



# Adequacy of pensions and long-term care in the EU

## 欧盟养老金的充足性和长期护理情况

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# EU policy context 欧盟政策背景

- 27 national social protection systems

27个国家社会保护体系

- Large differences in organisation and financing of social protection

社会保护的组织和筹资存在较大差异

but 但是

- Common challenges (ageing, changes in labour markets)

存在共同的挑战（老龄化、劳动力市场变化）

- EU supports Member States through policy guidance, exchange of experience and analysis

欧盟通过政策指南、经验和分析交流等方式为各成员国提供支持

# Ageing societies 老龄化社会

In the next 30 years in EU-27, the number of people  
未来三十年，欧盟27国之中

- 65+ is projected to increase by 41% 65岁以上人口预计增长41%
- 80+ is projected to increase by 88%. 80岁以上人口预计增长88%

The risk of becoming dependent is higher towards older age  
年纪越大，生活难以自理的风险越高

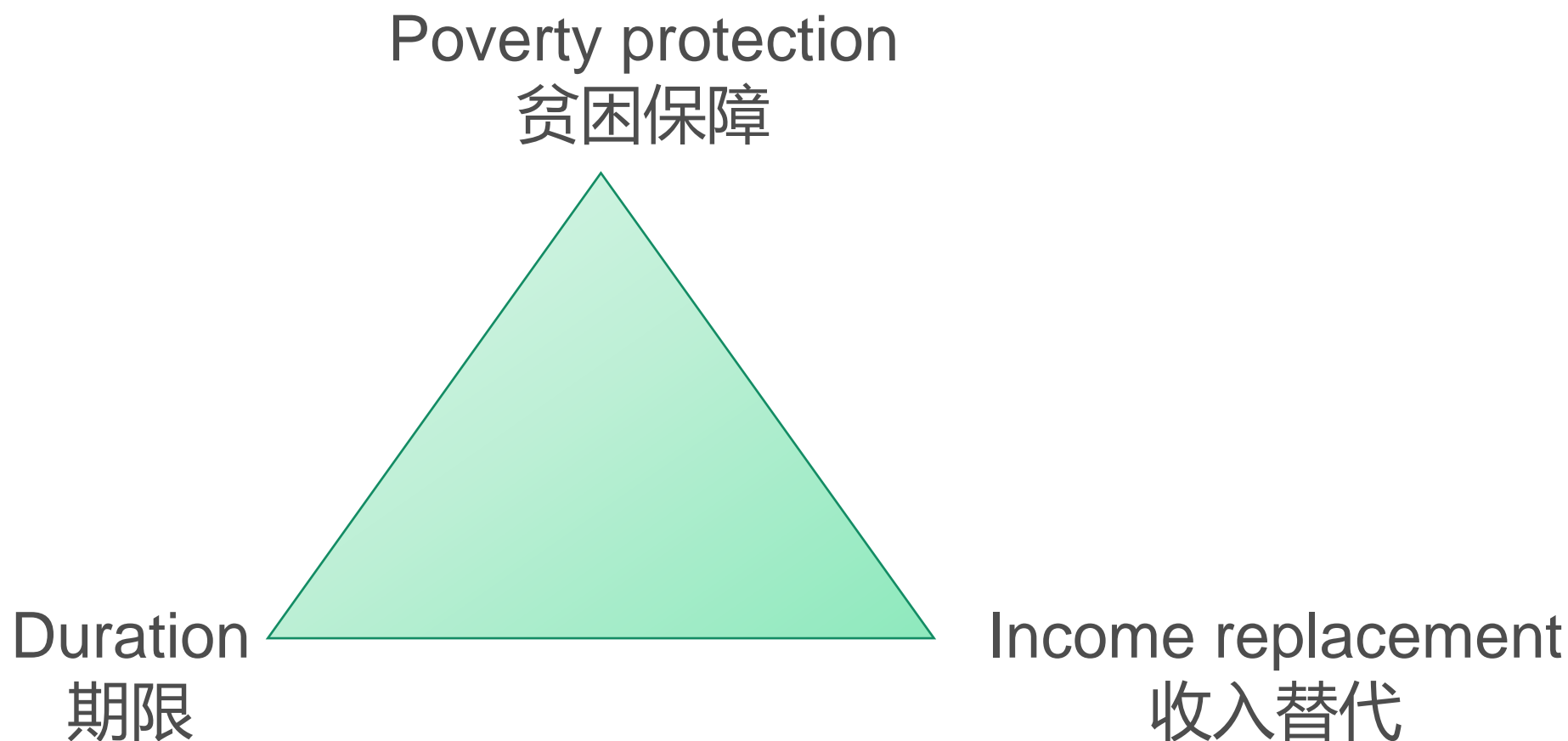
- 27% of people aged 65+ struggle with personal care or household activities  
65岁以上的人口，有27%在个人护理或家务活动方面存在困难
- And 40% of people aged 75+ 75岁以上的人口，这一比例达到40%

The EU will go from 3.3 to only 2 working-age people for every person aged 65+ over the next 30 years

在未来30年内，欧盟工作年龄人口与65岁以上人口的比例

3 将从3.3:1变成2:1

# Pension Adequacy 养老金充足性



# Pension adequacy in the EU

## 欧盟养老金的充足性情况

- For the population currently aged 65+ in the EU, on average:  
在欧盟，对于65岁以上的人口，平均而言：
  - Income ~90% of working age income 收入为工作年龄人口收入的90%
  - Poverty risk about the same as in working age 贫困的风险与工作年龄人口相当
  - Large variations between countries 国家间存在较大差异
- **Gender inequalities** become more pronounced in old age  
性别不平等在老年变得更加显著

# Pension adequacy in the EU

## 欧盟养老金的充足性情况

- **Spending on old-age benefits stable** overall (10.8 % GDP on average), with a gradual shift to more tax-financing

**养老待遇支出总体保持稳定**（平均占GDP的10.8%），目前逐渐转向税收筹资

- **Future pension adequacy** increasingly dependent on **longer working lives**

**养老金未来充足性**日益取决于**工作生涯的长短**

# Income poverty in old age and working age

## 老年和工作年龄人口的收入贫困情况

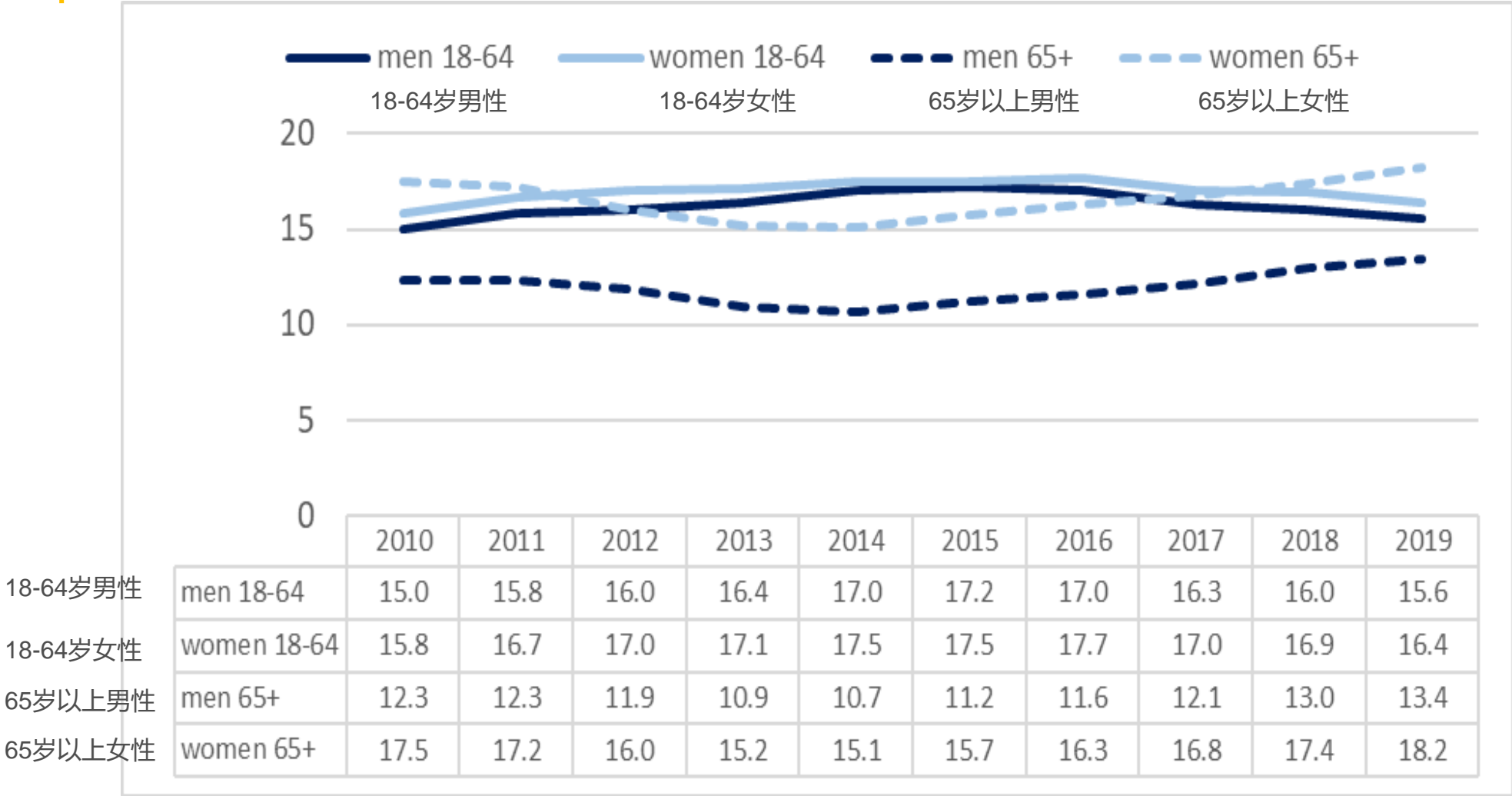


Figure 3: People at-risk-of-poverty by age group and sex in the EU27, 2010-2019, %  
图3：2010-2019年欧盟27国按年龄和性别划分的贫困风险人群（%）。

# Main trends in pension reforms

## 养老金改革的主要趋势

- Promoting **later retirement** mainly through **incentives**  
主要通过**激励措施**促进**延迟退休**
  - Combining pensions & work, deferred retirement  
将养老金和工作、延迟退休结合起来
- Improve **income maintenance capacity** and **inclusiveness** of pension systems  
提高**收入维持能力**和养老金制度的**包容性**
  - Including non-standard workers and the self-employed  
包括非标准就业人员和自雇职业者
- **Poverty reduction 减贫**
  - Introducing/raising minimum pensions 引入/提高最低养老金
- Reforms in **pension financing 养老金筹资改革**



# Long-term care: access, affordability, quality

## 长期护理：可及性、可负担性和质量

- **Out-of-pocket costs for care can be very high**, especially for older people with severe long-term care needs receiving home care  
护理的**自付费用**可能非常高，特别是对于接受家庭护理的、有强烈长期护理需求的老年人。
  - 46.5% of people aged 65 or more with severe difficulties in personal care or household activities in the EU reported that they had an unmet need for help  
在欧盟，65岁或以上在个人护理或家务活动方面有严重困难的人口中，有46.5%表示他们的协助需求未被满足

# Long-term care: access, affordability, quality

## 长期护理：可及性、可负担性和质量

- **Older people with low incomes** face a high financial burden even if they have moderate care needs  
**低收入的老年人**即使护理需求不高，也会面临很高的经济负担
- **Quality of long-term care services** is affected by funding, workforce, organisation and technology  
**长期护理服务的质量**受到资金、劳动力、组织形式和技术的影响

# Long-term care workforce 长期护理劳动力

- **Labour shortages** in the LTC sector already now (worsened during COVID-19 pandemic)

目前长期护理行业已经出现了**劳动力短缺**（在疫情期间更加严重）。

- But employment potential 但存在就业潜力
- **Informal care** still represents an essential part of long-term care provision.

**非正规护理**仍然是长期护理服务的重要组成部分。

- Family carers face challenges including to combine caring responsibilities and paid work.

家庭成员护理面临的挑战包括将照护责任和有偿工作相结合。

# Sustainability of long-term care

## 长期护理的可持续性

- The projected **rise in long-term care demand** is set to put pressure on public budgets  
长期护理需求的预期增加将给公共预算带来压力
- Long-term care is the **fastest-rising social expenditure** in the EU  
长期护理是欧盟增长最快的社会支出
- Public expenditure on LTC is projected to increase from 1.7% to 2.5% of GDP between 2019 and 2050, with marked variations across the EU.

预计在2019年至2050年间，用于长期护理的公共支出将从占GDP的1.7%增加到2.5%，欧盟各国之间存在明显差异。

# Main trends in long-term care reforms

## 长期护理改革的主要趋势

- Improving the situation of **informal carers**

改善**非正规护理人员**的状况

- Facilitating **access** to and the **affordability** and **quality** of home-based services and of residential care

促进家庭服务和护理的**可及性、可负担性和质量**

- Improving the situation of the professional **long-term care workforce**

改善专业**长期护理人员**的状况

- Measures to respond to the **COVID-19 pandemic** (mainly ad-hoc measures)

采取应对新冠疫情的措施（主要是临时措施）

# Policy response at EU level

## 欧盟层面的政策回应

- European Pillar of Social Rights Action Plan  
欧洲社会权利支柱行动计划
- Green Paper on Ageing  
老龄化绿皮书
- Joint reports on **Pension Adequacy** and on **Long-term Care**  
关于养老金充足性和长期护理的联合报告

### Coming up: 即将出台:

- **Care strategy** (September 2022), including a proposal for a **Recommendation on long-term care**.  
护理战略（2022年9月），包括关于长期护理建议的提案
- Report of the **High-level group on the future of social protection and the welfare state in the EU** (Q4 2022)  
“欧盟社会保护和福利国家的未来”高级别工作组报告（2022年第四季度）

**Thank you**  
**谢谢!**