



让社会保险覆盖所有人 Extending Social security to all: Issues, Options and ILO Strategic Policy

ILO/ACFTU International Seminar on Social Security Promotion
Xiamen, China, 21-23 October 2009

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演讲结构

1. 对社会保障的需求和有效的覆盖差距
2. 享有社会保障的权利和国际劳工组织的使命
3. 一个新的政策框架



1. The need for social security & coverage gap:

对社会保障存在的需求

- 社会保障金/转移是抗击贫困和不稳定的有力工具
- 任何人都不是是一座孤岛。每个人和每个家庭都需要保护，抵抗社会风险及由此导致的不稳定。要确保有效的保护，必须让组织或国家共担风险
- 某些群体尤为脆弱，如长期贫困人口、农民、儿童和老人等，他们也存在特殊需求
- 显然，提供收入和医疗保障将有利于所有人应对最严重的风险
- 社会保障体系是充分发掘一国经济潜能必要的经济需求
- 在危机时机，社会保障体系是经济的稳定剂
- 几乎任何地方都能够承担基本的社会保障体系
- 然而，全球仍然有75-80%的人口尚未享受一系列社会保障服务，应对各种风险



1. 对社会保障存在的需求&覆盖面差距:

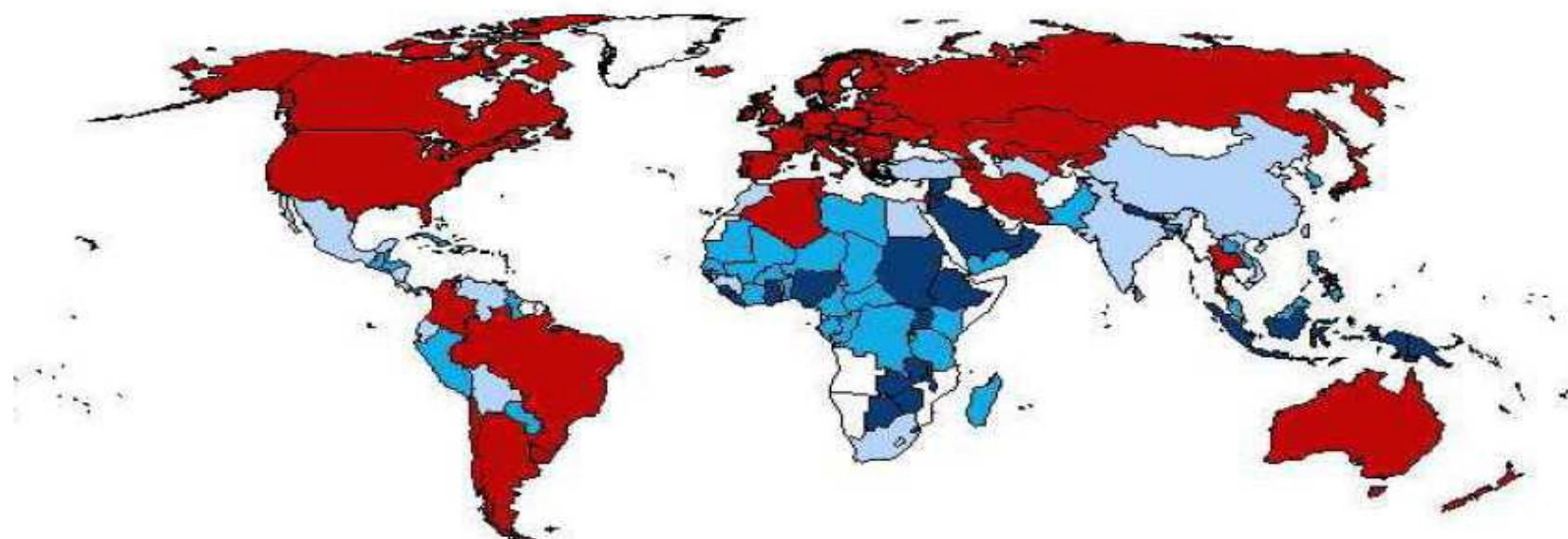
覆盖面的两方面

- 覆盖面有两方面:
 - 横向—覆盖哪些群体？
 - 纵向—保险金和所提供的服务如何？
- 低收入国家：巨大的横向覆盖面差距（世界上大多数人未受保），享受保险的少数群体也未得到充分的覆盖（保险金范围狭窄，水平/质量差）
- 高收入国家：横向覆盖面方面仍然存在差距（家政工、临时工）和纵向覆盖方面的问题（如对因养老金改革而失业的人提供的津贴不够）



1. The need for social security & coverage gap:

Social security coverage map

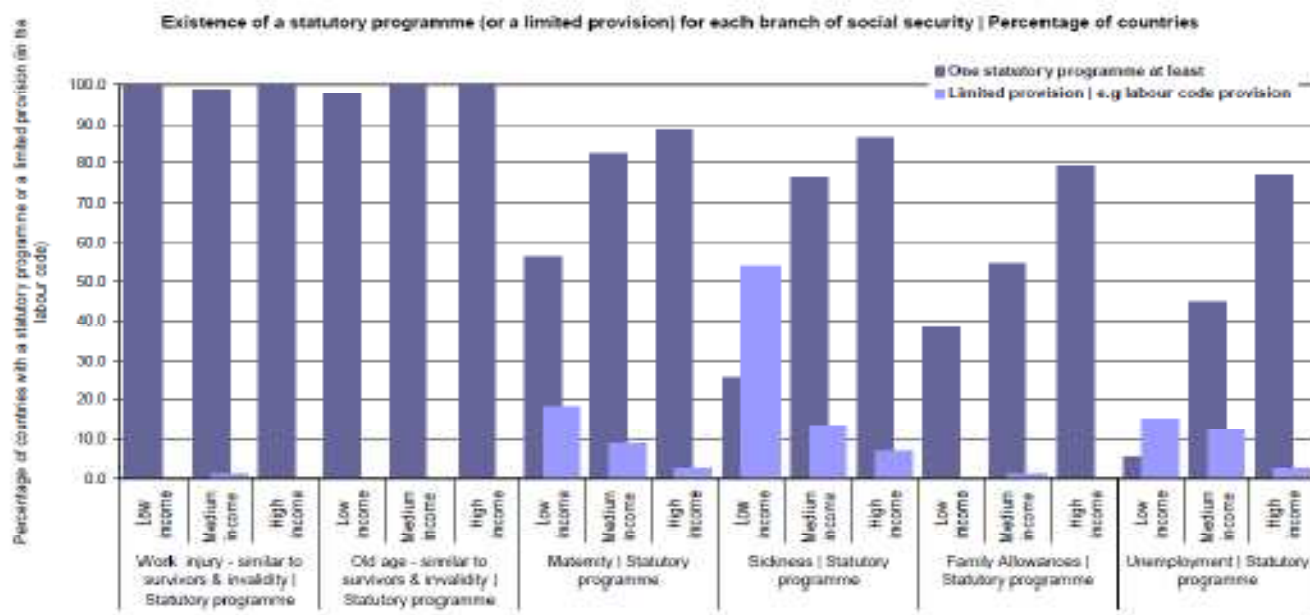


Number of social security branches covered by a statutory programme		
1. Very limited statutory provision 1 to 4 branches	(27)	
2. Limited statutory provision 5 to 6 branches	(51)	
3. Semi-comprehensive 7 branches covered	(21)	
4. Comprehensive social security 8 branches	(57)	

1. The need for social security & coverage gap:



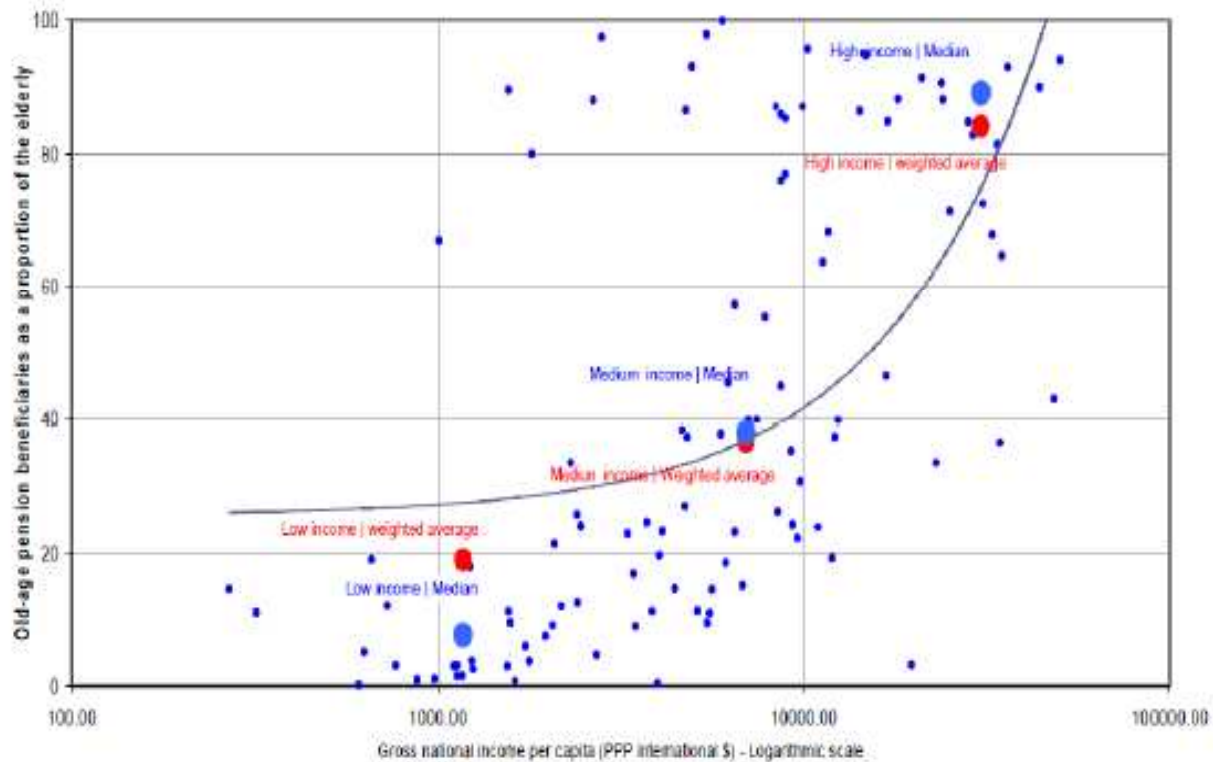
Global scope of social security coverage



1. The need for social security & coverage gap:



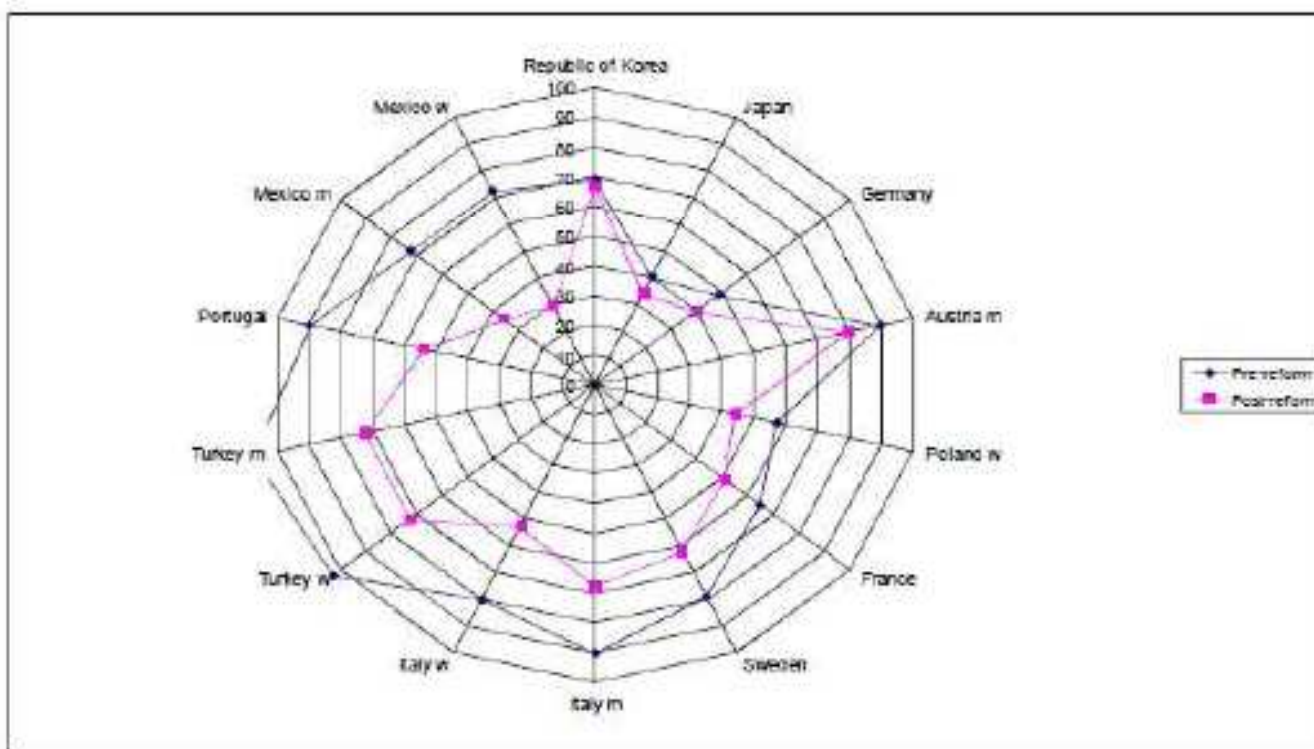
Effective coverage – pensions





1. The need for social security & coverage gap:

Vertical coverage (pensions): OECD





1. The need for social security & coverage gap:

Conclusions

- Strategies to effectively close the coverage gap should differ depending on labour market structures and other social cultural and economic factors
 - Contributory social security schemes are more effective where there is less myopia in perception of risks (i.e. rather health than pensions)
 - Contributory schemes are effective for those with regular incomes well above subsistence level (regular employees, higher income self-employed)
 - The quickest strategy to provide basic but wide coverage in largely informal economies is through non-contributory tax-financed programmes
 - A mix of non-contributory and contributory measures is most effective in providing universal adequate coverage everywhere
 - Creating political will and designing policies through representative social dialogue is a sine qua non condition for investments in social security which are both sufficient in size and efficient in outcomes.

2. The right to social security & the mandate of the ILO



Universal recognition

- Article 22 of the Universal Declaration of Human Rights states: “Everyone, as a member of society, has the right to social security”.
- The ILO’s Declaration of Philadelphia laid out for the ILO “to further among the nations of the world programs which will achieve.... the extension of social security measures to provide a basic income to all in need of such protection and comprehensive medical care”. Confirmed by the ILO Declaration on Social Justice for a Fair Globalization in 2008.

2. The right to social security & the mandate of the ILO



Recent development

- Recent developments in the UN and ILO global mandates
 - At its 89th Session in 2001, the International Labour Conference adopted a resolution and conclusions concerning social security, which
 - Reaffirmed social security as basic human right,
 - Confirmed ILO mandate in social security, and
 - Proposed that the ILO launches a global campaign for the extension of social security for all.
 - In 2003 the ILO launched a global campaign to extend social security to all.
 - The UN system Chief Executives Board suggests a social protection floor consisting of essential social services and a basic set of essential social transfers, paid to the poor and vulnerable to provide a minimum income security and access to essential services, including health care.
 - The Global Jobs Pact (June 2009) requests countries ... to build “*adequate social protection for all, drawing on a basic social protection floor*” and urges “*the international community to provide development assistance, including budgetary support, to build up a basic social protection floor on a national basis*”.

2. The right to social security & the mandate of the ILO:



Principles for the development of a Policy framework

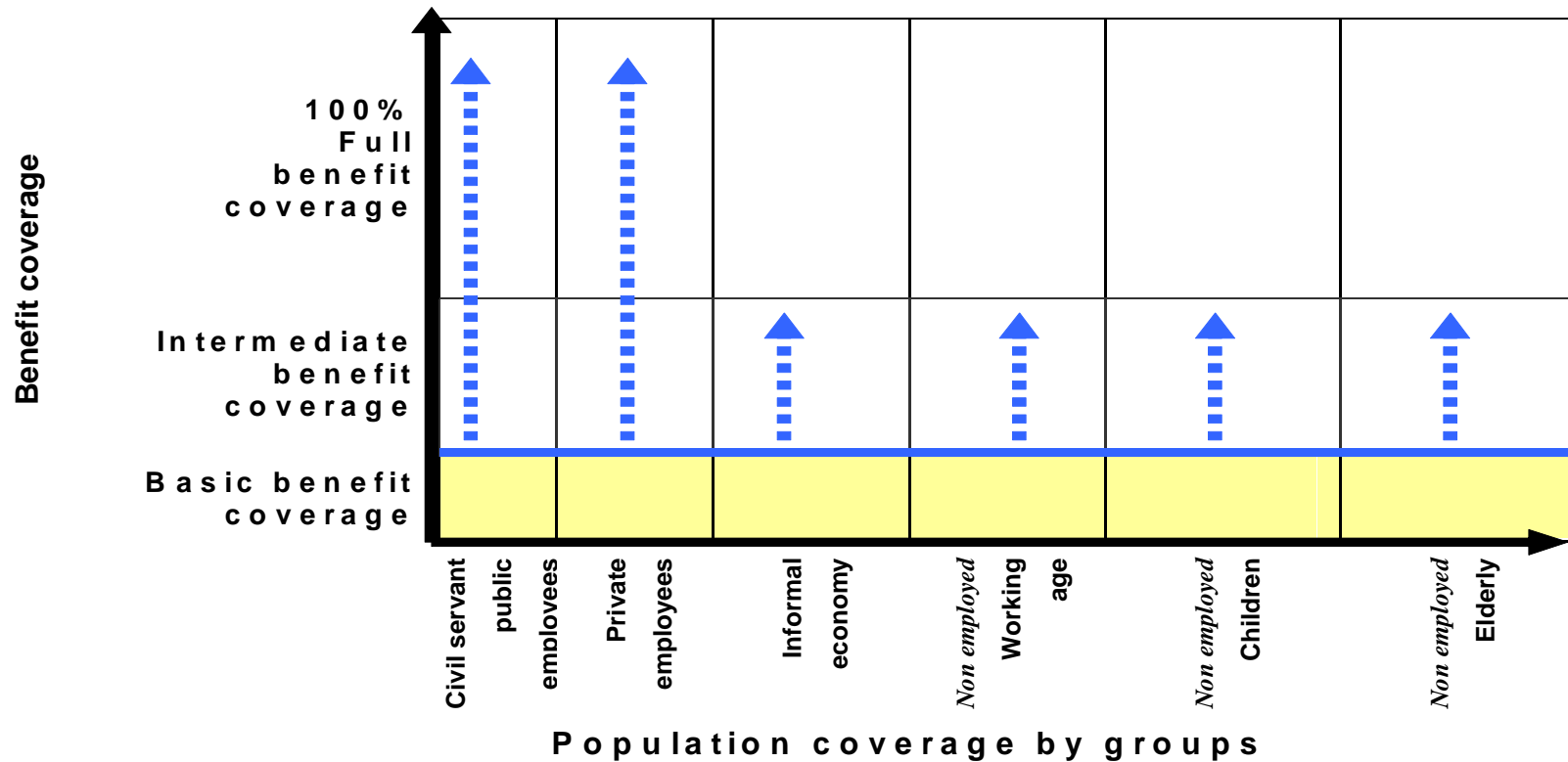
- Based on the above legal bases and the ILC Conclusions of 2001, the following principles for the policy of the campaign can be deduced:
 - Universality
 - Progressiveness
 - Pluralism
 - Outcome (not process) focus on
 - Universal coverage
 - Benefits as of right
 - Actuarial equivalence of contributions and benefits
 - Sound financing
 - Responsibility of governance by state and social partners

- The two-dimensional extension strategy that was just endorsed by the Tripartite Meeting of Experts on Strategies for the Extension of Social Security Coverage held in Geneva in September 2009.



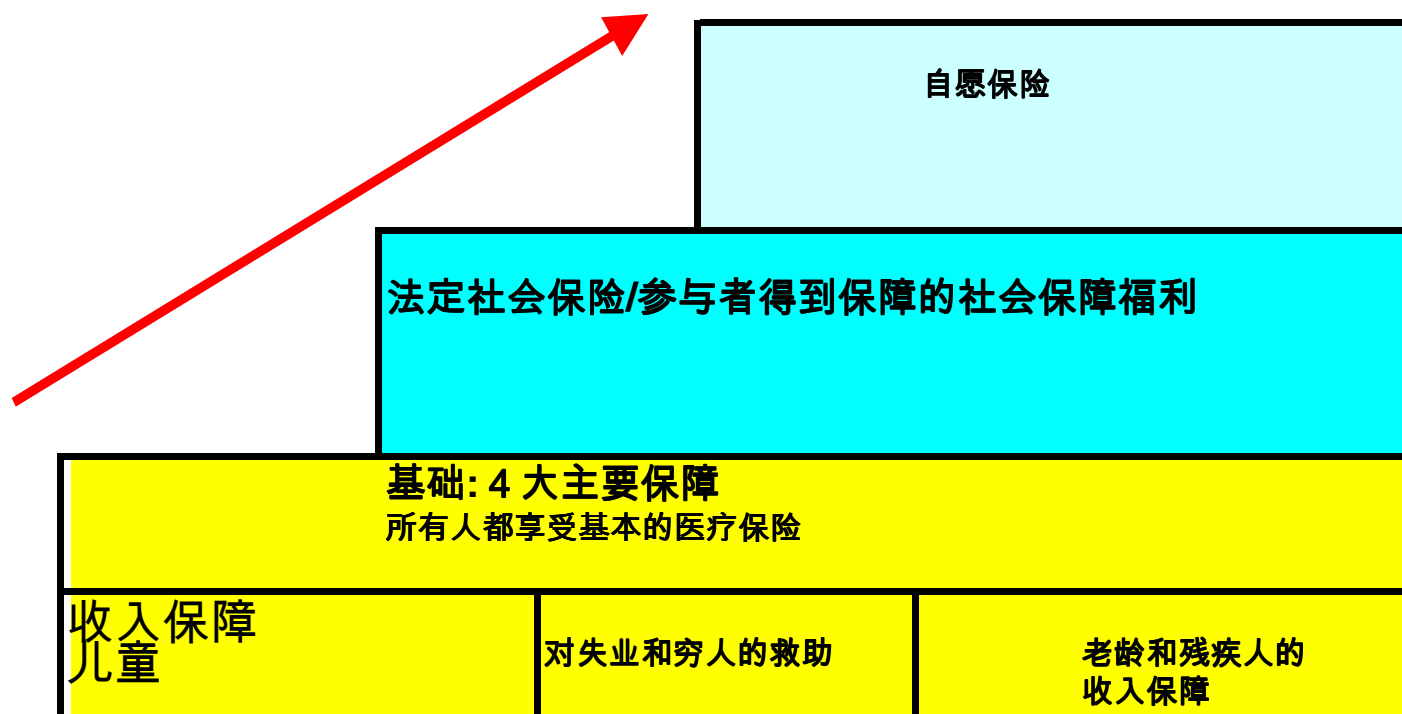
3. An emerging policy framework:

Two dimensions of the extension strategy





3. 新兴政策框架： 社会保障阶梯





3. 一个新兴政策框架:

横向影响：社会保障基础

- 它可以包括 4 个基本的社会保障
 - 所有居民都能获得获得国基础医疗保险服务；
 - 所有儿童都有收入保障，至少在国家贫困线水平，通过旨在促进获得营养、教育和看护的家庭 \ 儿童保险。
 - all those in active age groups who are unable to earn sufficient income on the labor markets should enjoy minimum income security through social assistance ...
 - all residents in old age and with disabilities have income security at least at the level of the nationally defined poverty line through pensions for old age and disability



3. An emerging policy framework:

Vertical dimension: Adequacy of benefits

- Promote benefit ranges and levels in the formal economy that comply with ILO conventions
 - Promote the ratifications of up-to-date Conventions, notably C. 102

 - Example: Pensions – adequacy relates to:
 - Coverage of those of working age (through contributions or...)
 - Coverage of those who should receive benefits
 - Amount of benefit
- But schemes and systems are often inadequate
- Workers and families are not covered (lack of contributory scope/capacity)
 - Benefits are not granted or paid to the elderly, survivors or disabled
 - Large numbers, particularly amongst the elderly must continue to work, often in the informal economy. (In the USA, about 1/3 of those older than 65 years still work, many due to the income problem)



3. An emerging policy framework:

Cost and Affordability

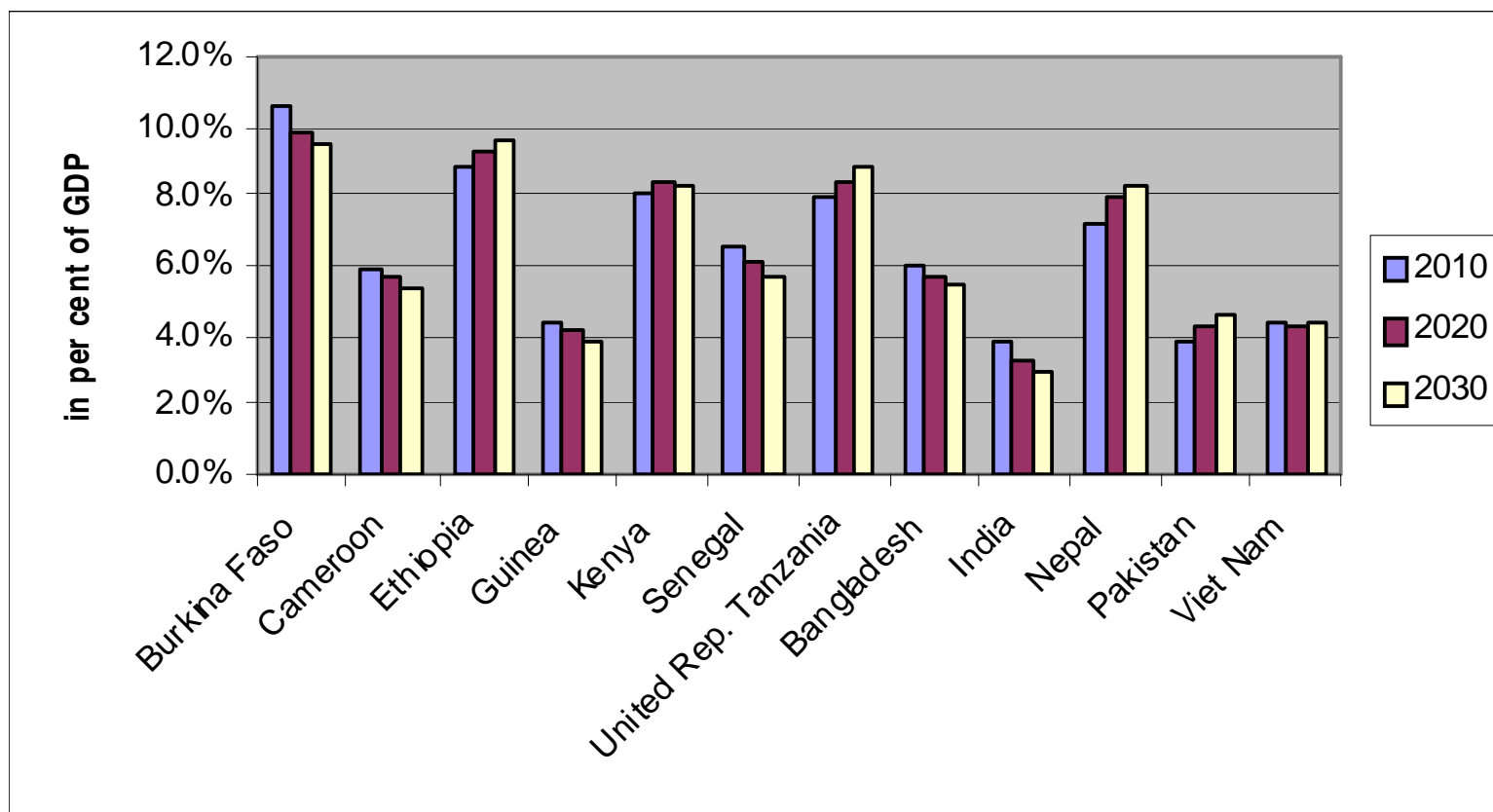
- An ILO study in 10 Latin American countries shows that: A modest package of conditional child cash transfers, universal pensions and basic health care can cost under **5% of GDP**.
- Experience in a GTZ-sponsored targeted cash transfer pilot in Zambia suggests that scaling up to national level may be possible at affordable cost, possibly in the order of **0.5% of GDP**.
- Universal pension schemes in Botswana, Brazil, Lesotho, Mauritius, Namibia, Nepal, and South Africa, cost between **0.2 and 2% of GDP**.
- A modest set of the social security floor would cost an average **2%-5%** of GDP in developing countries without health component or **4%-10%** with health care. At the world global level, it would cost about **2 - 6% of global GDP** with various scope of coverage.

So, it is **affordable**.

3. An emerging policy framework:

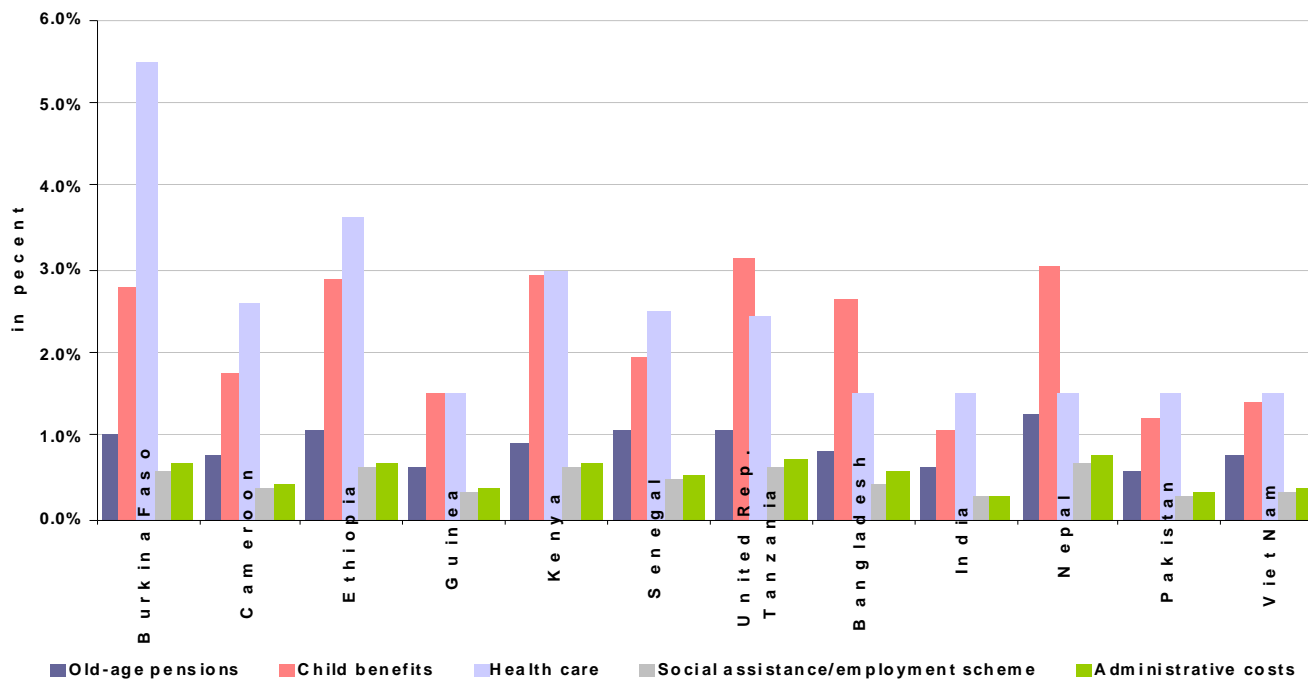
Cost and Affordability (cont.)

Cost of a basic social security floor in % GDP



3. An emerging policy framework:

Cost and Affordability (cont.)

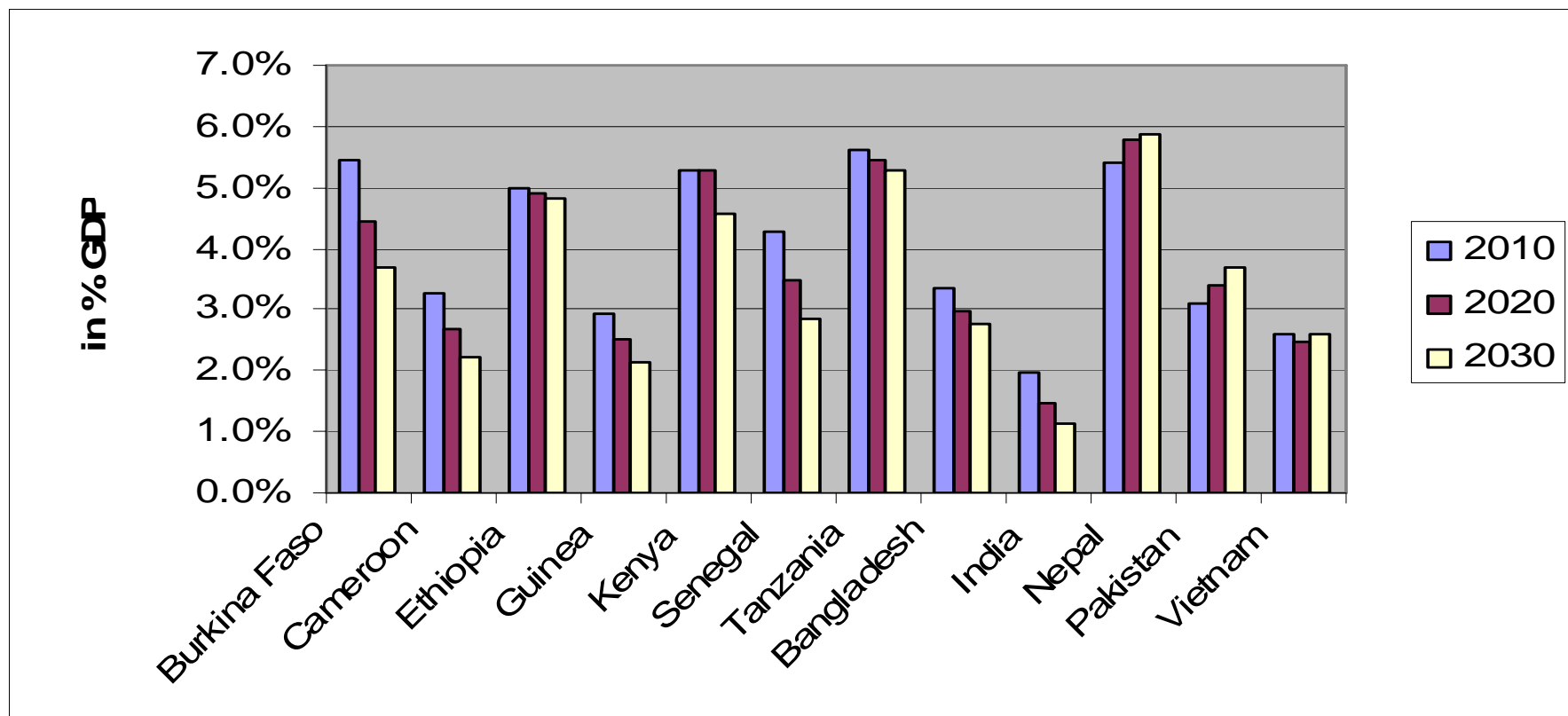




3. An emerging policy framework:

Cost and Affordability (cont.)

Cost of a basic social security floor in % GDP (excluding health)

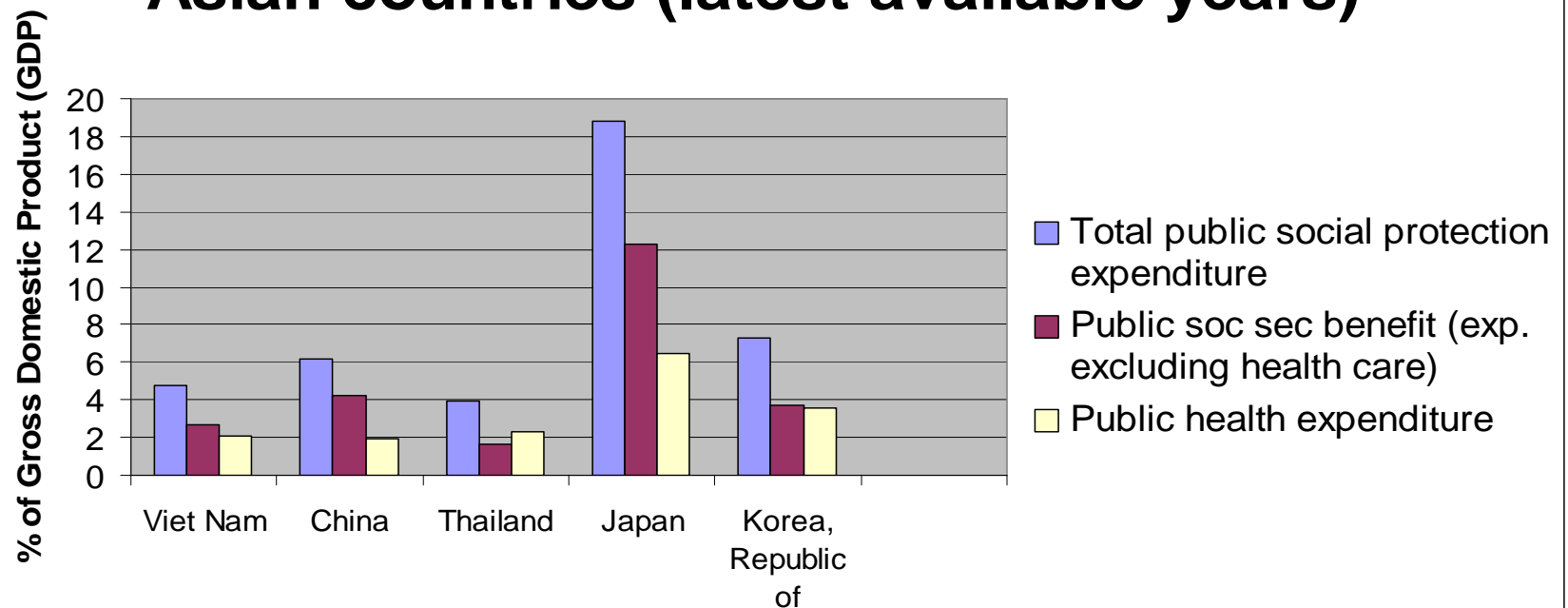




3. An emerging policy framework:

Cost and Affordability (cont.)

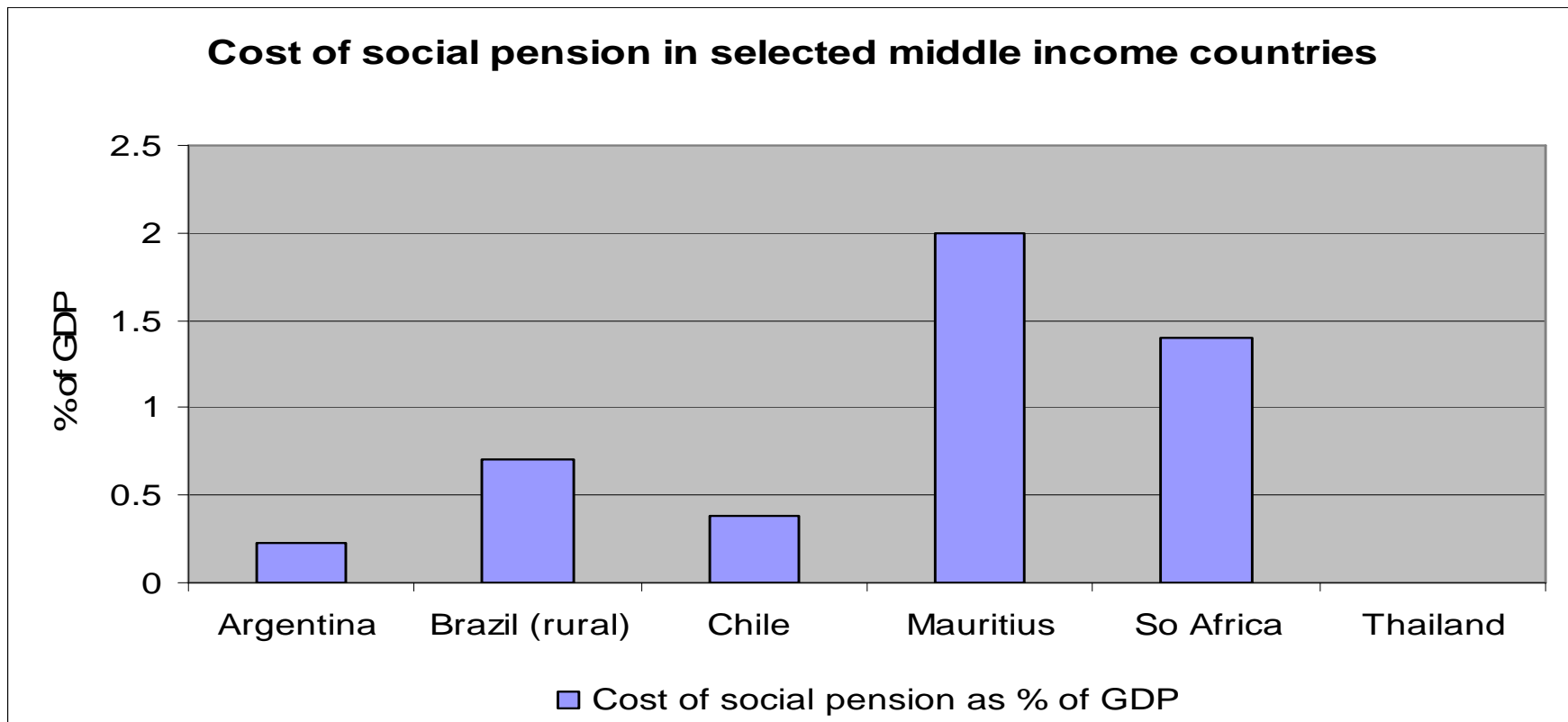
Cost of social protection in selected Asian countries (latest available years)



3. An emerging policy framework:



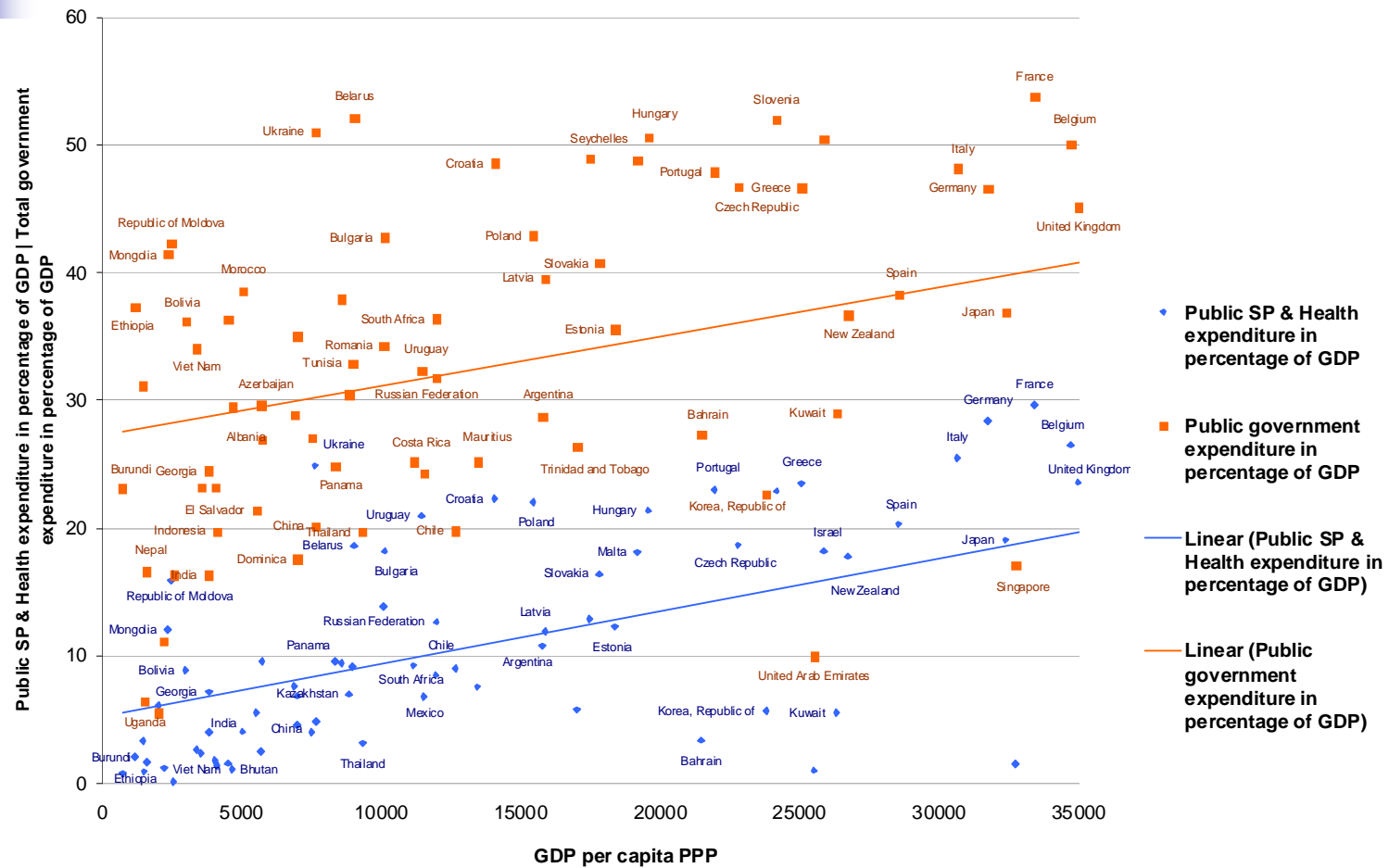
Cost and Affordability (cont.)





3. An emerging policy framework:

Cost and Affordability (cont.)





3. An emerging policy framework:

Impact of basic social security coverage

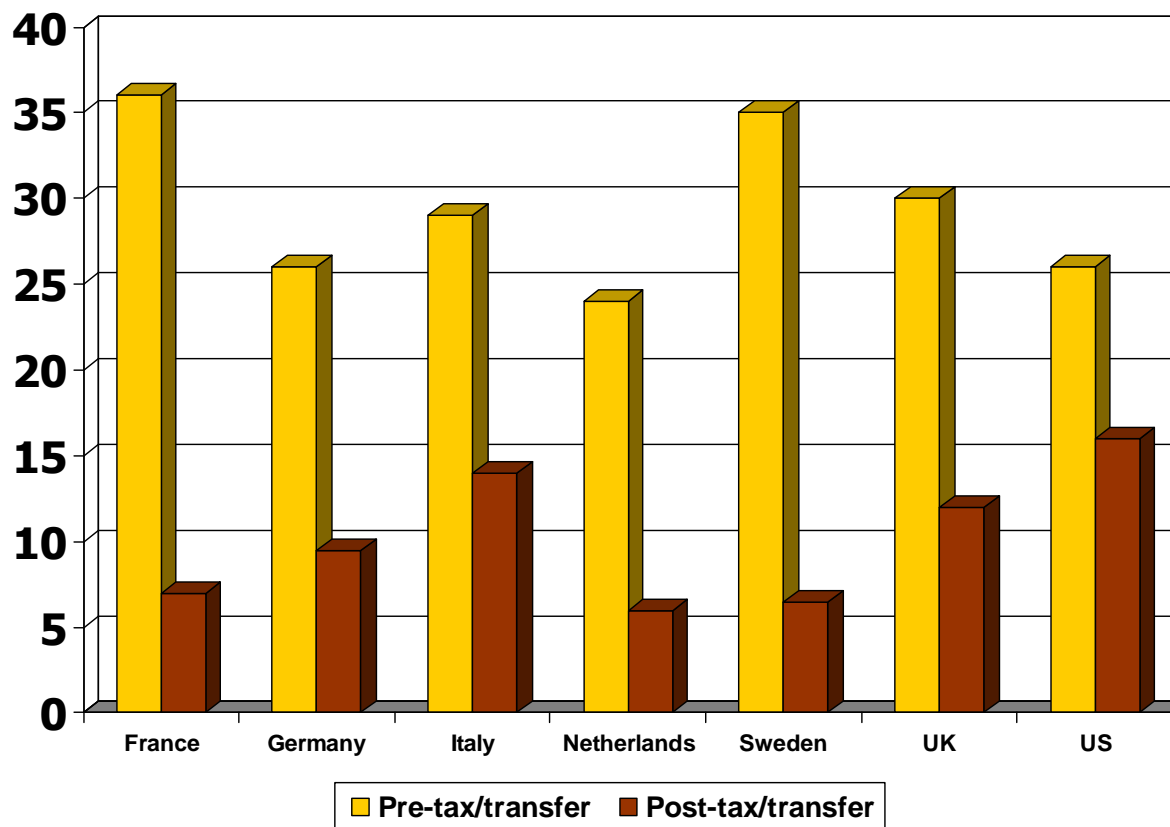
- A basic package of modest pensions and child benefits can reduce the poverty head count by 40 per cent in poor developing countries at a cost of 3-4 per cent of GDP.
- In Latin America the cost of a modest package of conditional child cash transfers, universal pensions and basic health care can be kept under 5 per cent of GDP; the poverty headcount effects can reach a reduction of more than 50 percent.
- Social security transfers reduce poverty by at least 50% in almost all OECD countries and reduce income inequality by about 50% in many European countries.

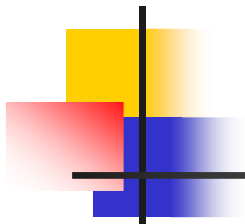


3. An emerging policy framework:

Impact of basic social security coverage (cont.)

Transfers Reduce Poverty
more than 50% in OECD Countries





Thank you!

