015 – 2050 人口老龄化所需的

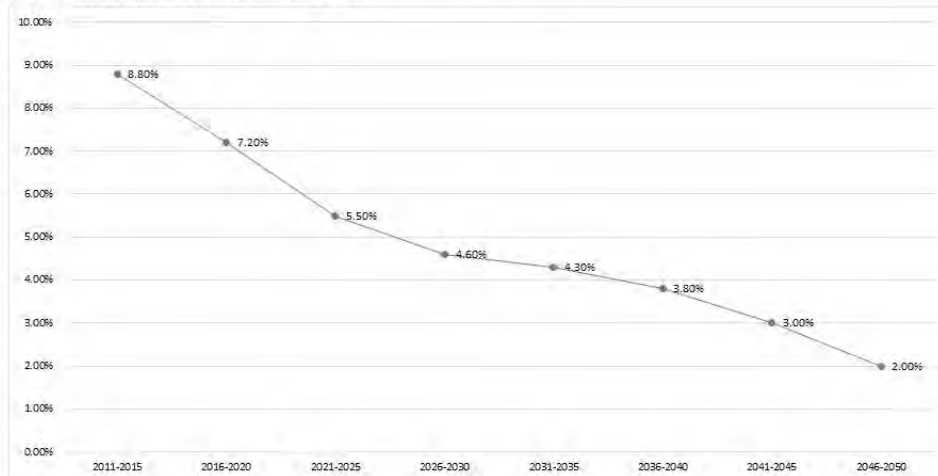


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Economic Affordability - 1 养老金可支付性 - 1



Anticipation of GDP annual growth rate (2011-2050)
GDP年增长率预期 (2011-2050)



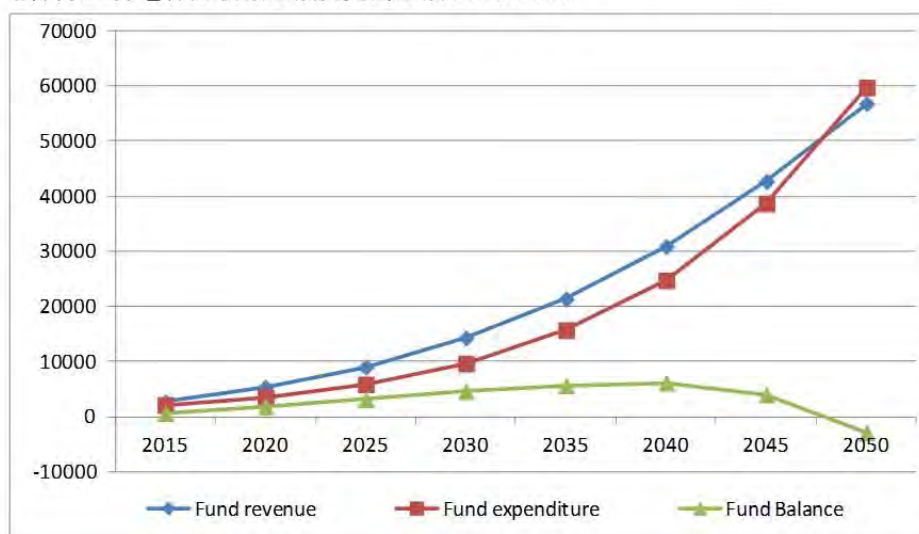
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Economic Affordability - 2

养老金可支付性 - 2



Revenue & Expenditure Urban workers' pension scheme 2015-2050
城镇职工养老保险收缴总额及支出总额 2015-2050



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Economic Affordability - 3

养老金可支付性 - 3



Possible remedial measures 可能的改善措施

- progress towards national pooling 逐步建立全国统筹机制
- improve contributions collection 改进缴费机制
- identification of alternative sources of financing 发展补充保障制度
- adjustment of pension formula to react to demographic factors 调整养老金待遇计算公式
- review of qualifying conditions towards incentives to longer contributory careers 调整用于鼓励更长缴费年限的标准
- improvement in the scope of personal coverage 提高个人参保率
- promote the implementation of second and third pillar schemes 鼓励第二及第三支柱的发展

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Economic Affordability - 4

养老金可支付性 - 4



Factors of attractiveness 参保吸引力的影响因素

- clearly marking the difference between solidarity and equity components 普惠性与公平性要素之间的平衡
- improving the rate of return on amounts invested in individual accounts 提高个人账户的收益率
- establishing a better linkage between contributions and benefits 更为合理的缴费与待遇之间的关系
- providing for bridges between the various schemes and for easier and full vesting among pooling areas 建立更完善的转移接续机制
- linking contributing to pension schemes with access to more immediate benefits related to health, disability, survivors, family support etc. 在医疗、残疾照料、家庭支持等方面给予参保人更直接的待遇

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Conclusion 结论

“十三五”规划与社保相关的内容



“十三五”规划相关内容	应对问题
<ul style="list-style-type: none"> - 实施全民参保计划 <ul style="list-style-type: none"> o 实现社会保险全覆盖 	社保制度碎片化
<ul style="list-style-type: none"> - 提高参保吸引力 <ul style="list-style-type: none"> o 提高目标群体参保率（农民工、灵活就业） o 加强公共服务设施及信息平台建设 o 扩展社保卡的应用 	参保吸引力
<ul style="list-style-type: none"> - 保证社保制度的可持续性 <ul style="list-style-type: none"> o 保证社保基金的收支平衡 o 完善缴费机制 o 明确政府、企业、个人的相关缴费责任 o 降低企业缴费负担 o 划拨国有资产，补充社保基金，扩充投资渠道，加强风险管理 	社保资金的可支付性
<ul style="list-style-type: none"> - 提高养老金待遇水平 <ul style="list-style-type: none"> o 提高基本养老保险待遇水平（社会统筹及个人账户） o 发展多层次养老保险体系 o 实现基本养老金全国统筹 o 提高个人账户利率，建立参与基本养老保险的奖惩机制，及时调整基本养老保险待遇 	保障层次较低
<ul style="list-style-type: none"> - 扩大覆盖率 <ul style="list-style-type: none"> o 加快个人收税递延型商业养老保险试点 o 建立失业保险、工伤保险弹性费率制度 o 社保的转移接续 	社保的再分配效应
<ul style="list-style-type: none"> - 人口老龄化 <ul style="list-style-type: none"> o 全面“二孩”政策 o 提高老龄人口就业参与率 o 延迟退休政策 	应对人口老龄化

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Conclusion 结论

Social insurance commitments in the XIIIth Five-year Plan 2016-2020



XIII th FIVE YEAR PLAN COMMITMENTS	CORRESPONDING CHALLENGES
<ul style="list-style-type: none"> - Ensure complete coverage o Universal and effective coverage 	SYSTEM FRAGMENTATION
<ul style="list-style-type: none"> - Make the system more attractive o Target particular groups (migrant workers, flexible employment) o Strengthen development of public service facilities and information platform o Take initiatives concerning use of social security cards 	SYSTEM ATTRACTIVENESS
<ul style="list-style-type: none"> - Guarantee sustainability o Ensure actuarial balance o Perfect funding mechanisms o Clearly establish respective responsibilities of Government, enterprises, individuals o Reduce insurance premium for enterprises o Use portion of state assets to replenish social security funds, expand channels for investment, strengthen risk management 	ECONOMIC AFFORDABILITY
<ul style="list-style-type: none"> - Improve pension benefit levels o Enhance basic old-age insurance (social pooling and individual accounts) o Establish multi-layer old-age insurance system o Place social pooling under unified management o Improve individual accounts system, establish incentive/restraints on basic pensions, regularly adjust basic pensions 	LOW LEVEL OF PROTECTION
<ul style="list-style-type: none"> - Broaden scope of coverage o Launch pension schemes that allow for deferred payment of individual income tax o Better use Unemployment insurance, Work injury insurance, establish flexible contributions o Make transferability easier 	REDISTRIBUTIVE EFFECT
<ul style="list-style-type: none"> - Population ageing (chapter 65) o Support two-children policy o Facilitate employability of elder workers o Gradually increase retirement age 	THE CHALLENGE OF AGEING

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About the EU-China Social Protection Reform Project

中国-欧盟社会保障改革项目

The Conference is one of a series of EU-China dialogue activities organized under the EU-CHINA Social Protection Reform Project. The project aims to facilitate effective dialogue between the EU and China on experiences and challenges in reforming social protection system.

The SPRP is implemented by a consortium of ministries and specialised bodies from the EU member states (Belgium, Czech Republic, France, Italy (Consortium leader), Poland, Romania and Spain) dealing with social protection.

The overall objective of the EU-CHINA Social Protection Reform Project (2014 – 2018) is to further develop the social equity and inclusiveness of economic development throughout Chinese society. More specifically, the SPRP aims to contribute to the improvement and inclusiveness of China's social protection system through strengthening its institutional capability for (1) social protection policy development and reforms, (2) financial management and supervision concerning social security funds and (3) improvement of the legal framework and policy enforcement for social assistance. The project contains three Components and cooperates closely with three Chinese counterparts - National Development and Reform Commission (NDRC), Ministry of Finance (MOF) and Ministry of Civil Affairs (MOCA), respectively.

本次会议是中国-欧盟社会保障改革项目组织的一次活动。本项目的宗旨是促进欧盟和中国针对社会保障制度改革方面的经验和挑战进行对话。

中欧社保改革项目由欧盟成员国社会保障负责部委和专门机关联合体进行管理（比利时、捷克、法国、意大利（联合体主管）、波兰、罗马尼亚和西班牙）。

中欧社保改革项目（2014-2018）的总体目标是在中国社会深入推进社会公平、共享经济发展成果。具体而言，项目活动将帮助中国政府通过（1）增强社保政策制定和改革的能力、（2）增强社保基金财政监管能力、（3）增强法律法规框架实施的能力为中国社会保护体系的完善与全覆盖事业做出贡献。本项目包含三个部分，分别与三家中国部委紧密合作：国家发展和改革委员会（NDRC）、财政部（MoF）和民政部（MoCA）。

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