

# The Future of Social Security 社会保障的未来

International Conference 国际研讨会

26-28 July 2022



Partnership Instrument Project improving China's institutional  
capacity towards universal social protection

# 民众寿命延长，英国国家养老金引 困扰——‘棘手的平衡行动’

## State pension headache as Britons are living longer – ‘tricky balancing act’

THE STATE PENSION age is continuing to cause a headache for the Government as life expectancy increases but that doesn't mean pensioners are living healthier lives.

国家养老金领取年龄持续为政府带来困扰，随着预期寿命增加，并不意味着养老金领取人可以过更健康的生活。

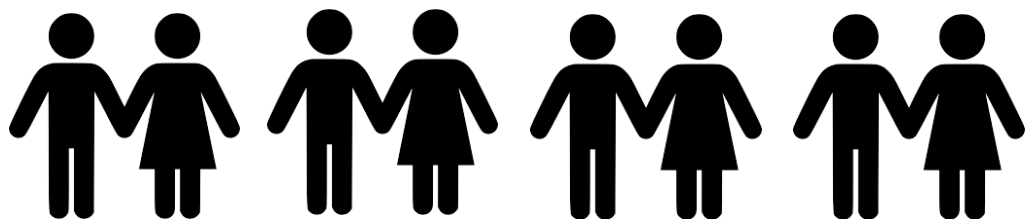
INTERNATIONAL MONETARY FUND

ABOUT RESEARCH COUNTRIES CAPACITY DEVELOPMENT NEWS VIDEOS DATA

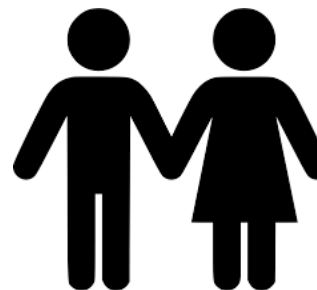
**FD** FINANCE & DEVELOPMENT

**GETTING OLDER BUT NOT  
POORER**

增龄不增贫



PAST 过去

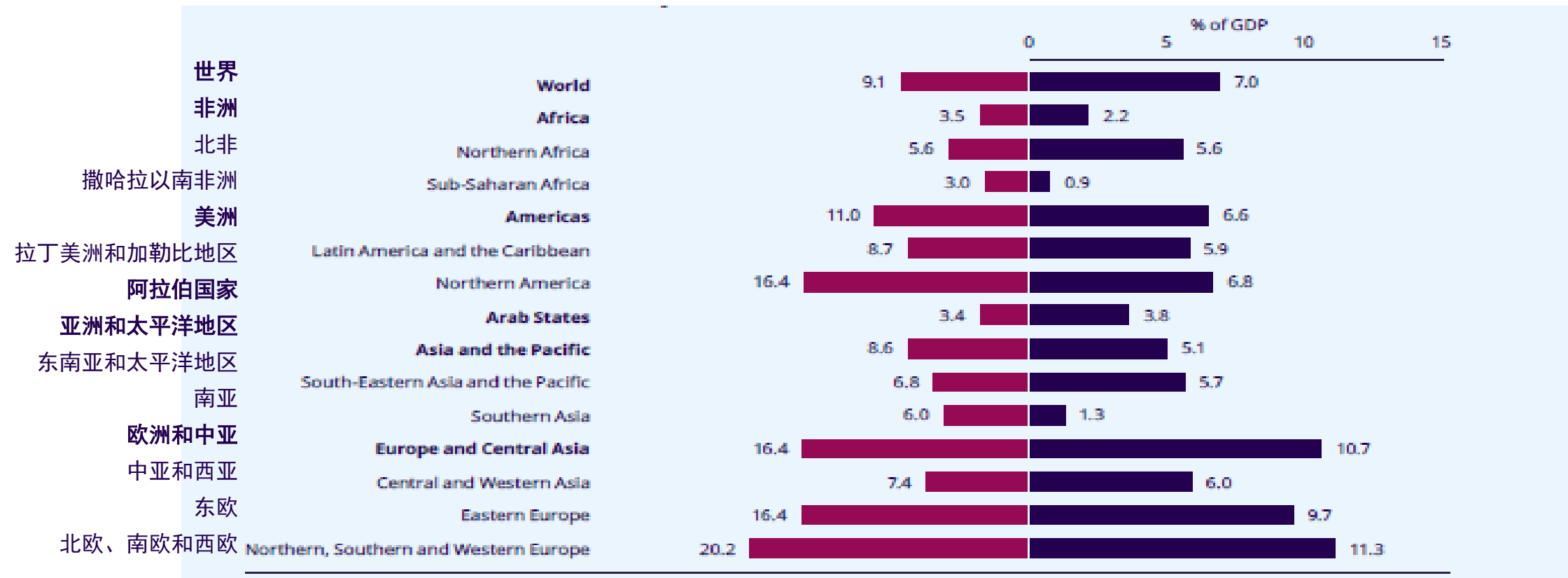


TODAY 现在 

# Public expenditure on old-age pensions and other benefits

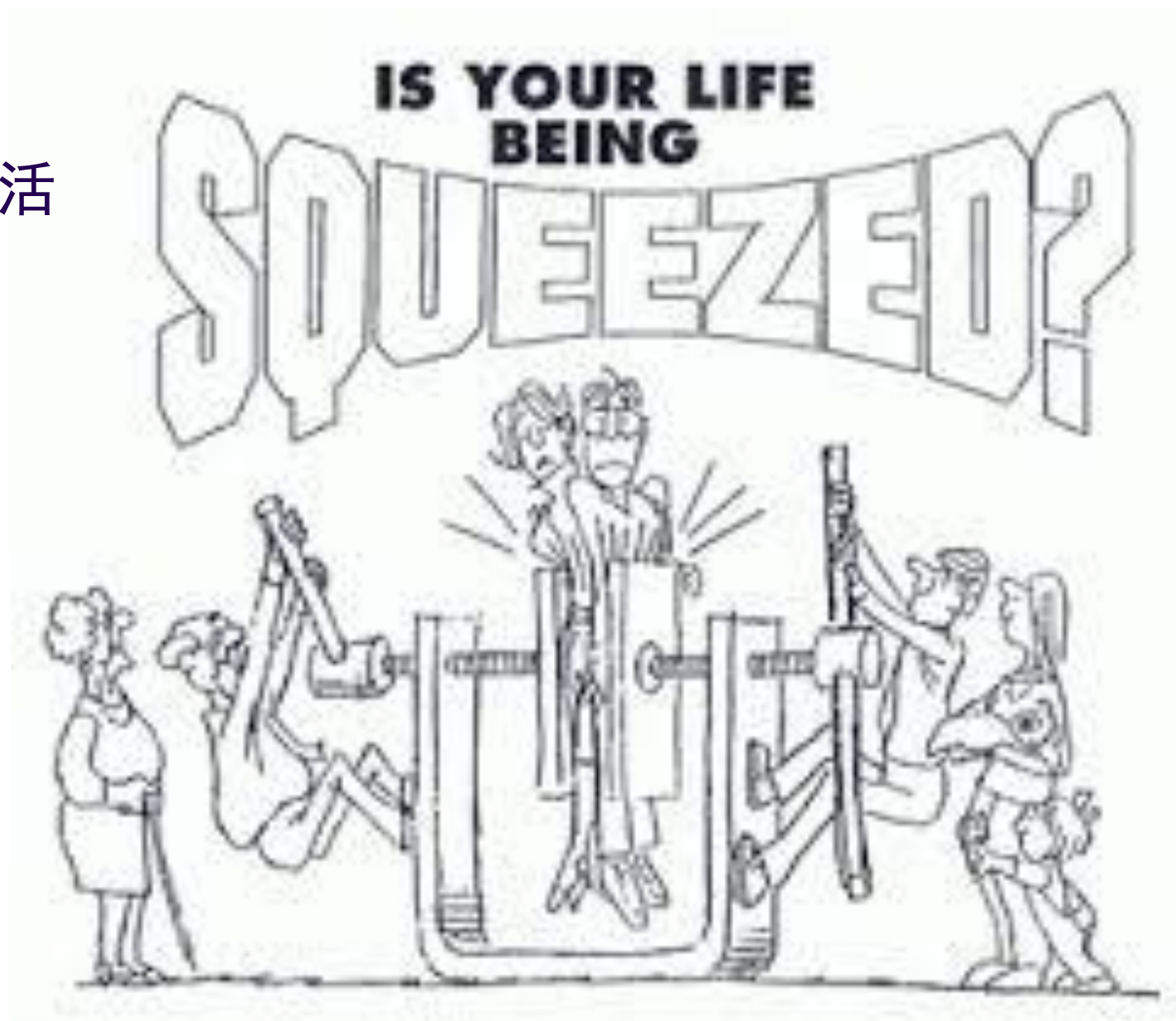
## 用于养老金及其他待遇的公共支出

Public social protection expenditure on pensions and other benefits, excluding health, for persons above statutory pensionable age (% of GDP), and share of older population 65 and above in total population (%)  
向达到法定养老金领取年龄的人群发放的养老金及其他待遇的社会保护公共支出（健康保险除外）（占GDP的%）和 65岁及以上老年人口占总人口比例



Source: ILO, World Social Protection Report 2017-19, mainly based on Social Security Inquiry  
信息来源: ILO, 全球社会保护报告 (2017-19), 主要基于社会保障查询

是否感觉生活  
受到挤压？



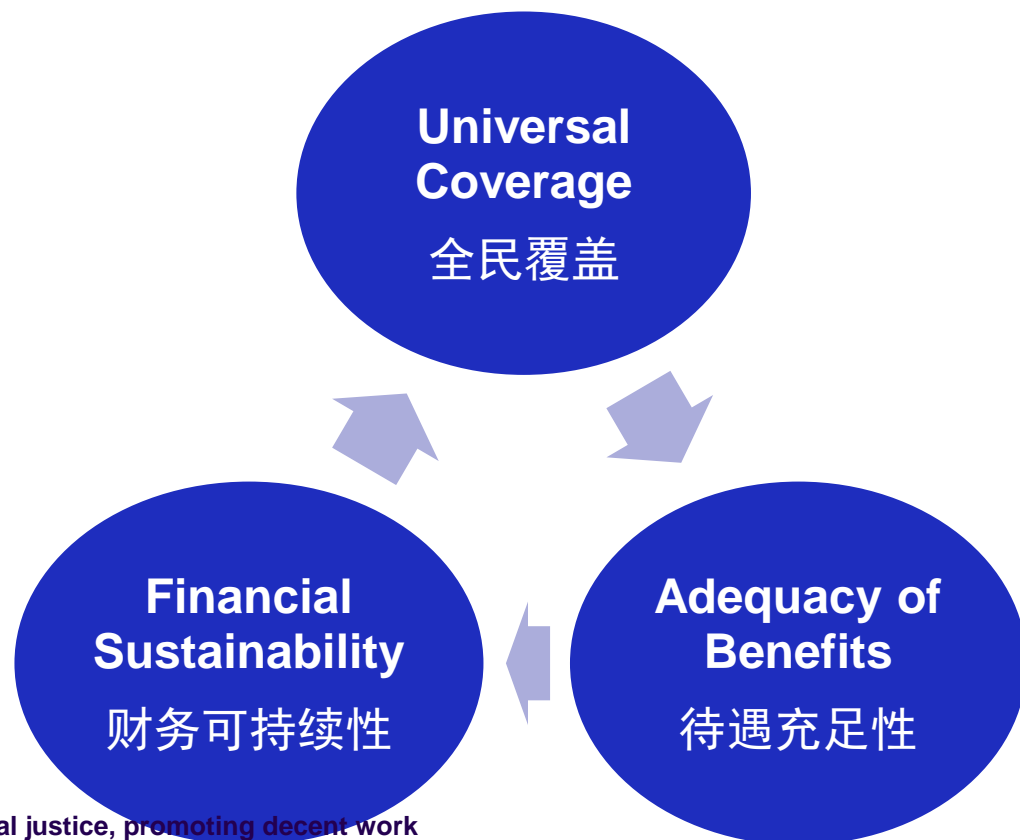




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# Pension Policy Big Challenge Balancing 3 Key Elements

养老金政策的巨大挑战—平衡三大关键要素





# And several objectives 目标

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Poverty Reduction 减贫

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Redistribution 再分配

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Income Smoothing – replacing earnings 收入平滑——替代收入

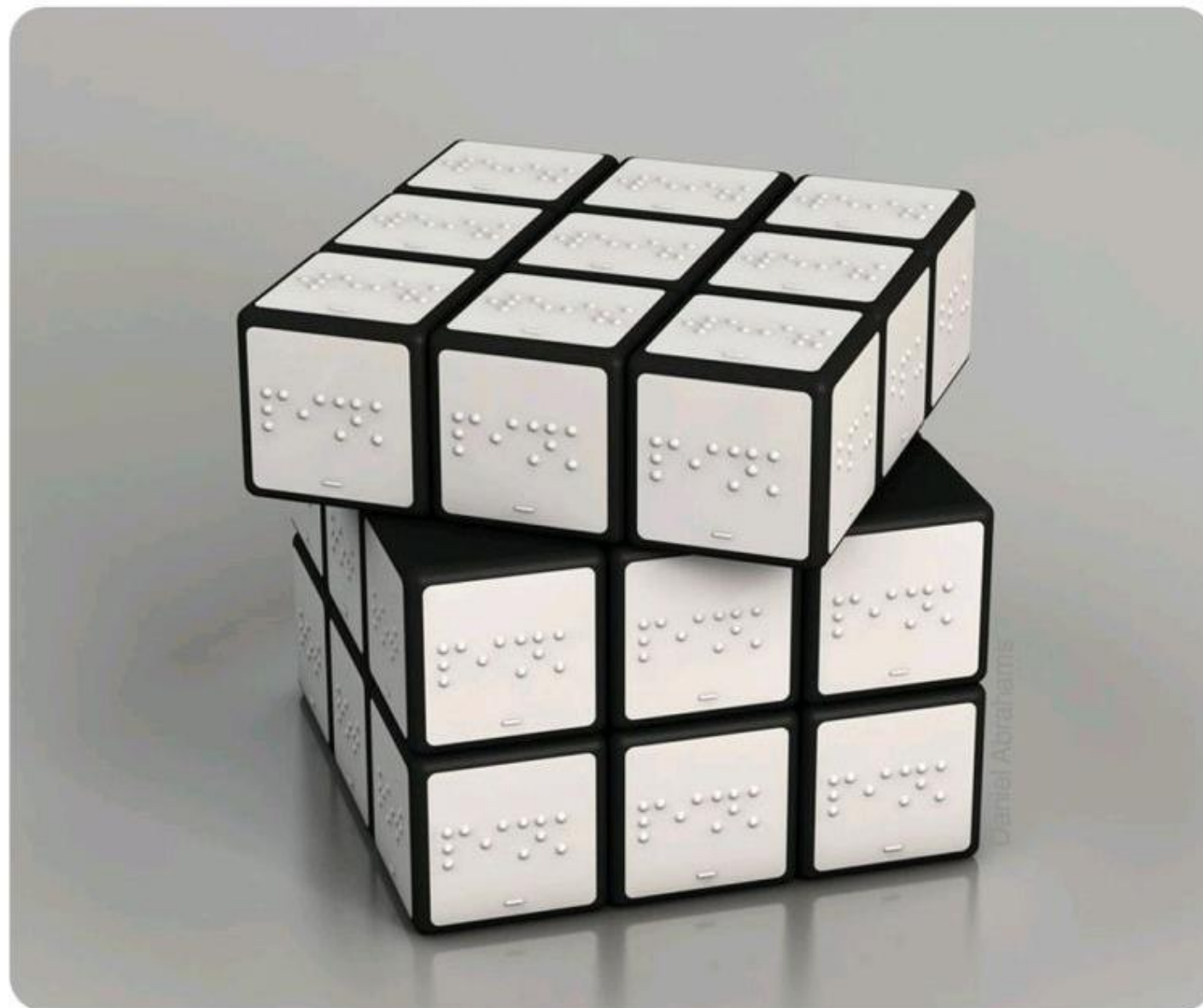
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Insurance (sharing risks) 保险（共担风险）



**Today, solving for all variables requires thinking out of the box:**  
**现今，解决所有变量需要跳出思维定式**

- Needs for inclusion 需要包容性
  - \* diverse forms of work 多样的工作形式
  - \* gender equality 性别平等
- Rapidly ageing populations 快速人口老龄化
  - \* higher longevity 寿命延长
  - \* less contributors 缴费人数减少



# Multi-Tier Pension Systems 多层次养老金制度

**Multi-Tier Systems offer an opportunity to combine different goals and objectives**

多层次养老金制度为不同目的和目标的结合提供了机遇

**The trick is finding the right balance/the right design for each country**

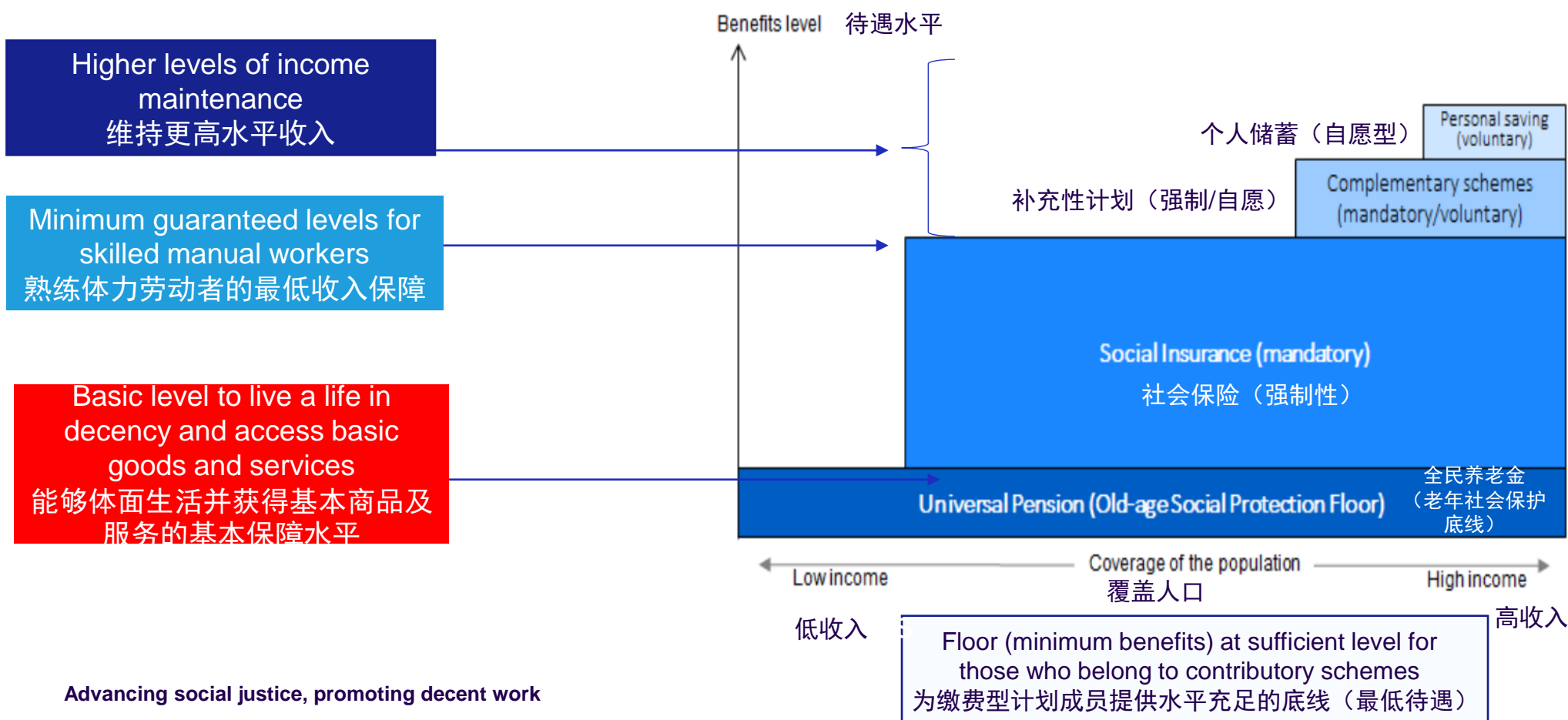
技巧是找到适合每个国家的恰当平衡/设计

**Everywhere countries live in a constant search for these balances**

世界各地的国家都在不断寻求这些平衡



## ILO multi-tier framework 国际劳工组织（ILO）多层次框架



# A multitude of solutions – adapted to each context

## 多种解决方案——适应各种情况

### 加拿大



### 瑞典



第二层：  
个人累积账户养老金  
（补充养老金）  
强制性，缴费确定型

Tier 2:  
Premium pension  
Mandatory defined contribution

零层：  
保障养老金  
非缴费型，基于养  
老金调查（递减）

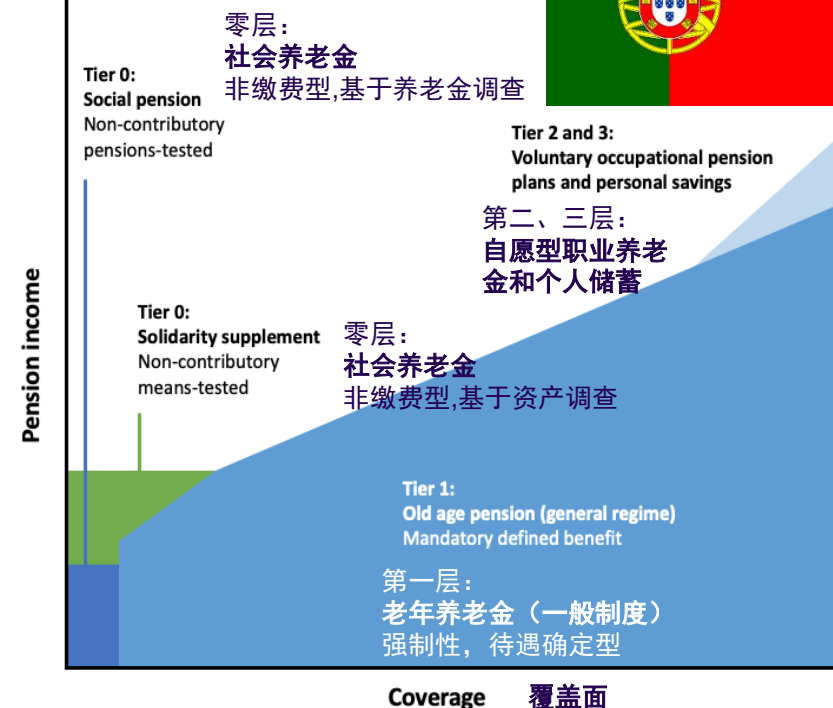
Tier 0:  
Guarantee pension  
Non-contributory  
pensions-tested (taper)

第一层：  
保障养老金  
强制性，名义账户制

Tier 1:  
Income pension  
Mandatory notional-  
defined contribution

Coverage 覆盖面

### 葡萄牙





**The weight of the different tiers is partially a choice about:**  
**不同层次的重要度在一定程度上是种选择，关于：**

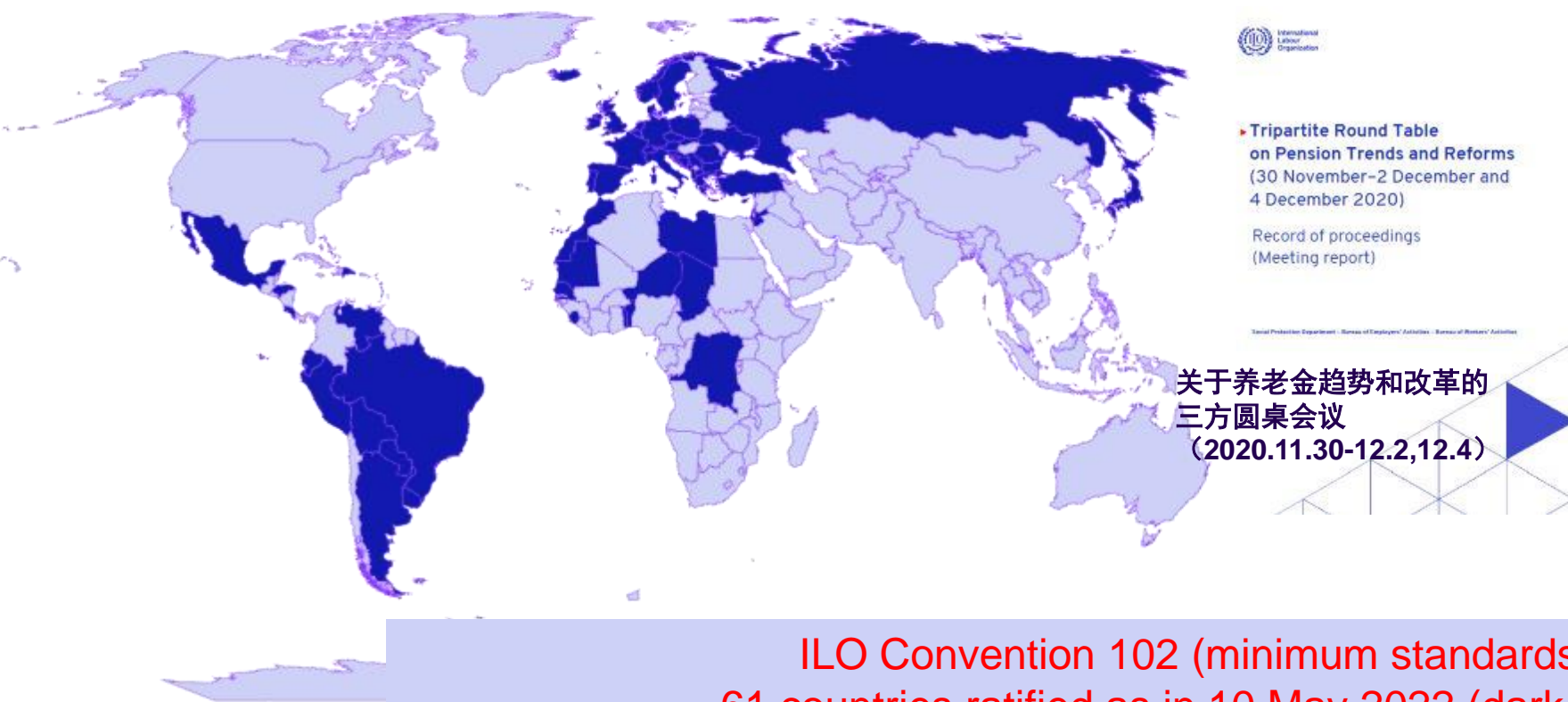


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**What is the appropriate risk/responsibility be taken by: 各方承担的适当风险/责任是什么？**

- the state? 国家？
- the individual? 个人？
- the enterprise? 企业？

## ILO Approach to social security is built on international labour standards 国际劳工组织以国际劳工标准为依据的社会保障方法



ILO Convention 102 (minimum standards):  
61 countries ratified as in 10 May 2022 (dark blue).  
截至2022年5月，已有61个国家（深蓝区域）批准了ILO第102号公约（最低标准）

# Universality 普适性



Universal Declaration of Human Rights article 22 《世界人权宣言》第22条，“每个人，作为社会一员，有权享受社会保障。

“everyone, as a member of society, has the right to social security”

Social Security is guaranteed by Law 社会保障受法律保障

All should be protected in law and in practice: no one left behind  
每个人都应在法律和实践上获得保护：不让一人掉队



ILO World Social Protection Data  
Dashboards 2022  
ILO 2022年全球社会保护数据图

**Principle 2 原则二**

# **Social Solidarity and collective financing**

## **社会团结和集体筹资**

**Preference for collective pooling and benefit guarantees**

**优先集体统筹和待遇保障**

**Collectively financed protection mechanisms generate 集体筹资保护机制会产生**

**- redistribution mechanisms for social justice and equity 社会正义和公平的再分配机制**

**- do not transfer the financial and labour market risks into individuals**

**不会将金融及劳动力市场风险转移给个人**



**Principle 3 原则三**

# Adequacy and predictability of benefits 待遇充足性和可预测性

## Guaranteed level of benefits from: 待遇水平保障来自

- **Earnings-related contributory pensions** (guaranteeing minimum benefit levels, or replacement rates corresponding to a prescribed proportion of an individual's past earnings) 挂钩收入的缴费型养老金（保障最低待遇水平或与个人退休前工资的指定比例相对应的替代率） **Income smoothing 收入平滑**
- **Flat-rate pensions** (mostly residency-based and financed by the general budget) and/or means-tested pensions that guarantees at least a basic income security in old age 固定费率养老金（主要基于居住权，由一般预算提供资金）和/或基于资产调查的养老金，保证老年生活至少获得一项基本收入保障。 **Poverty reduction 减贫**

## Periodical adjustment of benefits in payment 定期调整待遇支付

## Primary responsibility of the State 国家主要责任

State as the overall guarantor for social protection 国家作为社会保护的总保障者

Role in setting the system legal and administrative architecture

制定制度的法律和行政管理框架

Obligation to ensure the financial, fiscal and economic sustainability

确保财务、财政和经济的可持续性

**Principle 5 原则五**

**Non-discrimination, gender equality and responsiveness to special needs. 无歧视、性别平等和快速响应特殊需要**

Solidarity between men and women

男女团结共济

Persons with disabilities are not discriminated

不歧视残疾人士

Rights of workers in diverse forms of employment

保障各类就业形式从业人员的权利

# Financial, fiscal and economic sustainability 财务、财政和经济可持续性

Current and future capacity of the economy to bear the costs of social security.

当前和未来经济承担社会保障成本的能力

Realizing periodic actuarial studies 实现定期精算研究

Introducing parametric reforms to ensure the sustainability of the pension system

推行参数改革，确保养老金制度的可持续性

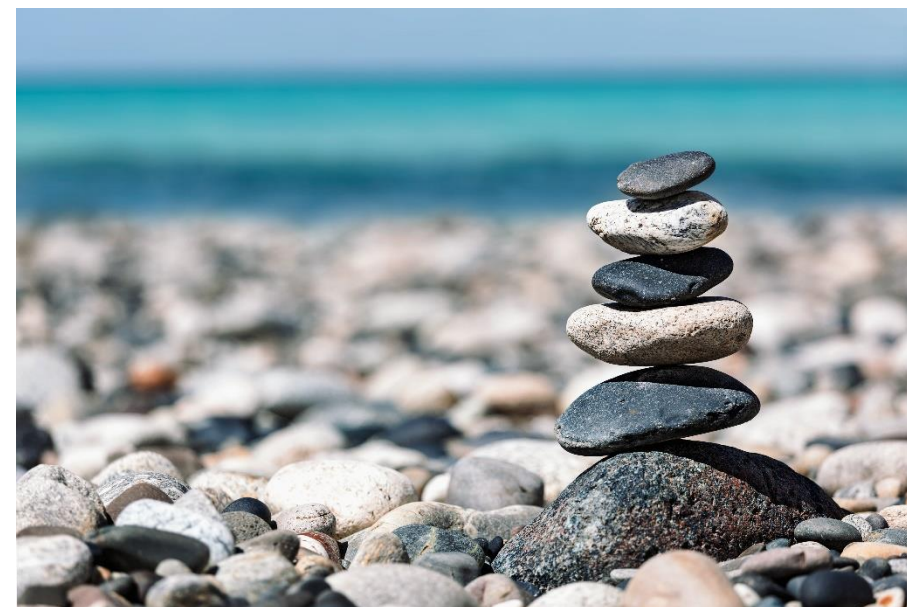
Restore financial equilibrium after crises 危机后恢复财务平衡



# Transparent and sound financial management and administration 透明健全的财务管理和行政管理

Good governance ensures: 良好治理确保:

- \* Predictability 可预测性
- \* Trust 信任
- \* Compliance 合规遵从



## Involvement of social partners and consultations with other stakeholders 社会伙伴的参与以及与其他利益相关者的协商

Representation of workers, employers and protected persons in social security governance  
工人、雇主和被保护人在社会保障治理中的代表性

Social dialogue on social security policy and implementation at national and enterprise level (collective bargaining for second tier pensions)  
针对社会保障政策及其在国家和企业层面的实施开展社会对话（第二层次养老金的集体谈判）

ensures adequate policy and smooth implementation  
确保充分的政策和平稳实施



全世界三分之一的工人通过集体协议确定其工资、工作时间和其他工作条件。

Thank you

感谢观看

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