

清华大学
民生保障与社会发展
研究系列

银色经济与 嵌入式养老服务

杨燕绥 等 主编

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内 容 简 介

人口老龄化是继农业革命、工业革命之后,进入健康长寿型经济社会的社会常态,需要按照健康长寿的消费需求和约束条件组织生产、分配、流通和消费,形成代际和谐的供求关系,作者将其定义为银色经济。

本书从银色经济定义、银色经济发展战略、嵌入式养老服务、医养服务 PPP 模式和全球适老化社会建设共识五个方面系统的阐述了这个问题,是学者、政策制定者、从业者学习参考用书。

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作 者 序

人口老龄化不是社会老化,而是社会进步。农业经济为解决温饱问题追求 GDP 总量,人均寿命达到 40~50 岁;工业经济为解决发展问题追求 GDP 速度,人均寿命达到 60~80 岁;健康经济为解决生命质量问题追求人均 GDP 的福利相关性,人均寿命可能达到 90~120 岁。健康长寿成为社会发展的主题,国家应当基于健康长寿和不断升级的消费需求,组织生产、分配、流通和消费的活动及其供求关系,即银色经济。

在银色经济时代,人们的一生有白发 50 年和黑发 50 年,要大力发展身心健康产业,改善劳动人口的人力资本和提高劳产率,以科技推动经济;改善老龄人口的资产结构和提高购买力,以消费拉动经济。大力发展嵌入老年人身心、家庭、社区、机构和城市的医养服务,增强人们的健康生活机能和补充家庭养老的功能。居家养老是家庭养老和社会养老的结合物,主要适用于老化失能的人群。在国际社会,已有一系列公约在呼吁人们建设老年友好城市,帮助人们从离家养老回归居家养老,以强化亲情孝道和降低养老成本。中国需要借鉴经验与吸取教训,一要照顾好当代老人;二要全周期地保护人民健康和发展嵌入式医养服务,延续劳动人口红利和开发老龄人口红利,改变“未富先老、未备而老”的局面,增加国家竞争力,迎接人类第三大财富波。

本书基于“人均 GDP 的福利相关性”理论,从宏观经济与微观经济相结合的视角研究老龄社会发展常态与战略。主要内容如下:第 1 章阐述银色经济的内涵与外延、银色经济特征及其发展战略、发达国家的主要措施和经验;第 2 章描述中国人口老龄化的主要特征、人口老龄化的经济社会影响、中国银色经济发展指数构建、中国银色经济战略和行动计划;第 3 章研究嵌入式养老服务、医养服务需求与供给、金融服务需求与供给;第 4 章探讨养老服务体系、养老服务交付的 PPP 模式 (Partner-ship)、政府职责与医养服务事业发展 (Public)、社会企业与医养服务产业发展 (Private)、社会组织与医养服务体系建设 (Society);第 5 章综述国际社会的共识、典型国家案例。课题组陈诚、胡乃军博士、于森博士和刘广君等参与了本书的撰写。

本书是《中国老龄社会与养老保障发展报告》和“银色经济指数”建设的一部分,并得到国家社会科学基金、清华大学文科发展基金、清华大学文化传承基金的资助,还有来自院校、政府、企业和海外的合作伙伴的指导与帮助,在这里一并感谢。

杨燕绥

2017 年 5 月 1 日

于清华园

Preface

The aging tendency of population is not so much as the senility of a society, but as a social progress. Agricultural Economy is to solve the problem of food and merely focus on GDP itself, with a corresponding life expectancy from 40 to 50 years old. Industrial Economy is to stimulate development and the growth rate of GDP, with a life expectancy from 60 to 80 years old, while Health Economics is designed to ameliorate life quality and the welfare concerned with GDP per capita, pursuing a life expectancy of 90~120 years old. When "Health and Longevity" becomes a major development subject, national government is supposed to, based on people's needs for health and longevity and the increasingly updated consumption demand, coordinate production, distribution, circulation, consumption and supply-demand relationship. Such is called "Silver Economy".

Silver Economy strives to develop wellness industry, to improve the human capital of laboring people and labor productivity, as well as to spur economy by science. It also hammers at perfecting the asset structure of aged people, enhancing their purchasing power, so as to boost economy by consumption. It is necessary to vigorously develop health-care supporting programs imbedded with the aged people's body and mental health while incorporated with the family, the community, the organization and the city that the aged belong to. It is necessary to build capacity for people to lead a healthy life and to supplement home-based health care for aged people. Home-based health-care system is a combination of family supporting and social provision for the aged. Internationally there have been a series of conventions that appeal for building Age-friendly cities and helping people back to in-home healthcare from outside-home health-care, so as to reinforce filial love and lower the costs of social provision. It is necessary for China to refer to the experience and take lessons of the successes and failures from that, in order to, firstly, take good care of the present aged people; secondly, change the situation of "aging before getting rich and prepared", enhance national competitiveness and embrace the third wave of human wealth, by improving people's health in their all-life cycle, developing the imbedded mode of health-care service for the aged, maintaining demographic dividends and adjusting elder labor force.

This research, based on the "correlation of welfare and GDP per capita", aims to explore the normalcy of the aging tendency of population and the corresponding strategies from both macro and micro economic perspectives. The main contents are as

follows: the first chapter makes an inquiry to the connotation and the denotation of Silver Economy, its economic features and development strategies, as well as the major measures taken by and the experience of developed countries. The second chapter explores the features of China's aging tendency of population, its economic and social influence, while outlining the development index of China's Silver Economy and its development strategies and action plans. The third chapter makes a probe into the imbedded mode of health-care service for aged people, the demand for and the supply of the health-care service for the aged, and the demand for and the supply of its financial service. The fourth chapter studies the health-care service system, the Public-Private-Partnership mode of health-care system (Partnership), the responsibility of government and the development of social service (Public), the development of health-care service for the aged sustained by social enterprises (Private), the construction of social organizations and health-care service system (Society). The fifth chapter analyzes the international consensus and typical examples of other countries.

This research is part of the "China's Development Report on the Aging Society and Retirement Security" and the Silver Economy Index Outline and subsidized by the National Social Science Fund, the Liberal Arts Development Funds of Tsinghua University, and the Culture Inheritance Fund of Tsinghua University. It also received help from other colleges, governments, enterprises and overseas partners. I'd like to express my gratitude to them all.

Yang Yansui in Tsinghua University

May 1st, 2017

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名词解释

1. 老龄人口,即指达到国民平均预期寿命减去养老金者平均余寿(假设退出劳动力市场后的人均余寿约为15年)的年龄的人口。如果人均寿命80岁,减去15年即65岁。为此,一些进入深度老龄社会的国家,65岁为法定领取全额基础养老金的年龄。

2. 老龄社会,即指老龄人口占总人口较高比例的社会。在总和生育率1.8~2.1的条件下,当65岁及以上人口占总人口比重超过7%、60岁及以上人口占总人口比重超过10%时;如果养老金的实际赡养比为5:1,养老金替代率为职工平均工资的50%,养老金费率则为10%,伴随养老金费率的不断提升,代际利益问题日益凸显,国家进入老龄社会。65岁及以上人口占总人口比重超过14%,即深度老龄社会;超过21%,即超级老龄社会。

3. 银色经济,即指基于健康长寿和不断升级的消费需求和约束条件,组织生产、分配、流通和消费的活动及其供求关系的总称。

4. 统计老年赡养比(即扶养比,对老年人应当讲赡养比),即指劳动年龄人口和老龄人口的比例,不考虑未成年人口;综合赡养比将考虑未成年人口;如果以65岁开始计算老龄人口,进入老龄社会的老年赡养比约为1:10、深度老龄社会的老年赡养比约为1:5、超级老龄社会的老年赡养比为1:2~3。

5. 实际老年赡养比(近年来出现的研究文献),即指劳动人口去除在校人数、失业人口数、低收入人口数、在64岁以前退休人口数后的老年赡养比。实际老年赡养比的增高变化可能导致提前进入深度老龄社会,由此说明相关公共政策对老年赡养比的影响。

6. 养老金费率,即指养老金税费占个人工资总额的比例。养老金费率受老年赡养比和养老金替代率的影响。在养老金替代率为职工平均50%、老年赡养比5:1的条件下,养老金费率约为10%;在老年赡养比3:1的条件下,养老金费率约为17%。很多国家将20%作为养老金费率的封顶线,以便和谐代际关系,用移民政策、生育政策、延迟领取养老金政策、降低基础养老金替代率和发展职业养老金与个人账户等策略,鼓励大龄人员就业、加强正规就业市场治理等措施来稳定养老金费率。

7. 养老金,即指老龄人口日常开支的现金流,也称养老基本生活开支是老年人的养命钱。在制度内被称为基础养老金法定养老金或第一支柱养老金等。此外,还有职业养老金、个人养老金等。

8. 养老金替代率,即指养老金(包括基础养老金、职业养老金和个人账户养老金等)与退休前工资(包括个人工资、缴费工资、社会平均工资)的比例。基础养老金的替代率在20世纪50年代为个人工资的45%,后来提升到55%;20世纪80年代之后普遍降为30%~40%。欧洲国家通过大力发展职业养老金和个人养老金增加养老金的充足性,三个养老金计划的加总替代率可能达到60%~70%。