



中国社会保障：现状、挑战与未来发展

China's Social Security: Overview, Challenge and Future Prospects

郑功成

ZHENG Gongcheng

全国人大常委会委员

中国社会保障学会会长

Member of the Standing Committee of the National People's Congress,
President of China Association of Social Security

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一、社会保障已成中国全民共享的基本制度保障

Social security has become a basic institutional guarantee for all in China

基本养老保险制度覆盖人口达10.3亿人，领取养老金者达2.9亿人，实现了老年人皆享养老金目标；养老金水平自2005年以来连续18年提升。

The basic old-age insurance system covers 1.03 billion people, and 290 million people receive pensions, achieving the goal of providing pensions for all elderly; pension benefits keep increasing for 18 consecutive years since 2005.

基本医疗保险制度覆盖人口达13.67亿人，全民医保目标基本实现，医保水平不断提升，职工与居民的住院报销率分别达到80%、70%左右。

The basic healthcare insurance system covers 1.367 billion people, the goal of universal coverage was basically achieved. The level of benefits continue to rise, and the reimbursement rates for hospitalisation for employees and residents reached around 80% and 70% respectively.

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社会救助制度援助对象约占总人口的5%，救助水平在持续提升。

The social assistance system assists approximately 5% of the total population and the level of assistance keeps rising.

面向老年人、儿童、残疾人、退役军人等特定群体的福利津贴及相关服务也在不断发展。

Welfare benefits and services for specific groups such as the elderly, children, people with disabilities and veterans are also being developed.

基本结论：无论从覆盖面扩大还是保障水平持续提升来看，中国的社会保障制度都是进入本世纪以来全球范围内发展最快的社会保障制度，它不仅已经成为全体中国人共享国家发展成果的基本制度保障，也为全球社会保障发展做出了重要贡献。

Conclusion: China's social security system is the fastest growing social security system in the world since the turn of the century, in terms of both the expansion of coverage and the sustained increase in the quality of protection. It has not only become the basic institutional guarantee for all Chinese to share the fruits of national development, but has also made an important contribution to global social security development.

二、中国社会保障当前面临的五大挑战(一)

Five challenges facing China's social security (I)

第四次工业革命 - 互联网 - 数字经济的快速发展，对就业形态、劳动关系、财富分配格局产生了巨大影响，同时带来了对社会保障制度的新的重大挑战。

The rapid development of the fourth industrial revolution - the Internet - and the digital economy has had a huge impact on employment patterns, labour relations and wealth distribution, while bringing with it major new challenges to social security systems.

截至2021年，中国与互联网平台密切关联的新业态就业者达8000多万人，而各类灵活就业者逾2亿人，这使得建立在传统劳动关系基础之上的社会保险制度的不适应性日益显性化。

By 2021, more than 80 million people were employed in new forms of business closely linked to internet platforms in China, while more than 200 million people were engaged in various types of flexible employment, making the social insurance system, which is based on traditional labour relations increasingly unsuitable.

二、中国社会保障当前面临的五大挑战(二)

Five challenges facing China's social security (II)

人口老龄化加速行进。Population ageing is accelerating

2021年中国已经从轻度老龄化进入中度老龄化，其中60岁及以上人口达26736万人，占总人口的18.9%；65岁及以上人口为20056万人，占总人口的14.20%；人均预期寿命已经提高到78.2岁。而生育率持续下降，2021年的人口自然增长率仅为0.34‰。少子高龄化及其发展态势，对社会保障构成了全方位的挑战。

In 2021, China moved from mild to moderate ageing society, with 267.36 million people aged 60 and above, accounting for 18.9% of the total population, and 200.56 million people aged 65 and above, accounting for 14.20% of the total population; life expectancy per capita has increased to 78.2 years. The fertility rate continues to decline, with a natural population growth rate of only 0.34 per 1,000 in 2021. The ageing society with fewer children and its development pose an all-round challenge to social security.

二、中国社会保障当前面临的五大挑战(三)

Five challenges facing China's social security (III)

■ 城市化进程与人口高流动性。Urbanisation and high population mobility

中国的城市化率从1978年的17.9%已经提高到2021年的64.72%，预计到2035年将达到75%左右。伴随城市化进程的是人口的高流动性，即3亿左右的农民工及其家属虽已在城市就业与生活，但并未真正融入城市，还将有2亿左右的农村居民在未来15年左右进入城市。这种城市化进程的全面加速和城乡之间、地区之间人口的高流动性，倒逼中国社会保障制度走向统一公平。

China's urbanisation rate has increased from 17.9% in 1978 to 64.72% in 2021, and is expected to reach around 75% by 2035. This urbanisation process is accompanied by a high mobility of the population. Around 300 million migrant workers and their families are already employed and living in cities but are not integrated into them, and around 200 million rural residents will enter the cities in the next 15 years or so. This overall acceleration of urbanisation and the high mobility of population between urban and rural areas and regions will push China's social security system to move towards unity and equity.

二、中国社会保障当前面临的五大挑战(四)

Five challenges facing China's social security (IV)

人民对美好生活的向往需要全面有效回应。 The people's aspirations for a better life require a comprehensive and effective response

站在全面建成小康社会的起点上，中国步入了扎实推动全体人民共同富裕的历史进程，城乡居民对社会保障的诉求在全面提升，不仅需要这一制度解除生活后顾之忧，而且需要这一制度对社会财富分配格局进行深刻调整，因此，加大社会保障再分配力度将成为必然。

At the starting point of building a moderately prosperous society, China has entered the historical process of solidly promoting the common prosperity of all its people, and the aspirations of urban and rural residents for social security are rising, requiring this system not only to relieve their worries, but also to make profound adjustments to the distribution pattern of social wealth. Therefore, greater redistribution of social security will become inevitable

二、中国社会保障当前面临的五大挑战(五)

Five challenges facing China's social security (V)

现行制度需要全面优化。The current system needs to be fully optimised

由于中国社会保障制度是在渐进改革中逐渐成形的，不可避免地存在着一些缺陷与不足，亦难以全面适应新时代的挑战。如职工医疗保险个人账户的存在，严重损害着这一制度的互助共济功能；强调单一雇用制的工伤保险，也无法适应新业态背景下同一劳动者可能存在的多重劳动关系或者以劳动为基础的社会关系；等等。因此，新时代的发展，要求全面优化现行社会保障制度。

As China's social security system has gradually taken shape through gradual reform, it inevitably has some shortcomings and deficiencies, and it is difficult to fully adapt to challenges of the new era. For example, the individual accounts for employees' healthcare insurance undermines the system's function of mutual aid and social solidarity; work injury insurance, with its emphasis on a single-employer system, cannot adapt to the multiple labour relations or labour-based social relations that may exist for the same worker in the context of new forms of business. The new era therefore calls for a comprehensive improvement of the current social security system.

三、走向未来：建设高质量的中国社会保障制度(一)

For the future: build a high-quality Chinese social security system(I)



全面优化现行制度安排 Fully optimize the existing institutional arrangements

如建立多层次养老金制度体系，取消职工医保个人账户，改变居民医保筹资模式，打破工伤保险制度的现行束缚，扩大失业保险覆盖范围，等等。

For example, to establish a multi-tier pension system, abolish individual accounts for employees' healthcare insurance, reform funding model for residents' healthcare insurance, break the current stranglehold of the work injury insurance system, expand the coverage of unemployment insurance, and so on.



加快促进主要社会保障制度的统一公平性

Promote unity and equity of major social security systems

如实现基本养老保险制度、基本医疗保险制度、社会救助制度全国统一，建立基本养老服务制度、基本儿童福利制度等，以此促进整个社会保障制度走向公平。

For example, to achieve nationwide unity among basic old-age insurance system, the basic healthcare insurance system and the social assistance system, and to build basic old-age service system and basic child welfare system, so as to promote the entire social security system towards equity.

三、走向未来：建设高质量的中国社会保障制度(二)

For the future: build a high-quality Chinese social security system(II)



加大社会保障再分配力度 Enhance the redistribution of social security

将社会保障支出占GDP之比从目前的13%左右逐步提高到20%以上，将财政性社会保障支出占国家财政支出之比从目前的30%左右逐步提高到40%以上，这应当成为从现在到2035年的目标任务。

Gradually increase the ratio of social security expenditure to GDP from the current 13% to more than 20%, and gradually increase the ratio of fiscal social security expenditure to national fiscal expenditure from the current 30% to more than 40%, which should become the target from now to 2035.



确保社会保障制度运行在法治轨道

Ensure that the social security system operates on the track of rule of law

针对现行制度主要依靠政策性文件主导的局面，中国还应加快社会保障立法步伐，以健全的法律体系为人民提供清晰、稳定的社会保障预期。

In view of the situation that the current system mainly depends on policy documents, China should also accelerate social security legislation and provide clear and stable social security expectations for the people with a sound legal system.

谢谢!
Thank you!