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序

随着我国人口老龄化加快,农村老年人养老面临严峻挑战。十六大以来,我国提出全面建设小康社会的奋斗目标,加快推进社会主义新农村建设,更加重视民生问题,注重社会公平,逐步推进基本公共服务均等化,构建社会主义和谐社会。同时,我国经济进一步快速稳定发展,经济发展进入了工业反哺农业、城市支持农村的发展阶段,已经具备建立新型农村社会养老保险制度的条件。十六大提出“有条件的地方,探索建立农村养老、医疗保险和最低生活保障制度”;十七届三中全会提出健全农村社会保障体系,建立新型农村社会养老保险制度;十八大提出全面建成覆盖城乡居民的社会保障体系,整合城乡居民基本养老保险。

我国农村社会养老保险从20世纪80年代中期开始探索,90年代初起按《县级农村社会养老保险基本方案(试行)》进行试点,逐步在农村建立了农村社会养老保险制度。由于当时各级政府财力较弱、制度本身设计存在缺陷及基金管理不规范等因素的影响,老农村社会养老保险在实施过程中遇到一些困难和问题,难以推进。1999年,国务院对农村社会养老保险进行清理整顿,要求停办新业务,将农村社会养老保险逐步过渡为商业保险,农村社会养老保险处于停滞状态。21世纪初,我国一些地区借鉴了老农保的经验教训,开始探索新型农村社会养老保险。2009年9月1日国务院颁发了《关于开展新型农村社会养老保险试点的指导意见》,要求按照“保基本、广覆盖、有弹性、可持续”的基本原则,探索建立个人缴费、集体补助、政府补贴的新型农村社会养老保险制度,实行社会统筹与个人账户相结合,与家庭养老、土地保障、社会救助等其他社会保障政策措施相配套,保障农村居民老年基本生活。在我国新型农村社会养老保险制度试点之初,将其与老农村社会养老保险及其他人群的社会养老保险制度进行全面比较,深入分析研究新型农村社会养老保险试点的

一些问题及其发展趋势,无疑具有重要的理论意义和应用价值。

新型农村社会养老保险是国家出台的一项应对农村人口老龄化、保障农村居民老年基本生活新政策。呈现在读者面前的《中国新型农村社会养老保险制度研究》一书,是作者在博士论文基础上修改而成的。该书回顾了老农村社会养老保险的发展历程,总结了老农保实施的困难和问题,对新农保的主要特征、缴费标准设计、模式、政府补贴效应、补贴机制的完善、新农保实施中应注意的问题、新农保在农村养老保障中的结构地位、功能及其发展趋势进行了分析研究,提出了有一定操作性的政策建议。

在研究视角上,作者采用微观研究和宏观研究相结合的方法,重点对新农保发展中带有战略性的问题进行了宏观研究。在微观研究层面,与一般研究思路不同,该书主要对新农保的缴费标准设计、政府补贴效应、补贴机制建立和完善等问题进行了研究;在宏观研究层面,该书重点对新农保制度在农村养老保障体系中的地位和作用、新农保的发展趋势和前景等带有战略性的问题进行了研究。

概括来说,该书主要研究了三个问题:新农保是一项什么制度?(第四、第五、第六章)新农保在农村养老保障中的地位与作用如何?(第七章)新农保的发展趋势应该怎样?(第八章)在第一个问题中,作者从新农保设计的合理性、特征及政府的责任等方面进行了阐述,分析了新型农村社会养老保险的价值取向、设计理念的合理性、宏观制度层面具有的发展可持续性,认为新型农村社会养老保险制度较老农村社会养老保险制度更具有社会性、互济性和福利性;较老农保缴费标准和保障水平更高,与其他养老保障相结合基本上能满足农村老人的生活需要;明确强调了政府财政责任,体现了政府在新农保中的主体性和主导作用;体现了权利与义务相一致的原则,兼顾了效率与公平;符合养老保险改革的发展潮流等特征。在政府补贴方面,提出了新型农村社会养老保险中政府财政对“进口”、“出口”的补贴都存在正负面效应,在经济发展水平不同的地区,各级地方政府应该采取不同的补贴分担机制。“进口”补贴能提高农民缴费意愿,激励效果较好,能提高农民参保人缴费能力和保障水平,具有扩大内需、促进经济增长的作用,但也增加了新农保基金保值增值压力,加重了财政困难的地方政府负担,多缴多补的鼓励办法有可能产生逆向选择问题;“出口”补贴直接提高了参保人的养老保障水平,减缓了基金的保值增值压力,体现了新农保的公平性、普惠性,但没有“进口”补贴的

激励效果大。在省、县（市、区）、乡（镇）各级政府补贴分担机制方面，提出不同经济发展水平地区可以根据实际情况选择“高中低”或“高低低”、“三三制”、“低中高”等不同模式。目前中央政府只进行出口补贴，在条件成熟时，中央政府也应该从“进口”和“出口”两头补贴。在缴费和待遇调整机制方面，提出目前新型农村社会养老保险的缴费标准、待遇水平绝对标准确定方法缺乏动态调整机制，应该借鉴城镇企业职工基本养老保险内含部分调整机制的相对标准确定方法，从而使其更加合理。

在新农保的地位与作用方面，该书提出新农保在相当长时期内难以单独保障农村老年人基本生活，应该建立多支柱养老保障。随着新农保进一步发展，新农保将在农村养老保障中占据主体地位，但也必须与家庭养老和社区养老等其他养老方式相结合才能保障农村居民老年基本生活。

在新农保发展趋势方面，该书提出新农保推进可分三步走：第一步是实现新型农村社会养老保险制度全覆盖。第二步是新农保与城镇居民社会养老保险在有条件的地方合并实施，成为城乡居民社会养老保险制度的重要组成部分并使保障水平有较大的提高。这体现了财政补贴的公平性，易于建立相似或相同的社会养老保险制度，有利于建立全国统一的基本养老保险制度，但也可能存在增加地方政府财政压力、内部管理机制不顺和保障水平缺乏相对公平等问题。第三步是新农保的基本制度框架与城镇职工基本养老保险基本一致，城乡基础保障水平基本相同，形成全国统一的基本养老保险制度等。新农保在制度模式、基金管理等方面要进一步完善，为与城镇职工基本养老保险基本制度相衔接和建立全国城乡统一的基本养老保险制度准备条件。

这些观点和建议虽然是作者于2010年下半年至2011年上半年撰写博士论文期间，在总结老农村社会养老保险的经验和与城镇职工基本养老保险等其他养老保险制度进行比较的基础上提出来的，但今天看来其中有不少内容仍颇具新意，对相关部门及研究者仍具有一定的参考价值。我相信该书的出版将对我国新型农村社会养老保险制度的完善与研究起到积极作用。

华东师范大学终身教授

桂世勋

2013年8月31日

内容摘要

我国农村社会养老保险制度是从 20 世纪 80 年代中期开始探索, 90 年代初进行试点, 逐步建立起来的。由于制度本身设计存在缺陷等种种因素的影响, 老农村社会养老保险在实施过程中遇到一些困难和问题, 难以推进。1999 年, 国务院对农村社会养老保险进行清理整顿, 要求停办新业务, 将农村社会养老保险逐步过渡为商业保险, 农村社会养老保险处于停滞状态。2002 年十六大提出“有条件的地方, 探索建立农村养老、医疗保险和最低生活保障制度”, 之后, 一些地方开始探索新型农村社会养老保险。2009 年 9 月 1 日国务院颁发了《关于开展新型农村社会养老保险试点的指导意见》, 要求按照“保基本、广覆盖、有弹性、可持续”的基本原则, 实行社会统筹与个人账户相结合, 与其他社会保障政策措施相配套的新型农村社会养老保险制度保障农村居民老年基本生活, 从 2009 年开始选择 10% 的县(市、区、旗)试点, 以后逐步扩大试点实现对农村适龄居民的全覆盖。本书在此背景下通过与老农村社会养老保险对比和与其他人群的社会养老保险制度的联系, 对新型农村社会养老保险试点的一些问题及其发展趋势进行了分析研究。

本书共分为九章。

第一章“绪论” 主要内容为: 介绍本书的选题背景与意义; 对社会养老保险等概念进行阐述, 本书所研究的新型农村社会养老保险的对象范围确定为从事农业劳动的纯农民群体; 对研究农村社会养老保险的文献进行述评以及本书的研究内容、框架、方法、研究目标及创新进行介绍。

第二章“农村社会养老保险制度分析基础理论” 介绍了本书分析所应用的基础理论, 主要介绍了社会公平理论、中央与地方政府事权与财权划分理论和结构功能主义理论。社会公平理念是作为社会保障的核心价值贯穿全书, 中央与地方政府事权与财权划分理论用来分析新农保中各级政

府财政补贴责任分担问题，结构功能主义理论用来分析新农保在农村养老保障体系中地位和作用。

第三章“老农村社会养老保险制度回顾”主要介绍了探索建立老农保时的政治、经济、社会背景及意义；阐述了老农保发展过程和实施状况；分析了老农保存在的问题。

第四章“新型农村社会养老保险制度探索与试点”主要内容为：一是分析了新农保试点的政治、经济、社会等方面的背景。在政治上党和政府高度重视新农保工作，制定了试点指导意见，提出了明确的要求；在经济社会方面，与已建立农村社会养老保险的国家相比，基本具备建立新型农村社会养老保险的条件。二是阐述了新农保试点的发展过程和状况。到目前为止，新农保发展经历了各地方新农保探索、新农保研究性试点和国家新农保试点等阶段，并且试点收到了很好的效果。三是分析了新农保特征。与老农保相比，新型农村社会养老保险制度更具有社会性、互济性和福利性；缴费标准和保障水平更高；明确强调了政府责任，体现了政府在新农保中的主体地位和主导作用；体现了权利与义务相一致的原则，兼顾了效率与公平；从宏观制度层面上看具有发展的可持续性等。四是阐述了新农保推进原则。新农保在推进中应遵循与社会经济发展水平与速度相适应，从实际出发、分类指导，先慢后快、逐步推进，规范操作、逐步完善，可衔接性和可持续性，自愿参保、积极引导和政府主导、社会参与等原则。五是分析了新农保试点中应注意的问题。主要有人户分离的人群参保、缴费标准设计、财政补贴、村集体和其他组织补助及与其他养老保险制度衔接等问题。

第五章“新型农村社会养老保险模式分析”主要阐述了研究者在全国试点前对新农保模式的探索研究，各地方新农保实践模式以及全国试点后各地对新农保的调整和完善情况。

第六章“新型农村社会养老保险制度中的政府责任”主要阐述了政府介入农村社会养老保险的理论依据，政府在新农保中的立法职责、财政职责、组织实施职责、监管职责等责任。重点分析了政府在新农保中财政责任及其各级政府承担财政补贴的方式，这部分介绍了国外政府对农村养老保险的财政补贴经验，归纳了目前我国政府对新农保财政补贴的主要方式——“进口”（缴费）补贴、“出口”（养老金待遇）补贴。分析了不同的补贴方式的效应：进口补贴能提高农民缴费意愿，激励效果较好，能

提高农民参保人缴费能力和保障水平,具有扩大内需、促进经济增长的作用,但也增加了新农保基金保值增值的压力,加重了财政困难地区地方政府负担,多缴多补的鼓励办法有可能产生逆向选择问题。出口补贴直接提高了参保人的养老保障水平,减缓了基金的保值增值的压力,体现了新农保的公平性、普惠性,但没有缴费补贴的激励效果大。这一章还分析了目前新农保政府补贴在基金中存在补贴比例低、补贴制度不完善、各级政府事权和财权不统一等问题,提出了加大财政投入、完善补贴机制和建立事权和财权相统一的财政责任分担机制等相应的对策措施,提出了省、县(市、区)、乡(镇)三级政府补贴比例分配的三种方式——三三制、高中低或高低低、低中高。

第七章“新型农村社会养老保险在农村养老保障体系中的地位与作用”主要阐述了我国目前农村养老保障体系构成及不同养老方式的地位和作用,重点分析了新农保目前和将来在农村养老保障体系的功能和作用。通过分析认为目前新型农村社会养老保险还难以在农村养老保障中占主体地位,农村养老保障在将来一段时期内还主要靠家庭养老,随着新农保进一步发展,将在农村居民养老保障中占据主体地位,但也必须与家庭养老和社区养老等其他养老方式相结合才能完全实现全面保障农村居民养老的需要。

第八章“新型农村社会养老保险制度前景与展望”通过与城镇居民社会养老保险和城镇职工基本养老保险的比较,对新农保的发展趋势进行分析。通过分析认为新农保与城镇居民社会养老保险在有条件的地方可以合并实施,这体现了财政补贴的公平性,易于建立相似或相同的社会养老保险制度,有利于建立全国统一的基本养老保险制度,但是也有可能存在增加地方政府财政压力,内部管理机制不顺和保障水平缺乏相对公平等问题;认为新农保在制度模式、基金管理等方面要进一步完善,为与城镇职工基本养老保险基本制度相衔接和建立全国城乡统一的社会养老保险制度准备条件。在推进进程上,可分为三步:第一步是到“十二五”期末,实现新型农村社会养老保险制度全覆盖;第二步是到2020年,新农保成为城乡居民养老保险制度的重要组成部分并且保障水平有了较大的提高;第三步是到2049年,新农保的基本制度框架与城镇职工基本养老保险基本一致,城乡基础保障水平基本相同,形成全国统一的基本社会养老保险制度。

第九章“研究结论与不足”通过分析得出由于经济社会结构的变化和老农保的缺陷而有必要探索新型农村社会养老保险；新农保较老农保设计更合理；新农保最终发展趋势应该更有利于建立全国统一的基本社会养老保险制度；政府应该加大财政补贴力度，中央政府应该加大转移支付；新农保目前难以在农村养老保障中占据主体地位，必须与其他养老方式相结合共同完成农村居民养老功能等结论。本书存在由于缺乏基础数据无法对新农保的中长期收支变动趋势进行精算，研究不够深入，研究范围有待于进一步拓展等不足。

ABSTRACT

The social insurance for the aged in rural areas of our country has been explored since the mid1980's. Experimental units began in the early 90's. The social insurance system for the aged in rural areas of our country has been gradually established. As a result of the flaws in the design of the system itself and some other factors, difficulties and problems arise in implementing the old social insurance for the aged in rural areas of our country. It's difficult to advance. In 1999, the State Council sorted out and reorganized the social insurance for the aged in rural areas and required that the related new services should be stopped and the social insurance for the aged in rural areas should be gradually transformed to commercial insurance. On the 1st, September, 2009, the State Council issued Guidance on implementation of the new-pattern social insurance for the aged in rural areas in experimental units. The fundamental principles "basically-guaranteed, widely-covered, elastic and sustainable" should be obeyed. Together with some other matching policies and measures, the social plan as a whole and personal accounts should be combined to ensure the basic life for the aged in rural areas. Since 2009, 10% counties have been selected as experimental units. The experimental units will be gradually added to fully cover the rural residents of the right age. Against this background, through the comparison of the new and the old social insurance for the aged in rural areas and the analysis of the relationship between the new system and the social insurance for other multitude. This thesis attempts to analyze and make research on some problems and tendencies in the new social insurance for the aged in rural areas.

This thesis consists of nine chapters.

Chapter one introduces the research background and significance. Con-

cepts, such as "social insurance for the aged in rural areas" are explained. The research subjects are peasants who do farm work. Immigrant workers and the peasants who are levied land are also regarded as peasants. It also introduces the literature review in this field, research contents, framework, means, research goals and creativity.

Chapter two introduces the basic theories employed in analysis of the research, mainly including Social Equality Theory, Dividing Duties & Responsibilities and Financial Power in the Central and Local Governments; and Structural Function Theory. The concept of social equality, as the core value of social security runs through the whole thesis. The second theory is used to analyze the sharing responsibilities for financial subsidy in governments at different levels in the new social insurance for the aged in rural areas. The third theory is employed to analyze the roles played by the new social insurance for the aged in rural areas in the social security system for the aged in rural areas.

Chapter three reviews the political, economic and social background and significance when the old social insurance for the aged in rural areas was established. Its development, implementation and existing problems are elaborated on.

Chapter four analyzes the political, economic and social background when the experimental units were established in the new social insurance for the aged in rural areas. At political level, our communist party and government attach much importance to the new social insurance for the aged in rural areas, formulate the guidance on experimental units and make specific demands. At economic society level, compared with those countries where social insurance for the aged in rural areas was established, we basically satisfy the conditions to establish the new social insurance for the aged in rural areas. In this chapter, the development of experimental units in the new social insurance for the aged in rural areas is also explained. So far, the development of the new social insurance for the aged in rural areas has experienced different stages: the exploration at local places, research for experimental units and effective experimental units at the state level. Thirdly, the characteristics of the new social insurance for the aged in rural areas are analyzed. Compared with the old social insurance for the aged in rural areas, the new one better represents social and mutually beneficial wel-

fare. It requires more pays and better security. The government responsibilities are specifically emphasized and the leading role played by the government is also embodied. In the new social insurance for the aged in rural areas, rights can match with responsibilities, and efficiency & equality can be both guaranteed. At the macro system level, it's sustainable. Fourthly, the advancing principles of the new social insurance for the aged in rural areas are elaborated on. In promoting the new social insurance for the aged in rural areas, it should be adapted to the economic development of the society. In promoting the new-pattern rural social insurance, the following principles should be abided by: adaptation to the level and speed of social economy development, departure from reality, differentiated guidance, first slow, then quick and step-by-step advancement, standard operation, gradual improvement, being articulated and sustainable, adjustment of measures to local conditions, being government-directed and society-participated. Fifthly, the problems that we should be concerned with are discussed: those residents who are involved in the insurance but stay away from their HuKou's address, the design of the pay standard, financial subsidy, community, subsidies for other organizations and some other connecting insurance system for the aged.

Chapter five elaborates on the author's analysis on the researching modes for the new social insurance for the aged in rural areas before the experimental units started, the practical modes at local places and adjustment and improvement of the new social insurance for the aged in rural areas after the nationwide experimental units began.

Chapter six introduces the theoretical evidence for the governmental intervention in social insurance for the aged in rural areas, the government's legal, financial responsibilities, organizing and implementing responsibilities. The government's financial responsibilities and the ways of financial subsidies for governments at different levels are mainly analyzed. The experience of financial subsidies from overseas governments is included. It summarizes the major ways of financial subsidies for the new social insurance for the aged in rural areas, including subsidies for pay fees and for pension. Different effects from different ways of subsidies are analyzed: The first type of subsidy can well stimulate

peasants to willingly pay the fees and enables peasants to better pay the fees and be better ensured. It also promotes consumptions at home and the development of economy, but puts pressure to remaining and rising in value of the fund in the new social insurance for the aged in rural areas. It adds burden to the local governments where the financial situation is not optimistic. This type of subsidy may give rise to inverse choices. The second type of subsidy directly raises the level of security, relive the pressure of remaining and rising in value and embodies that the new social insurance for the aged in rural areas is equal, universally beneficial, but not so well-stimulated as the first type of subsidy. In this chapter, the low proportion of subsidy, imperfect subsidy system and responsibilities and financial power which is not unified at different levels of governments. It's proposed that more financial input should be devoted and we should improve the subsidy system and employ the corresponding strategies and measures to establish unitary responsibility-sharing system; and we should perform three different assignments of subsidy proportion at three levels of governments.

Chapter seven elaborates on the component parts of the security system for the aged in the present rural areas of our country and the different roles played by every type of social security for the aged. The functions and roles played by the new social insurance for the aged in rural areas in the present and future social insurance system for the aged in rural areas. Through analysis, it holds that it's difficult for the new social insurance for the aged in rural areas to take the leading place in providing for the elders among the rural residents. However, it must be combined with financially supporting the old in the family and the community to fully realize the security of providing for the rural residents.

Chapter eight attempts to analyze the developing tendency of the new social insurance for the aged in rural areas can be implemented together with social insurance for the residents in cities and towns where conditions permit. This can reflect that the financial subsidy is equal, which is easy to establish similar or the same social insurance system for the aged and favorable to establish unified nationwide basic social insurance system for the aged. However, it may give rise to a list of problems, such as more financial pressure for local governments, unsmooth internal management mechanism, lack of comparative equality. The

author holds the opinion that there is still room to improve the mode of the system and management of the fund to make preparations for connecting the social insurance system for the aged for staff and workers and establishing unified social insurance system in cities and rural areas nationwide. In promoting the new social insurance for the aged in rural areas, three steps can be taken: firstly, by the end of the 12th "Five-Year Plan", the full covering of the new social insurance system for the aged in rural areas will have been realized. Secondly, by 2020, the new social insurance for the aged in rural areas will have been a major part of insurance system for the aged in cities and rural areas and security will have reached a higher level. Thirdly, by 2049, the basic framework of the new social insurance system for the aged in rural areas will have been unitary with the basic endowment insurance for the staff and workers in cities and towns to establish unified basic social endowment system nationwide.

Chapter nine concludes that changes of the structure of economic society and the flaws in the old social insurance for the aged in rural areas make it necessary to explore the new social insurance for the aged in rural areas. The design of the new social insurance for the aged in rural areas is more reasonable, which is more favorable to establishing the unified basic insurance system for the aged nationwide in the end. It suggests that government should reinforce financial subsidy and transfer payment. At present, it's difficult for the new social insurance for the aged in rural areas to take the leading place in the rural endowment system for the aged. It must be combined with other ways of providing for the aged to fulfill the functions of social insurance for the rural residents. This thesis is lack of accurate accounting and there is still room for deeper and wider research in this field.

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