

适应人口老龄化形势

推动养老保险制度高质量可持续发展

Adapting to Population Aging, Promoting Quality and Sustainable Development of Pension System in China

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2022年7月27日
July 27, 2022

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一、养老保险制度改革发展取得巨大成就 Achievements of pension system reform

(一) 初步确立具有中国特色的养老保险制度体系，为实现老有所养奠定了制度保障。

A pension system with Chinese characteristics has been established, laying an institutional foundation for a secured old age.

中国养老保险“三支柱”制度体系框架 A three-pillar pension system in China

基本养老保险为第一支柱，具有强制性，由国家、单位和个人共同负担。

The basic old-age insurance is the first pillar, which is compulsory and is burdened by the State, the employer and the individual.

企业（职业）年金为第二支柱，由单位和个人共同缴费。

Enterprise/Occupational annuity is the second pillar, with contributions from both the employer and the individual.

个人储蓄性养老保险和商业养老保险为第三支柱，由国家引导，个人自愿参加。

Individual savings pension and commercial pension schemes are the third pillar, guided by the State and participated in voluntarily by individuals.

近10年来，养老保险制度建设实现突破性进展，取得举世瞩目的成就：

In the past 10 years, the pension system has achieved a breakthrough and made remarkable achievements.

- 开展顶层设计； Top level design was conducted
- 实施机关事业单位基本养老保险制度改革； The reform of the basic old-age insurance system for public employees
- 实现企业职工基本养老保险省级统收统支； Unified collection and payment of basic old-age insurance for enterprise employees at the provincial level
- 建立基金中央调剂制度； A central fund transfer system was established
- 实施企业职工基本养老保险全国统筹； National pooling of basic old-age insurance for enterprise employees was achieved
- 整合城乡居民基本养老保险。 Basic old-age insurance for urban and rural residents were integrated.

(二) 基本养老保险实现制度全覆盖，“民生安全网”进一步织密扎牢。

The "safety net for people's livelihood" is further strengthened by the full coverage of the basic old-age insurance system.

➤ “职工+居民”两大制度平台，实现了制度全覆盖。

2016年，中国政府被国际社会保障协会授予“社会保障杰出成就奖”。
The two main schemes of "employees + residents", have achieved full coverage. In 2016, the Chinese government was awarded the ISSA Award for Outstanding Achievement in Social Security.

➤ 全面实施全民参保计划，精准推进重点群体参保。

2021年底，全国基本养老保险参保人员达到10.3亿人。
Fully implement the universal coverage plan and precisely promote the participation of key groups. By the end of 2021, the number of people covered by basic old-age insurance reached 1.03 billion nationwide.

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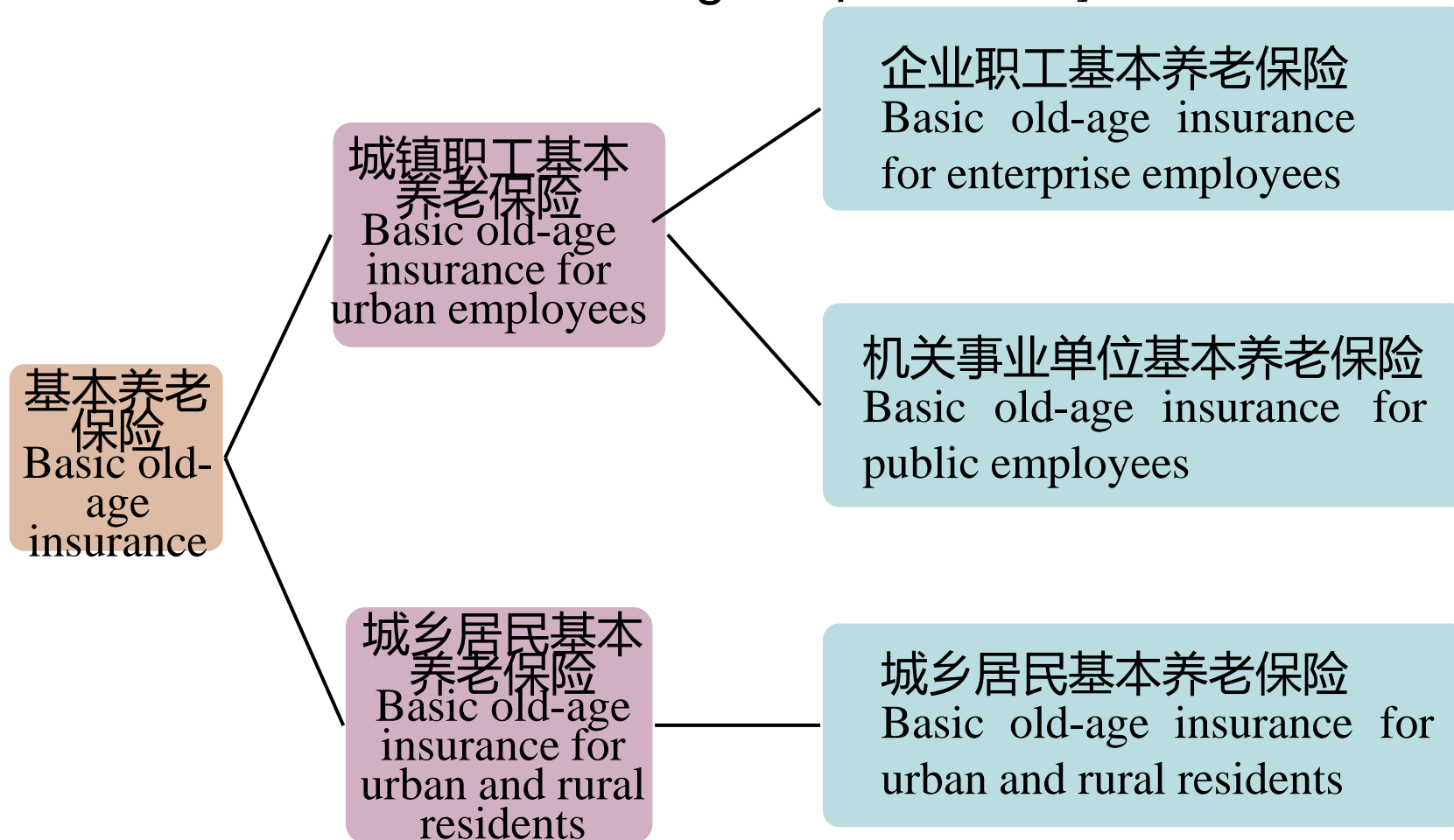
➤保障能力持续增强。

The protection capacity continued to be enhanced

➤应对新冠肺炎疫情，及时出台阶段性减免缓企业养老保险费政策，发挥了社会保障作为经济运行减震器的重要作用。

In response to the COVID-19 pandemic, a timely policy of phased reduction and suspension of enterprise insurance contributions was introduced, playing an important role as a shock absorber for economic development.

实现制度全覆盖 Full coverage of pension system



(三) 确保养老金按时足额发放，促进全民共享改革发展成果。

Pension benefits are paid in full and on time, promoting reform fruits sharing by all

- 确保养老金按时足额发放，是社保工作的“底线”和“红线”。
Ensuring that pension benefits are paid in full and on time is the "bottom line" and "red line" of social security.
- 连续调整退休人员基本养老金水平，稳步提高城乡居民基础养老金最低标准，广大退休人员共享经济社会发展成果，人民群众获得感、幸福感、安全感明显增强。

The level of basic pension for retirees has been continuously adjusted and the minimum standard of basic pension for urban and rural residents has been steadily raised, with the majority of retirees sharing the fruits of economic and social development and the people's sense of access, happiness and security significantly enhanced.

- 坚持尽力而为、量力而行。建立健全养老金待遇确定和合理调整机制。
Uphold the mindset of "do everything within the capacity". A sound mechanism for pension benefits determination and adjustment is established

(四) 服务水平显著提升，给群众提供了更加便捷高效的服务。

The quality of service has been improved significantly, providing more convenient and efficient services to the people.

- 从中央、省、市、县、乡镇（街道），基本形成统筹城乡的五级社保经办管理服务网络。

A five-level network of social security administration and services coordinating urban and rural areas has basically been set up, including the central government, provinces, cities, counties and townships (streets)

- 管理服务规范化、标准化、信息化建设进一步加强。

Administration and services are further regulated, standardized and informatized

- 社保事务就近办、线上办、快速办更加方便便捷。

Nearby services, online services and fast services are provided

目前，国家社会保险公共服务平台已开通几十项社保公共服务，有效方便了群众跨省通办、一网通办。

Currently, the national social insurance public service platform provides dozens of services, effectively facilitating the people to receive cross-provincial and one-stop services

二、面临的形势和挑战 Current situation and challenges

人口老龄化 Population aging

➤ 中国老龄人口总量大、增速快、老龄化高峰期持续时间长。

China has a large and fast growing ageing population, and the peak of ageing will last long.

根据“七普”统计，60岁及以上人口2.64亿人，占比18.7%；其中65岁及以上人口1.91亿人，占比13.5%。According to the statistics of the seventh national census, there are 264 million people aged 60 and above, accounting for 18.7% of the total, of whom 191 million are aged 65 and above, accounting for 13.5%.

➤ 劳动年龄人口减少。Reduced working age population

根据“七普”统计，15-59岁人口为8.94亿人，占比63.35%。According to the seventh national census, there are 894 million people aged 15-59, accounting for 63.35% of the population.

➤ 养老保险基金缴费来源收窄、支付压力剧增，人力资源供需结构改变。

The supply and demand structure of human resources has changed as the source of contributions to the pension fund has narrowed and the pressure to pay has increased sharply.

新型城镇化 New type urbanization

★ 农村劳动力大规模向城镇非农产业转移就业，这就要求社会保障更好适应劳动力的流动。

The massive shift of rural labour to urban non-agricultural industries requires social security to be better adapted to the movement of labour.

年份 Year	常住人口城镇化率 Urbanization rate of residents	常住城镇人口 Urban residents
2003	40.53%	5.24亿 524 million
2008	45.68%	6.24亿 624 million
2013	53.73%	7.45亿 745 million
2018	59.58%	8.31亿 831 million
2021	64.72%	9.15亿 915 million

就业方式多样化 Diversified employment forms

- 新业态从业人员不断涌现，如网约车司机、外卖投送员等。根据《中国共享经济发展报告》，2020年我国共享经济服务提供者约8400万人。

Workers of new employment forms continue to emerge, such as online car hailing drivers and food delivery workers. According to the *Report on the Development of China's Sharing Economy*, by 2020, there were 84 million workers in China's sharing economy.

- 这些人在劳动关系、就业岗位、工作时间、工资收入等方面呈现出许多新特征。

These groups of workers show many new characteristics in terms of labour relations, jobs, working hours and income.

- 需要增强社会保障制度的灵活性、包容性、适应性，创新社保服务方式。

There is a need to enhance the flexibility, inclusiveness and adaptability of the social security system and to innovate ways of social insurance services delivery

(一) 推进养老保险人群全覆盖，努力实现应保尽保。 Promote full coverage of the people and strive to cover all those eligible

- 依法开展全民参保登记； To conduct universal registration of participation.
- 健全农民工、灵活就业人员、新业态人员等重点群体参保机制，推动实现法定人员全覆盖。 Improve the mechanism for the participation of key groups such as migrant workers, flexible workers and workers in new employment forms, and promote the full coverage for eligible persons.
- 放开灵活就业人员在就业地参加基本养老保险的户籍限制，促进有缴费能力的转移劳动力参加职工养老保险。 Relax restrictions on household registration for flexible workers to participate in basic old-age insurance schemes at their place of employment and promote the participation of transferring laborers with affordability.
- 强化基金征缴，提高参保质量。 Strengthen the collection of funds and improve the quality of participation.

(二) 推进基本养老保险全国统筹，促进制度公平统一。

Promote national pooling of basic old-age insurance and the unity and equity of the system

- 符合社会保险“大数法则”，有利于发挥基金规模效应，增强支撑能力，促进社会公平和区域协调发展。

It is in line with the "law of large numbers" of social insurance, and is conducive to giving full play to the fund's scale effect, enhancing its support capacity and promoting social equity and coordinated regional development.

(二) 推进基本养老保险全国统筹，促进制度公平统一。

Promote national pooling of basic old-age insurance and the unity and equity of the system

- 扎实推进养老保险全国统筹，一是统一政策，强化制度统一性和规范性。二是统一基金收支管理，做好全国统筹资金调拨，建立完善中央和地方政府责任分担机制。三是建立有效的考核奖惩机制。

To strengthen national pooling of pension system, it is essential to 1) coordinate policies, and unified and standardize institutions; 2) to coordinate management of fund income and expenditure, for better transferring funds for national coordination, and to establish and improve the mechanism for sharing responsibilities between the central and local governments, and 3) to establish an effective assessment, reward and punishment mechanism.

(三) 大力发展多层次多支柱养老保险体系，满足多样化养老需求。

Vigorously develop a multi-tier and multi-pillar pension system to meet diversified pension needs.

➤ **基本养老保险：政府主导，权利义务对等，保基本制度定位。**

Basic old-age insurance: government-led, reciprocity of rights and obligations, positioned as basic protection.

➤ **补充保险：明确各级政府责任边界，积极发挥社会力量和市场作用。**

Supplementary insurance: clarify boundaries of government responsibilities at all levels and actively play the role of social partners and the market.

(三) 大力发展多层次多支柱养老保险体系，满足多样化养老需求。

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企业年金：进一步完善政策，加强宣传，提高企业年金覆盖率

Enterprise annuities: improve policies, enhance publicity and increase the coverage of enterprise annuities.

个人养老金制度：建立和发展适合中国国情、政策支持、个人自愿、市场化运营的个人养老金制度。

Individual pension system: establish and develop an individual pension system that is suitable for China's situation, supported by policies, voluntary for individuals and operated by the market.

谢谢！
Thank You!