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Universal Social Security
全民社会保障

Choices at the crossroads
十字路口的选择

Beijing, 10 May 2022
北京，2022年5月10日

Project Improving China’s institutional capacity towards universal social protection
提升中国社保经办服务能力，实现全民社会保障

Funded by the European Union
欧盟资助

Does social security matter to ordinary people?
社会保障对普通人重要吗?

Reuters 路透社

Pandemic accelerates depletion of U.S. Social Security trust funds –Treasury

疫情加速美国社会保障信托基金的耗尽——财政部

EuroNews 欧洲新闻电视台

New EU rules could turn 4.1 million gig workers into regular employees

欧盟的新规定可能使410万零工工人成为常规雇员

AllAfrica 泛非通讯社

South Africa: Government Extends R350 Covid-19 Grant By 12 Months

南非：政府将每月350兰特新冠疫情补助金延长12个月

Caixin 财新

China Promotes Private Retirement Savings to Shore Up Strained Pension System

中国促进个人养老金，以支撑紧张的养老金体系

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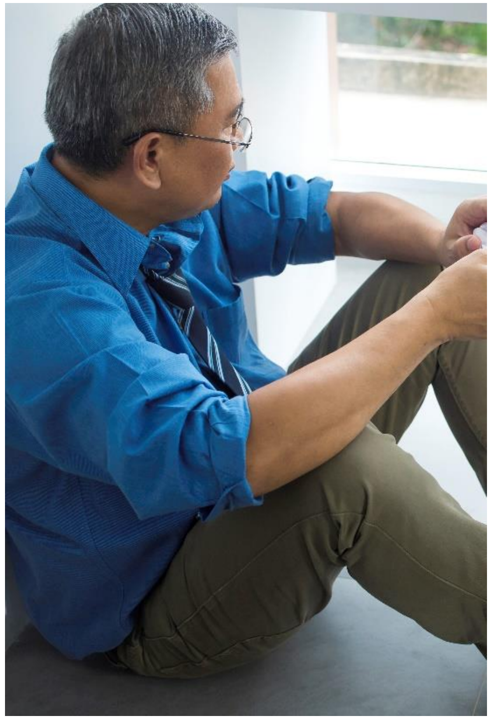
“Each one of us is safe only when we are all safe”

“只有当我们都安全的时候，我们每个人才是安全的”

Objectives and principles of social security 社会保障的目标和原则

Alleviating poverty. 扶贫

Maintaining income during inactivity. 在非工作期间维持收入



Insurance function 保险功能

Everyone, as a member of society, has the right to social security
作为社会的一员，每个人都有权享受社会保障

Article 22 of the Universal Declaration of Human Rights《世界人权宣言》第22条

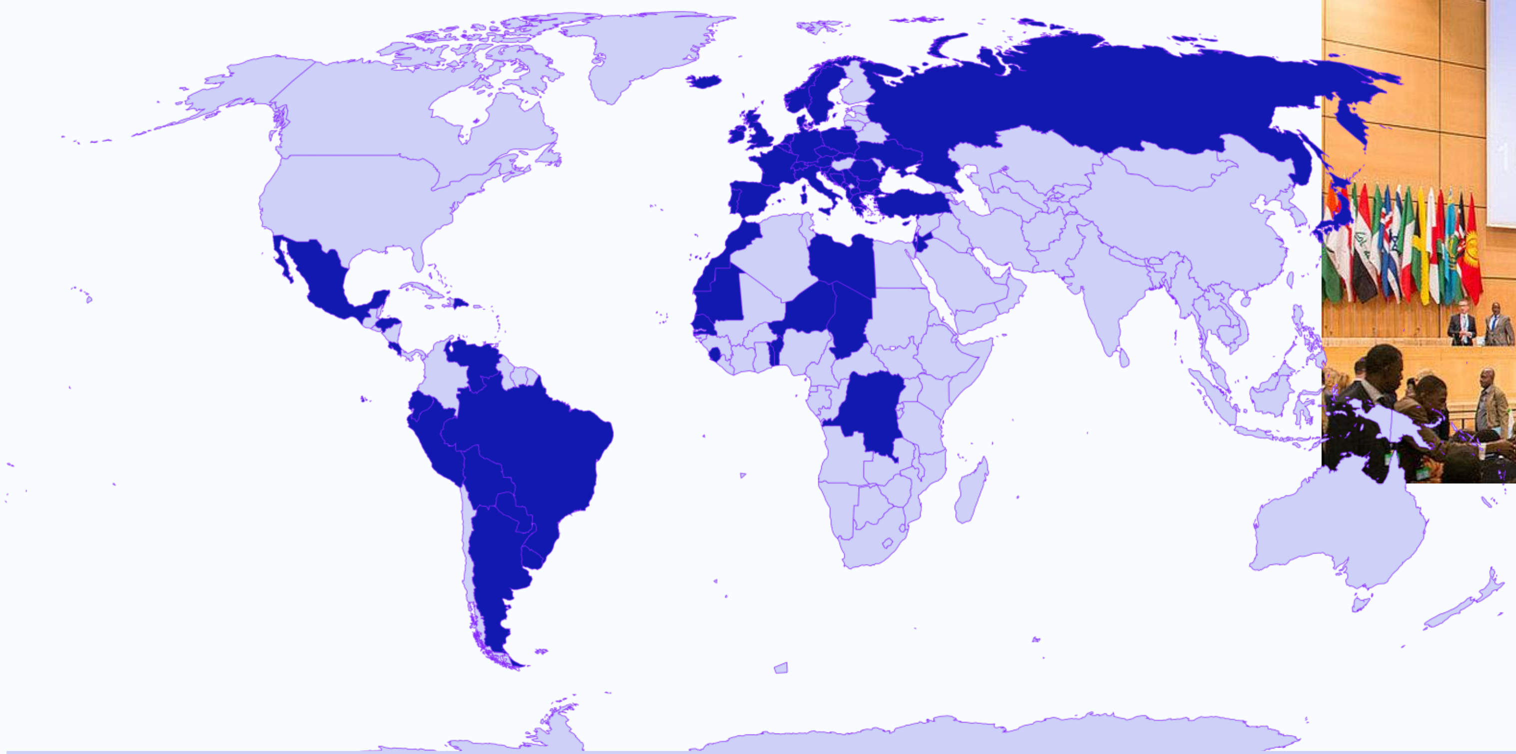
SDG Target 1.3 of United Nations Agenda 2030 – 4 billion unprotected (53%)

联合国2030年议程的可持续发展目标1.3 —— 40亿人（53%）没有得到保护

International Labour Organization (ILO) (R. 202)

国际劳工组织（ILO）（第202号建议书）

ILO Guidance on social security system reform
国际劳工组织社会保障制度改革指南



ILO Convention 102 (minimum standards):
61 countries ratified as in 04 May 2022 (dark blue).
国际劳工组织第102号公约（最低标准）
截至2022年5月4日，61个国家已批准（深蓝色区域）。

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Challenges 挑战

Current challenges 当前的挑战

- Equitable protection of **workers in all forms of employment**
  公平保护**所有就业形式工人**
- Effect of **demographic ageing** on public pensions
  人口老龄化对公共养老金的影响
- Impact of crises on **most vulnerable:** turning temporary measures **permanent**
  危机对**最脆弱群体**的影响：将临时措施变为**永久**措施
- Supporting **life and work transitions**
  支持**生活和工作过渡**
- Supporting resilience and **emergency** efforts
  支持复原力和**应急**工作
- **Financial and fiscal sustainability**
  财务和财政可持续性
- Protection of **dignity and agency** of users in digital administration and services
  在数字管理和服务中保护用户的**尊严和主动权**

Labour mobility 劳动力流动性

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Constraints 限制

- Rapid **ageing** 快速**老龄化**
- Slow **economic growth** and recovery 缓慢的**经济增长**和复苏
- Local and national **debt levels** 地方和国家**债务水平**
- International competition affecting ability to resource mobilize from taxation and **social security contributions**

  影响从税收和**社会保障缴费**中调动资源能力的国际竞争
- Unequal levels of national **investment in social protection**

  国家对**社会保护的投资**水平不对等
- **Fragmented** social security administrations **碎片化的**社会保障管理
- Insufficient social security **social dialogue**

  社会保障**社会对话**不足

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Opportunities 机遇

- COVID 19: awareness of **productive impact** of social protection
  新冠疫情：意识到社会保护的**积极影响**
- **Fast developing risks** (e.g. long term care)
  快速发展的风险（例如：长期护理）
- **Multi tier systems** (child, children/youth/family, elderly)
  多层级体系（儿童/青年/家庭，老年人）
- **Labour productivity** increases (automation)
  劳动生产率提高（自动化）
- New sources of **financing**
  融资新来源
- Greater attention to maximize productive potential of workforce by increasing **gender equality**
  更加注重通过提高**性别平等**实现劳动力生产潜力最大化
- Focus on **Leaving no one behind** (new forms of employment, migrants, children, refugees), also as part of COVID 19 lessons
  专注于**不让任何人掉队**（新就业形式，流动人口，儿童，难民），也是疫情经验教训的一部分
- Increased **administration capacity** (digital administration)
  增强**行政管理能力**（数字管理）
- **Data regulations 数据法规**

Health protection and recovery

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Approaches and options
方法和选择

Many countries have arrived at a crossroads: now is the time to pursue a "high-road" strategy towards universal social protection.

Neglecting social protection systems through:

- Underinvestment
- Austerity and undue fiscal consolidation
- Minimal benefits insufficient to ensure a dignified life
- Weak coordination with labour market, employment and other relevant policies
- Persistent large coverage gaps in social protection

Strengthening social protection systems requires:

- Universal coverage
- Adequate benefit levels
- A comprehensive range of benefits
- Sustainably financed systems
- Provision that is rights-based and inclusive
- Adaptation to developments in the world of work


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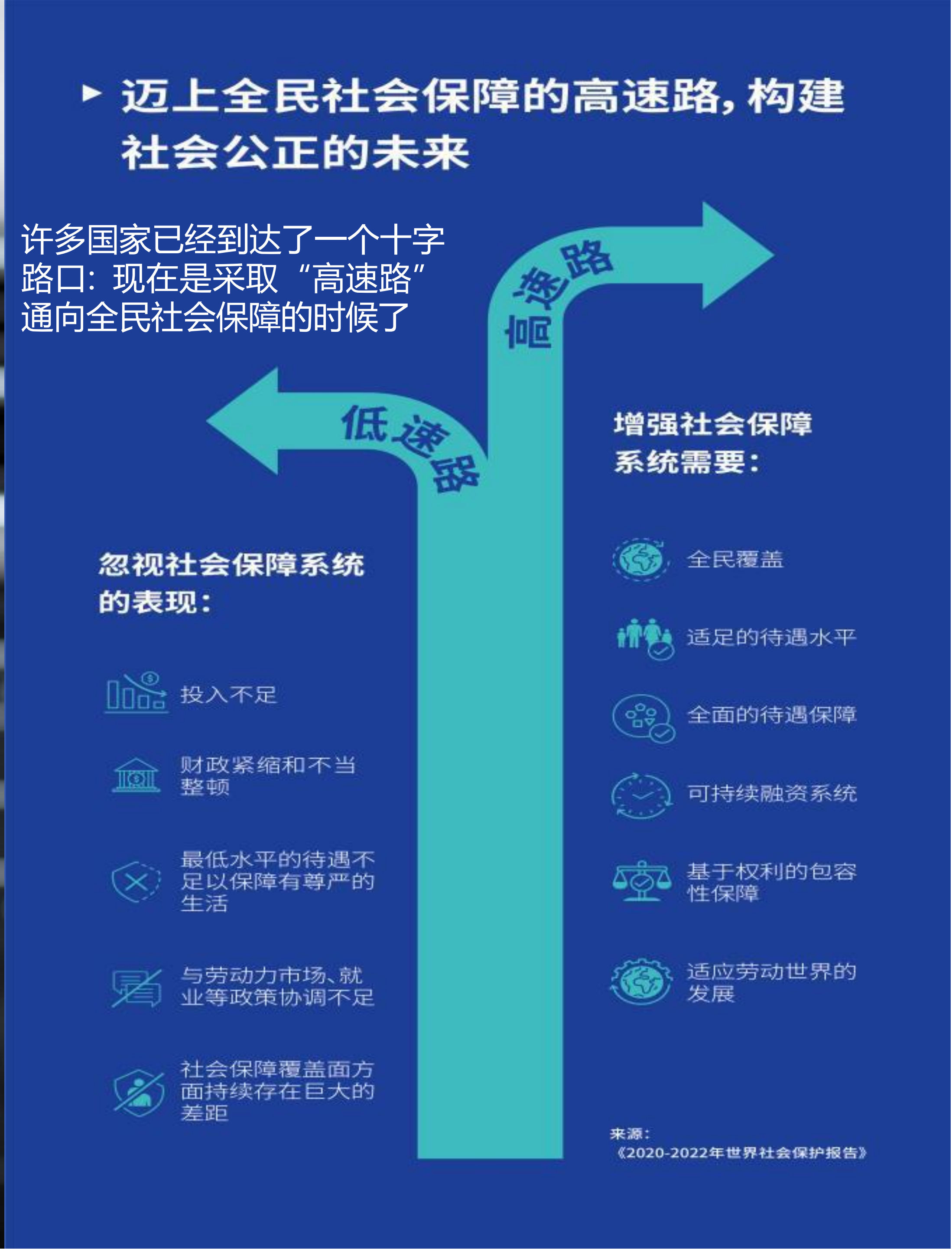
88%
Where to?
Home
Work
Free Rides


迈上全民社会保障的高速路，构建社会公正的未来
许多国家已经到达了一个十字路口：现在是采取“高速路”通向全民社会保障的时候了
高速路
低速路
忽视社会保障系统的表现：
投入不足
财政紧缩和不当整顿
最低水平的待遇不足以保障有尊严的生活
与劳动力市场、就业等政策协调不足
社会保障覆盖面方面持续存在巨大的差距
增强社会保障系统需要：
全民覆盖
适足的待遇水平
全面的待遇保障
可持续融资系统
基于权利的包容性保障
适应劳动世界的发展
来源：
《2020-2022年世界社会保护报告》

Choices #1: residual protection and a basic social protection floor
选择1：剩余保护和基本社会保护底线

Residual protection 剩余保护

- Focus on notions of “deserving” 关注“应得”的概念
- Separate from other social security 与其他社会保障分开
- Targeted based on income, assets or their proxies
  基于收入、资产或其替代物
- Preference to minimize inclusion errors and graduation
  尽量减少包含错误和分级的偏好
- Low level of benefits 待遇水平低
- Focus on tax funding only 只关注税收筹资
- Often temporary and short term 通常是暂时的和短期的

Social protection floor 社会保护底线

- Focus on guarantees to: 关注如下保障：
  - all not protected by other means 无其他方式获得保障的所有人
  - all within existing schemes 现有计划内的所有人
- Level defined nationally to allow life and health in dignity and access to services
  国家层面定义的水平，确保有尊严的生活和健康，并获得服务
- Focus on combination of tax and contributions 关注税收与缴费相结合
- No graduation except when life risks change
  没有分级，除非生活风险发生变化
- Permanent and institutional measures 永久性和体制性措施
- May include targeted social assistance within a multi tier system
  可能包括在多层体系中提供有针对性的社会援助

Universal coverage 普遍覆盖

- **Basic social protection floor within a social security system**
  社会保障体系内的基本社会保障底线
- **Encouragement to reach higher levels of protection**
  鼓励达到更高级别的保护
- **Equitable inclusion of workers in all forms of employment**
  公平涵盖所有就业形式工人
- **Non-discrimination, gender equity and specific needs (eg persons with disabilities, chronic diseases,…)**
  非歧视、性别平等和特别需求（例如残疾人，慢性病人）
- **Low cost for those with low means**
  低收入者可负担

Migrant workers in China in Fuzhou 在中国福州的农民工

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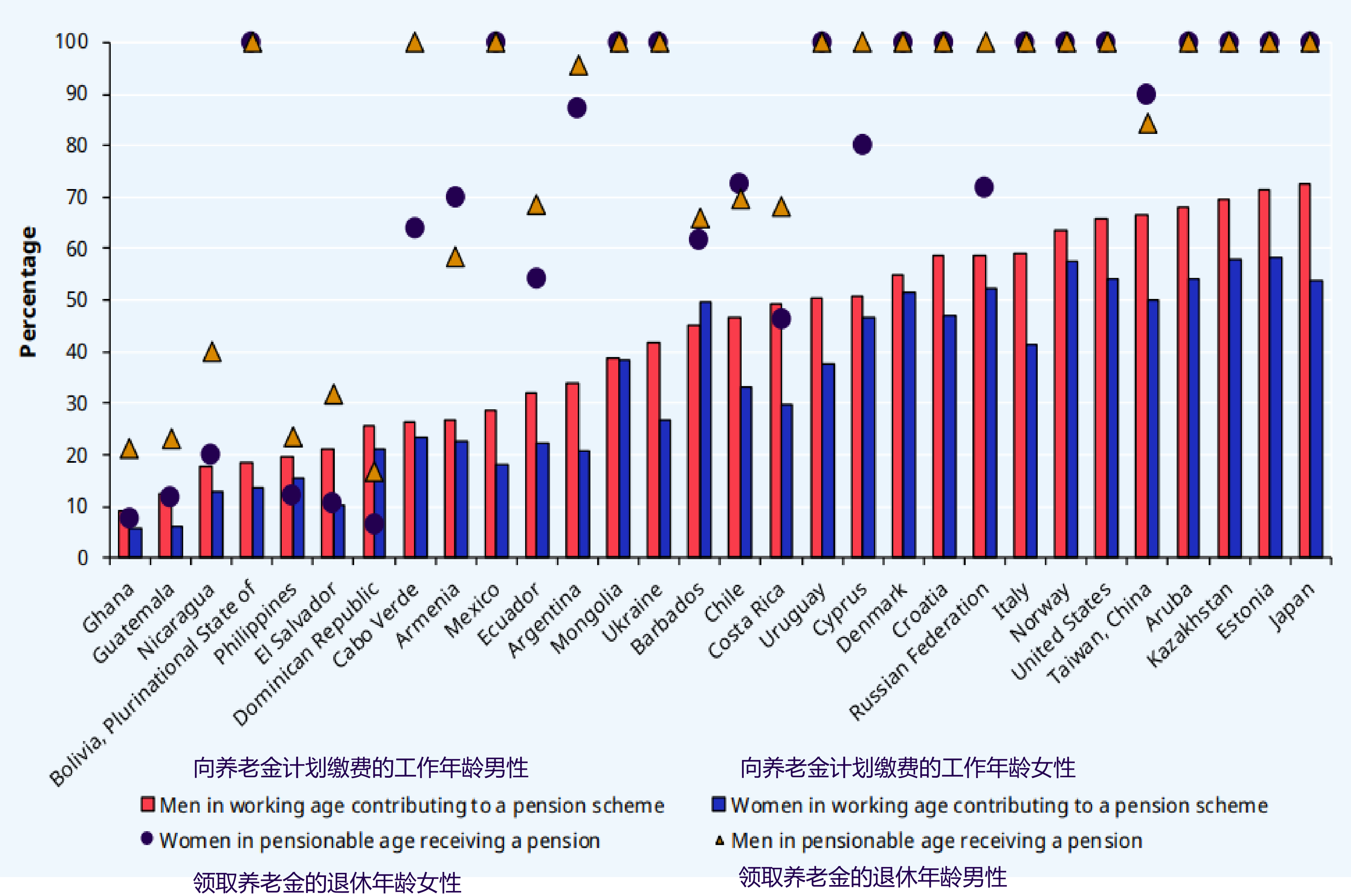
Complementarity of funding sources
资金来源的互补性

- Less women than men contribute to a pension scheme, a proxy of flexible work and gendered patterns of employment
  向养老金计划缴费的女性比男性少，体现了灵活就业和性别就业的模式
- Level of minimum pensions often not enough to lift people out of poverty
  最低养老金水平往往不足以使人们摆脱贫困
- Tax funded social pensions or minimum income supplements protect those not contributing enough
  税收支持的社会养老金或最低收入补助金可以保护那些缴费不足的人



Choices # 2: Expanding or limiting the scope of social solidarity?
选择2：扩大或限制社会团结的范围？

Individual insurance schemes
个人保险计划

- More individual choice for those able to afford higher premiums

  为那些有能力支付更高保费的人提供更多个人选择

- Possibility of higher benefits than those offered by public schemes

  可能比公共计划提供的待遇更高

Collective insurance
集体保险

- Level and duration of the benefit are defined by law 待遇的水平和期限由法律规定
- Social solidarity: 社会团结：
  - relies on intergenerational contract, allows paying higher benefits to younger elderly people 依靠代际契约，允许向较年轻的老年人支付更高待遇
  - allows higher replacement ratios for lower-wage earners (vertical redistribution) 允许低收入者获得更高的替代率（垂直再分配）
  - improves status of women and flexible workers 提高女性和灵活就业人员的地位
- Unlike private scheme, there are no exclusion clauses

  与私人计划不同，没有排除条款
- **“A scheme for the poor is often a poor scheme”.**

  “为穷人设计的计划往往是一个糟糕的计划”
  - Broad funding pool providing quality benefits enhances the social acceptability of the schemes and reinforces public willingness to contribute to them

    提供高质量待遇的广泛资金池提高了计划的社会接受度，并增强了公众为计划缴费的意愿

Benefit adequacy through collective funding
通过集体筹资实现待遇充分性

- Basic level: access to goods and services and life in dignity

  基本水平：获得商品和服务以及有尊严的生活
- Income replacement level: predictable percentage of reference earnings in order to allow workers to maintain their standard of living

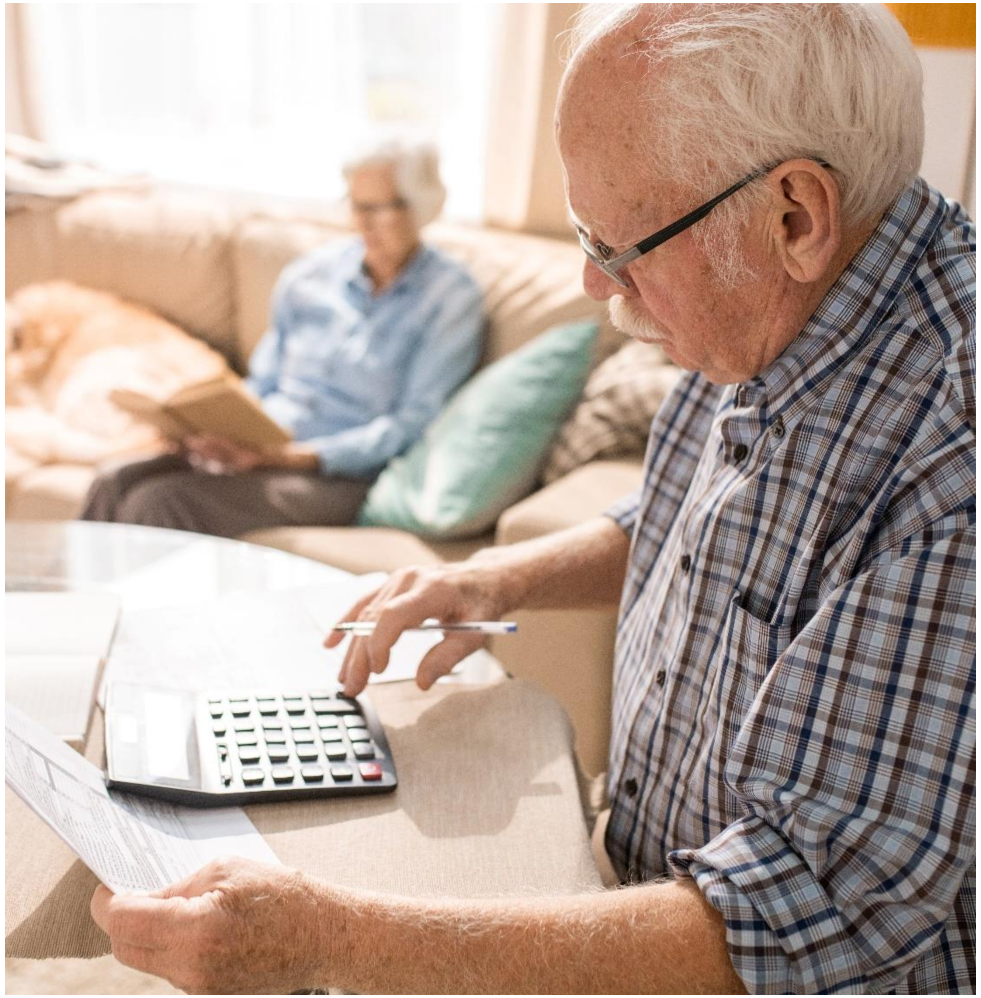
  收入替代水平：参考收入的可预测百分比，以便工人维持其生活水平
- periodically review of the level of benefits in relation to inflation, the cost of living and the general level of earnings in the country to maintain benefits' purchasing power

  定期审查与通货膨胀、生活成本和该国总体收入水平相对的待遇水平，以维持待遇的购买力
- Periodic payments

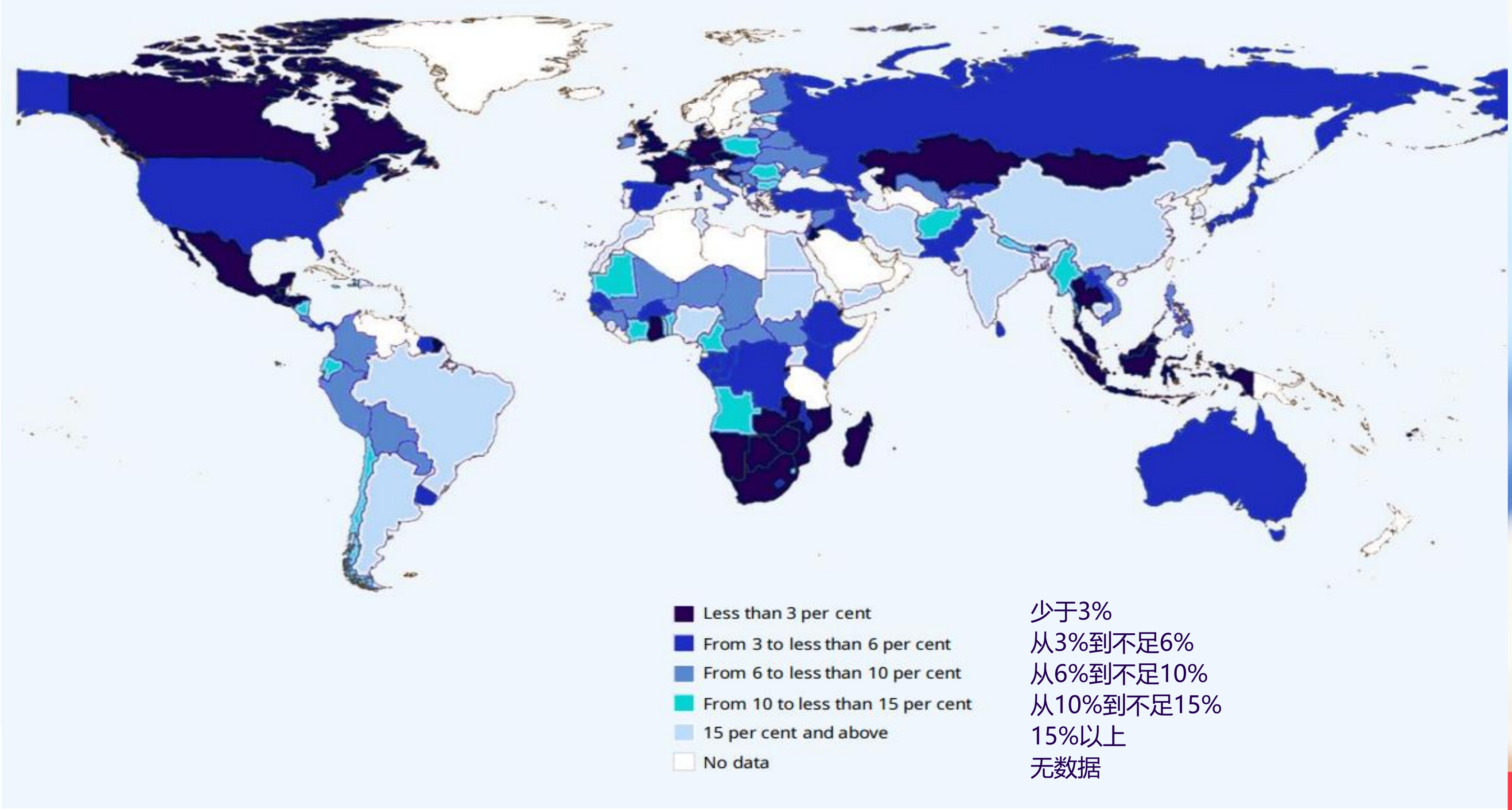
  定期支付
- Ensure austerity and fiscal consolidation measures do not unduly undermine social security legal guarantees.

  确保紧缩和财政整顿措施不会不当地削弱社会保障的法律保障
- Tiered construction above a floor, with supplementary /occupational levels of benefits allowing for heterogeneity of risks

  底线之上的分级建设，提供补充性/职业性待遇水平，应对风险的异质性



Catastrophic spending in health 灾难性的医疗支出




Health insurance copayments 医疗保险共付

Note: Catastrophic health spending: Health spending of more than 10 per cent of household consumption or income.

注：灾难性的医疗支出：医疗支出占家庭消费或收入10%以上

Choice # 3: Universal basic income or comprehensive risk coverage
选择3：普遍基本收入或全面风险覆盖

UBI 普遍基本收入

- Focuses on monetary poverty alone instead of multidimensional risks

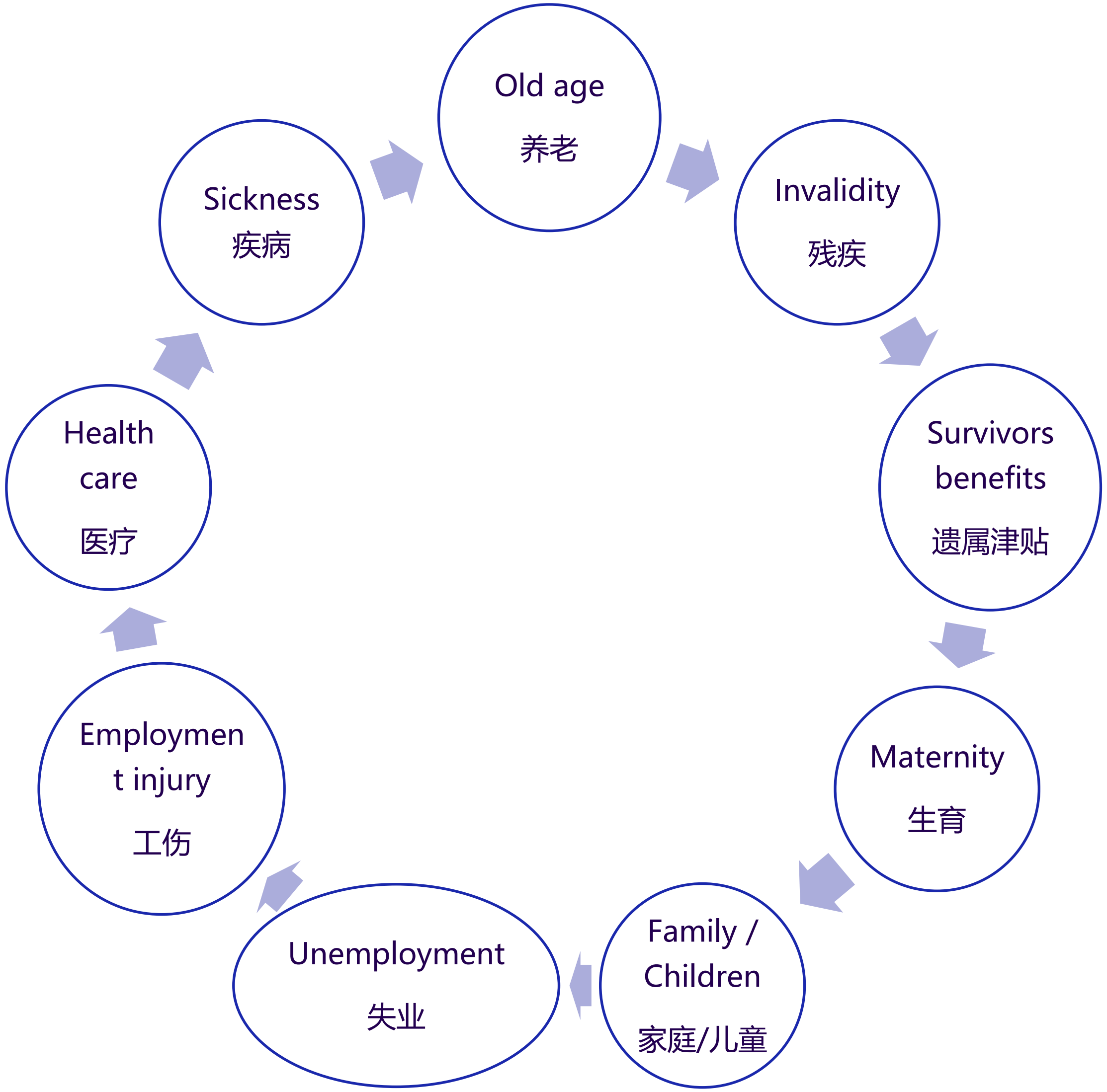
  只关注货币贫困，而不是多维度风险

Comprehensive risk coverage 全面风险覆盖

- Diverse hazards covering multiple needs and diverse circumstances
  涵盖多种需求和不同情况的各种风险
- Continuum of events requiring linked protection
  需要关联保护的连续事件
- Interrelated occurrences cumulate negative impact on livelihoods
  相互关联的事件累积了对生计的负面影响

Comprehensive benefits 全面性待遇

- Nine risk categories in C.102
  第102号公约中的九大风险类别
- Laws and regulations can initially focus on where the needs are greatest
  法律法规最初可以关注需求最大的方面
- Country can progressively adopt a life course approach taking care of diversified needs
  国家可以逐步采取生命历程方法，照顾多样化的需求



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Administration and sustainable financing 行政管理和可持续融资

Choice #4: Automated administration and services versus human centric social security
选择4：自动化管理和服务与以人为中心的社会保障

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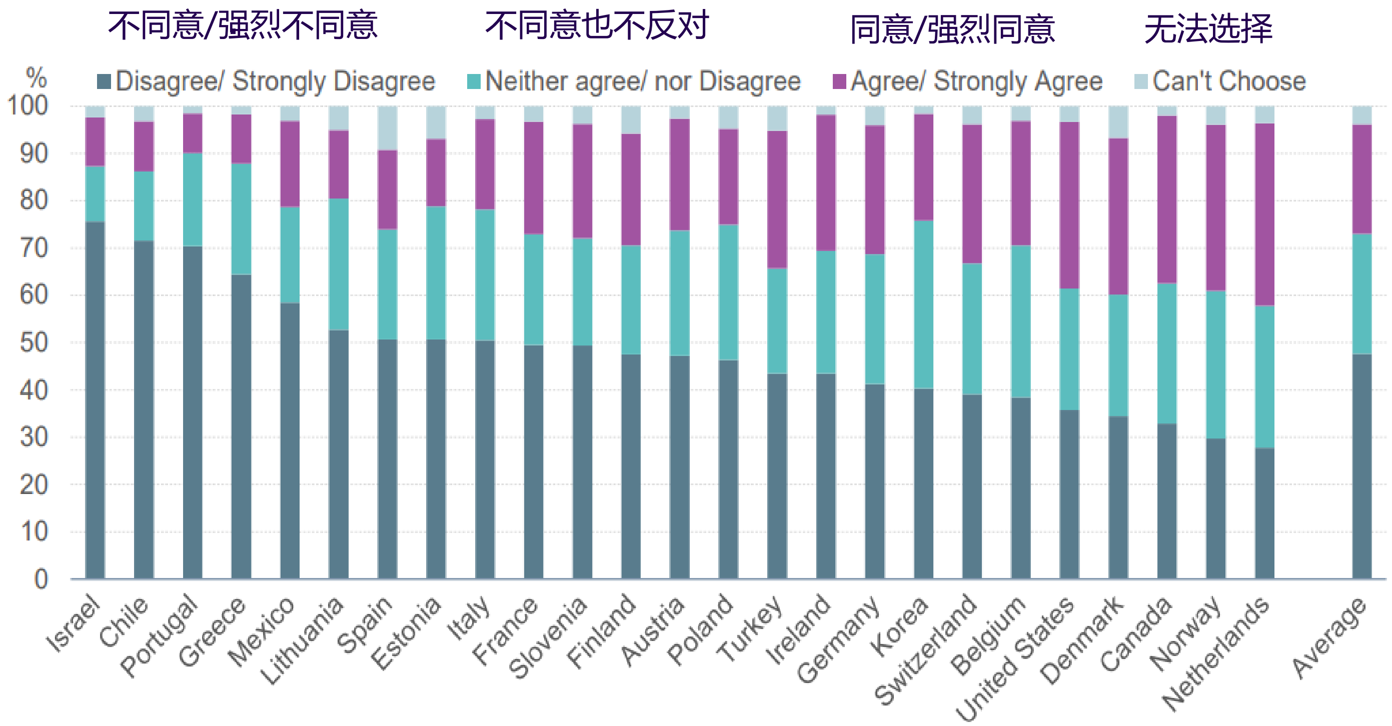
OECD Risks That Matter Survey 2020
经合组织2020年风险问题调查

- Respondents are very <u>uncertain</u> about their eligibility for public benefits (especially those in flexible employment)
  受访者非常不确定自己是否有资格享受公共福利待遇（尤其是那些灵活就业的人）
- Many feel they would not be able to receive benefits if they needed them (see picture)
  许多人认为，他们并不能在需要的时候获得福利待遇（见图）
- Lack of trust in digital services reduces use of these services
  对数字服务缺乏信任，减少这些服务的使用

受访者对“我认为如果我需要，我可以很容易地获得公共福利待遇”这一说法的同意程度百分比，2020年

Percent of respondents indicating their level of agreement with the statement “I think I could easily receive public benefits if I needed them,” 2020



Harnessing digital solutions for human centric social security
利用数字解决方案实现以人为中心的社会保障

Transparency 透明度

- efficient functioning of social security 社会保障的有效运作
- Increases public awareness, **confidence/trust**, and support. 提高公众意识、**信心/信任**和支持
- anticipate the level of benefits 预期待遇水平

Dignity 尊严

- Individual agency 个人能动性
- Protection against bias and discrimination via digital solutions 通过数字解决方案防止偏见和歧视

Involvement of social partners and representatives of insured 社会伙伴和参保人代表的参与

- concerning design and implementation 关于设计和实施
- increased focus on ethics of AI and other digital solutions 更加关注人工智能和其他数字解决方案的道德规范

Rapid and costless claims and redress adapted to digital delivery systems
适用于数字交付系统的快速且无成本的索赔和赔偿

- respect for rights of insured 尊重参保人的权利


Queuing at a social security agency 在社保机构排队

Choice #5: Fiscal consolidation or expanding social security sustainable financing in wake of crisis?

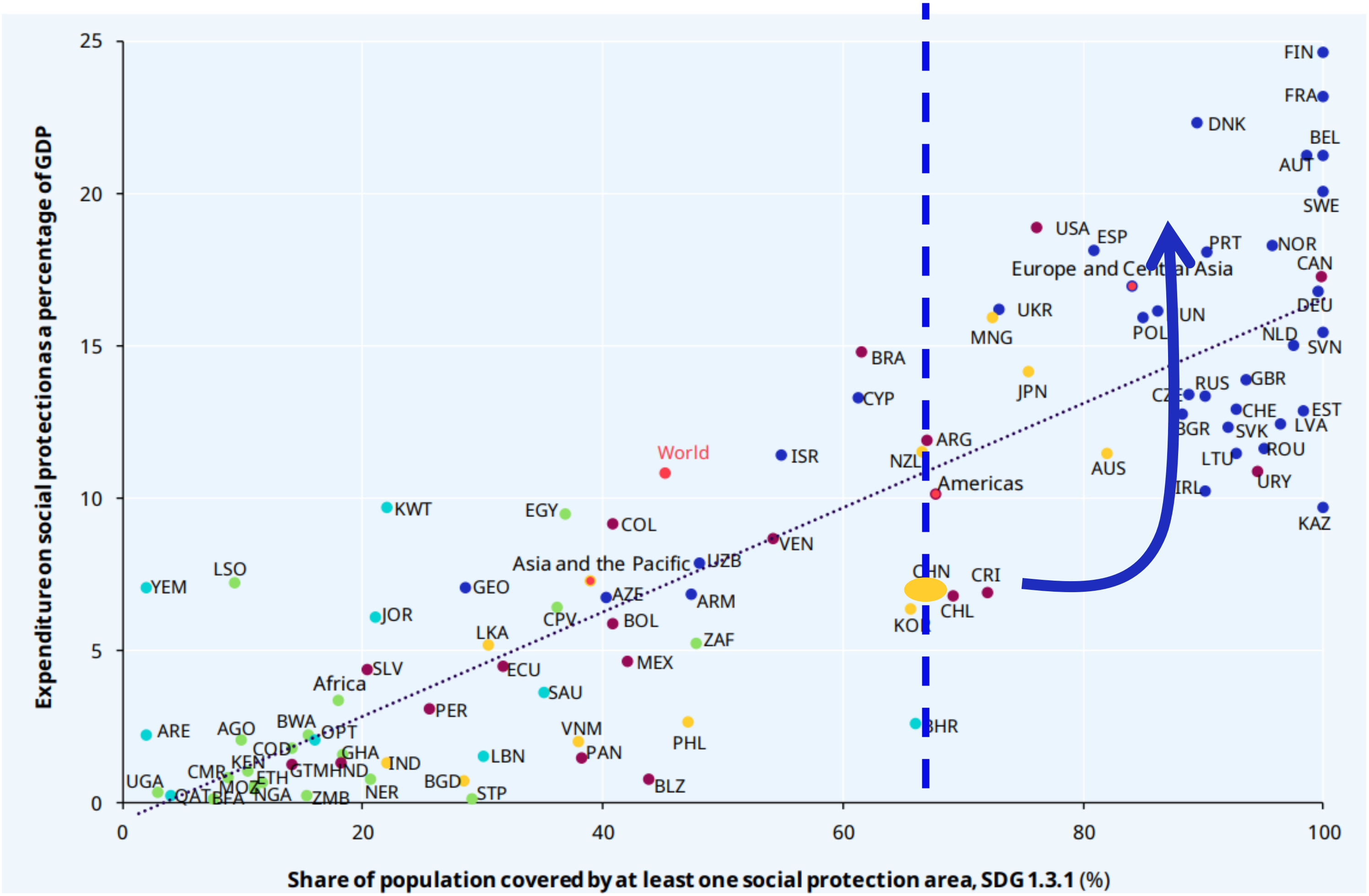
选择5：危机之后进行财政整顿还是扩大社会保障可持续融资？

Countries spend on average 12.8 per cent of their GDP on social protection
各国用于社会保护的支出平均占其国内生产总值的12.8%

OECD Risks That Matter Survey 2020
经合组织2020年风险问题调查

- Most respondents say the **government should be doing more** to ensure the economic and social security and well-being of citizens and residents
  大多数受访者表示，**政府应该采取更多措施**，确保公民和居民的经济和社会保障及福祉
- **Redistributive preferences** are starker during the pandemic.
  在疫情期间，**再分配偏好**更加明显。
- **Higher inequality** corresponds with **greater calls** for redistribution.
  不平等程度越高，再分配的呼声就越高。

社会保障支出占国内生产总值的百分比



至少被一个社会保护领域覆盖的人口比例，可持续发展目标1.3.1

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ILO Perspective
国际劳工组织的观点

Allocation of <u>sufficient</u> resources, sound and sustainable financing to achieve universal coverage

分配<u>充足</u>的资源、健全和可持续的融资以实现全民覆盖

- Time bound strategies for universal coverage and benefits adequately funded 实现全民覆盖和待遇资金充足的、有时限的战略
- The evolution of the costs of social security systems are monitored constantly 社会保障体系成本的演变不断得到监测
- Austerity and fiscal consolidation measures do not unduly undermine legal guarantees. 紧缩和财政整顿措施不会不当削弱法律保障
- A diversity of methods and resources needed to finance social security 为社会保障提供资金所需的各种方法和资源
- Employees should not be contributing more than half of the total of the financial resources allocated to their protection. 员工不应贡献超过分配给其保护的财政资源总额的一半
- Financing prevents hardship on persons of small means and considers the economic situation of the categories of persons protected. 资金筹措防止经济状况不佳的人陷入困境，并考虑各类受保护人员的经济状况
- Public willingness to pay based on the quality provision of benefits accruing to all 公众的支付意愿基于提供所有人都能获得的高质量待遇

Conclusion 结论

- Universal social security encompasses **more than quantitative coverage** targets全民社会保障包含的**不仅仅是数量覆盖**目标
- Some approaches to universal social security can reduce the **quality of social security for all** 一些实现全民社会保障的方法可能会降低**人人享有社会保障的质量**
- A **high road to social security** requires a new social contract that apply the principles of social solidarity and equity to the new challenges of ageing and the world of work
  通往**社会保障的高速路**需要新的社会契约，运用社会团结和公平的原则应对老龄化和劳工世界带来的新挑战
- A human centric administration is at the core of the new social contract, allowing for more personalized social security services **respectful of human dignity**
  以人为中心的管理是新社会契约的核心，允许提供更加个性化的社会保障服务，**尊重人的尊严**
- Sustainable financing recognize the **need for diversified forms of collective funding,** including a combination of social contributions and fiscal resources
  可持续筹资承认**需要多种形式的集体筹资**，包括社保缴费和财政资源的结合

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