

公共经济与公共政策 齐鲁文库

国家社科基金项目“基本公共服务均等化：  
基本理论与实证研究”研究成果

刘 蕾 著

# 城乡社会养老保险 均等化研究

On the Equalization of  
Public Pension System in  
Urban and Rural Areas



经济科学出版社  
Economic Science Press

公共经济与公共政策 齐鲁文库

国家社科基金项目“基本公共服务均等化：  
基本理论与实证研究”研究成果

刘 蕾 著

# 城乡社会养老保险 均等化研究

On the Equalization of  
Public Pension System in  
Urban and Rural Areas



经济科学出版社  
Economic Science Press

## 图书在版编目 (CIP) 数据

城乡社会养老保险均等化研究/刘蕾著. —北京: 经济科学出版社, 2010. 12

(公共经济与公共政策齐鲁文库)

ISBN 978 - 7 - 5141 - 0179 - 9

I. ①城… II. ①刘… III. ①养老保险 - 研究 - 中国  
IV. ①F842. 67

中国版本图书馆 CIP 数据核字 (2010) 第 245794 号

责任编辑: 吕 萍 张庆杰

责任校对: 韩 宇

版式设计: 代小卫

技术编辑: 邱 天

## 城乡社会养老保险均等化研究

刘 蕾 著

经济科学出版社出版发行 新华书店经销

社址: 北京市海淀区阜成路甲 28 号 邮编: 100142

总编部电话: 88191217 发行部电话: 88191540

网址: [www. esp. com. cn](http://www.esp.com.cn)

电子邮件: [esp@ esp. com. cn](mailto:esp@esp.com.cn)

汉德鼎印刷厂印刷

德利装订厂装订

690 × 990 16 开 11.25 印张 160000 字

2010 年 12 月第 1 版 2010 年 12 月第 1 次印刷

ISBN 978 - 7 - 5141 - 0179 - 9 定价: 21.00 元

(图书出现印装问题, 本社负责调换)

(版权所有 翻印必究)

# 总序

---

新中国即将进入“十二五”时期，这是中国经济社会发展的重要转型期。由于国际条件的变化、环境资源的制约和整体国家实力的增强，基于可持续发展的理念，我国经济发展方式将从投资和出口拉动型、资源消耗型加快转为消费拉动型和科技推动型；基于以人为本、全面发展、增进公平的理念，我国的社会事业朝着制度改进、全民受益、逐步均等、整体提高的方向快速发展。面对经济社会发展的重大现实问题，山东省公共经济与公共政策研究基地的师生们给予了高度关注，进行了认真研究。今天，纳入第四批文库和研究报告的又一批专著问世。他们分别是苏春红博士、刘蕾博士等人完成的《人口老龄化的经济效应与中国养老保险制度选择》、《城乡社会养老保险均等化研究》、《中国地方公共品多元供给研究》、《中国慈善捐赠机制研究》、《非营利组织“第三次分配”的财税激励制度研究》和《国际区域性税收协调研究》。

借助于山东省公共经济与公共政策研究基地这一平台，一批志同道合、热心于斯的师生在立项研究、实地调查、学术交流、成果出版、学科建设、资政育人等方面献计献策，尽心竭力，成效明显。令人欣喜的是，一批博士

生和博士后人员在学术自由、兼容并包的氛围中健康成长，一批中青年教师在合作研究、中外交流中学术日渐精进，一批国外学成的博士志趣相投、加盟我们团队。我们期待新人辈出，学术发展，在交叉研究中产生更多高水平成果，推动知识进步和政策咨询。

诚挚感谢经济科学出版社吕萍总编和王娟编辑，感谢中国财政经济出版社赵力编辑。是您们多年如一日的精诚合作和悉心服务，成就了两套文库的顺利如期出版。

**樊丽明**

2010 年立冬于山东大学

21 世纪，中国将面临一个不可逆转的老龄化社会。作为世界上老年人口最多的国家，我国老年人口总量正不断增加。与发达国家相比，我国的人口老龄化呈现明显的城乡倒置，即农村老龄化程度高于城镇，农村老年人口众多。对于规模巨大的城乡老年群体而言，最首要最直接的需求就是基本的养老保障，而这就离不开社会养老保险作用的发挥。在我国，城乡社会养老保险制度是沿着相互独立、分割的路径建立起来的。在城镇社会养老保险制度不断完善的同时，农村社会养老保险制度却一直在困惑中徘徊，并已成为我国社会保障体系中最为薄弱的环节之一。农村社会养老保险制度的保障能力缺失，在很大程度上导致农村老年人口贫困的发生几率高于城镇。基于此，2009 年国务院颁布《关于开展新型农村社会养老保险试点的指导意见》，勾勒出新型农村社会养老保险的制度框架，并提出到 2020 年之前基本实现对农村适龄居民的全覆盖。这意味着，作为社会保障的重要组成部分，社会养老保险已经步入均等化的进程。

基于如上现实背景，选取城乡社会养老保险均等化为研究对象，着力解决以下两个方面的问题：在理论上，探求城乡社会养老保险均等化的基本内涵、存在的理论依据，以及城乡社会养老保险均等化的实现机理；在实践中，系统分析中国城乡社会养老保险均等化的现状，制度根源以及社会养老保险城乡差异的社会福利效应，并在此基础上探求中国城乡社会养老保险均等化的实现条件与

途径。

养老风险是客观存在的、全体社会成员都将面临的一种风险。养老风险的存在使得社会居民由于风险发生概率不同,收入差距不断拉大,从而导致部分居民陷入老年贫困。作为以家庭为单位的风险控制方法,家庭养老不仅面临一定的条件约束,而且无法有效地调节收入分配差距,防止老年贫困。商业养老保险机构在利润最大化目标的驱动下,所提供的保障是不完全的,也同样无法有效应对养老风险,防止老年贫困。于是,以政府为供给主体的社会养老保险也就有必要存在。同时,它也决定了社会养老保险必然以调节收入分配差距、实现社会公平为基本目标。

社会养老保险的公平目标以居民养老权均等为基点。养老权是基本的人权,是居民在年老时享有的生存权。养老权是人人普遍、平等享有的权利,伴随人的出生而存在,且生而平等。为保障居民享有的养老权均等,政府有责任通过社会养老保险,给予老年人一定的物质帮助,以防止其陷入老年贫困。由此,居民的养老权均等是社会养老保险存在的根本原因,也是社会养老保险公平目标的基点。为保证居民的养老权均等,政府还须通过社会养老保险的制度设计,给予居民适当的物质帮助,从而保证其无论风险发生概率差异有多大,都能维持在一个适度的收入和生活水平上,防止老年贫困,于是收入的合理分配就成为社会养老保险公平目标的现实表现。

城乡社会养老保险均等化是城乡居民养老权均等的必然要求。为保证居民养老权均等,政府必先通过一定的制度设计保证城乡居民具有平等参与社会养老保险的机会,并根据个人意愿平等地享有社会养老保险服务,而这正是城乡社会养老保险均等化所包含的基本内容。具体而言,城乡社会养老保险均等化是政府通过社会养老保险制度安排,逐步实现城乡居民无差别享有社会养老保险服务的一个过程。在这一过程中,政府须通过一定的制度设计,保证城乡居民享有社会养老保险的机会均等和过程均等,从而达到一种收入的合理分配格局,实现城乡居民年老时享有的生活保障均等、健康保障均等、参与社会发展均等以及精神慰藉均等,这正是其结果均

等的目标。在此基础上,从机会均等、过程均等和结果均等三个方面,选取参保比率、替代率等指标,作为城乡社会养老保险均等化的判断标准。

城乡社会养老保险均等化是社会养老保险从城乡差异到城乡均等的过程。城乡差异是在一定的社会经济背景下产生的,因此城乡社会养老保险均等化的实现须具备一定的条件支撑,其中包括经济发展为政府供给提供的财力支撑以及政府职能转变等因素。在此基础上,政府与居民作为供给方和需求方,通过各自的作用手段与方式,相互合作、竞争与冲突,推进城乡社会养老保险均等化进程,实现收入的合理分配以及社会养老保险对居民养老权的保障。在这一过程中,规范各缴费主体责任、合理划分政府间监督责任以及建立健全需求表达机制等均是城乡社会养老保险均等化的实现途径。

回顾历史,中国城乡社会养老保险制度经历了相互独立、分割的历史变迁过程。结合城乡社会养老保险均等化的判断标准,我国城乡社会养老保险的非均等状态较为明显。在机会均等方面,在城镇社会养老保险制度全覆盖的同时,农村社会养老保险制度覆盖范围存在较大的地域差别,且参保比率明显低于城镇。在过程均等方面,城镇社会养老保险制度的人均养老金给付一直维持在农村的15倍以上,其替代率水平也高出农村20多个百分点。由于保障乏力,农村居民对社会养老保险制度的满意度较低。在结果均等方面,农村居民的人口平均预期寿命、生活满意度以及社会活动参与度等均低于城镇居民。

选择替代率、净转移支付现值以及内部收益率指标,衡量中国城乡社会养老保险制度的收入再分配效应。结果显示,我国城乡社会养老保险制度的再分配效应差异显著。在城镇社会养老保险制度下不同收入阶层中,低收入者参保后的替代率水平明显高于中、高收入者,这表明低收入者参保后可获得更多的福利增进,城镇社会养老保险制度的代内收入再分配效应较为明显。不同代际群体中最先享有城镇社会养老保险制度的一代获得最高的内部收益率,随后逐代下降,这表明老年人能获得更多的福利增进,城镇社会养老保



险制度的代际收入再分配效应也较为明显。在农村社会养老保险制度下，高中低收入者参保后的替代率指标，以及不同代际群体参保后的内部收益率指标并无上述差异，这表明农村社会养老保险制度的代内和代际收入再分配效应均甚微。

中国城乡社会养老保险的非均等现状主要源自城乡社会养老保险的制度设计差异、制度运行差异以及其他方面的制度阻碍。在制度设计方面，城乡社会养老保险的资金运行模式不同，带来各缴费主体责任差异，直接影响养老保障能力，而农村社会养老保险较低的统筹层次设计使得制度推广直接依附于地方经济发展水平，带来各地农村社会养老保险覆盖范围的差异；在制度运行方面，城乡社会养老保险制度在基金保值增值能力、立法规范化程度等方面均存在差异，从而带来制度运行的持续性、稳定性差异，同时农村社会养老保险制度运行中的政府推广责任缺失也在很大程度上限制着居民的参保行为；除此之外，农村居民需求表达机制缺失、城乡分割的户籍管理制度以及非对称的政府间财力划分等其他制度外因素也在一定程度上影响着城乡社会养老保险均等化进程。

基于现状分析，界定当前阶段中国城乡社会养老保险均等化目标。目标有二：一是全面的机会均等，即逐步在全国范围内建立新型农村社会养老保险制度，以实现城乡社会养老保险制度全覆盖和城乡居民参保比率的大体持平，并通过不断提高城乡居民参保比率，保证全体社会居民无论城乡差别都能够平等地享有参与社会养老保险的机会；二是有条件省份实现机会均等后的城乡社会养老保险替代率均等。替代率均等不仅意味着政府通过财政补贴保证社会养老保险的收入再分配效应和社会公平，而且意味着参保者无论城乡差异都能够获得相同的成本收益比，即相同的福利增进，它集中体现了城乡社会养老保险过程均等的核心思想。

考察当前中国居民的养老风险认知和养老方式，我国城乡社会养老保险均等化的实现条件已经成熟。由于缺乏养老保障，更多的农村居民已经意识到他们所面临的养老风险，但是在养老方式选择中，多数农村居民仍将家庭养老方式作为第一选择。一方面，人口

老龄化以及劳动力人口流动等因素，带来家庭养老的保障能力弱化，另一方面，经济的快速增长和财政收入规模的持续增加也为城乡社会养老保险均等化提供着经济支撑。基于此，通过建立健全农村社会养老保险制度、推进城乡社会养老保险制度衔接、完善配套制度改革等途径，才能实现城乡社会养老保险均等化。

**关键词** 城乡 社会养老保险 均等化

## ABSTRACT

There will be an irreversible aging society in twenty-first century, which is China must face. With the largest elderly population, the total population of the age is increasing. Compared with developed countries, the population aging in China presents a clear rural-urban inversion. That is, the degree of aging in rural areas is higher than urban. For the large-scale urban and rural old people, the basic old-age security is the first and the most immediate need, and this is inseparable from the role played by the public pension system. In China, urban and rural public pension system is mutually independent. While the urban public pension system got constantly improved, the rural public pension system always wandered in the puzzle, and it has been one of the weakest links in China's social security system. The missing of rural public pension system's protection courses that the occurrence probability of old-age poverty in rural area is higher than in urban area. For this reason, the government issued "guidance on the new rural public pension system" in 2009, which outline a new framework of the rural public pension system, and clear an object of full coverage to the rural people until 2020. It means that, public pension system, as an important component of social security system, has entered the process of equalization.

On this background, the equalization of urban-rural public pension system is selected, and we try to solve the questions in the following two

areas; in theory, to explore basic connotation, theoretical basis and the implementation mechanism of the urban-rural public pension system equalization; in practice, to analysis the status quo, systemic causes and the welfare effects of the urban-rural public pension system equalization in China, and to explore the achievement of the urban-rural public pension system equalization in China.

All the members in the society will face the pension risk. The existence of this risk will cause some old-age residents to be in poverty. As a risk control method with family unit, the family pension is not only constrained by certain conditions but also ineffective in regulating the income gap and preventing old-age poverty. Commercial pension insurance institutions driven by profit maximization will provide uncompleted protection, and is also unable to effectively deal with pension risks. As a result, the government-supplied public pension system is needed. At the same time, it also determines that the basic goal of public pension system is to adjust the income gap and achieve social equity.

The equity objective of public pension system is based on the equal right of residents' living in retirement, which is a basic human right and should be fair enjoyed by everyone. This right exists with the person's birth and is created equal. To protect this equal right, the government has the responsibility to give old people certain material assistance through the public pension system through the social old-age insurance in order to prevent them fall into poverty in old age. So the equal right of living in retirement is the cause of public pension system's existence and the basis of the equity target of public pension system. To ensure the equal right of living on retirement, the Government must give residents some material assistance through public pension system design, in order to ensure the residents can live at a modest income and living standards, no matter the different probabilities between residents, so the fair distribution of income is the actual performance of the social equity.

Equalization of urban-rural public pension system is the inevitable requirement of the equal living right in retirement. To ensure the equal living right in retirement, the government must ensure that urban-rural residents have equal opportunity to participate in through the system design, and share the public pension system equally according to their aspirations, which are the basic elements of urban-rural public pension equalization. In particular, the equalization of urban-rural public pension system is a process in which government should give urban-rural residents undifferentiated public pension services through the public pension system arrangement. In this process, the government must ensure that urban-rural residents enjoy equal opportunity and equal process through system design, so as to achieve a reasonable distribution of income and thus achieve equal living protections, equal health protections, equal participation in society and equal solace of urban-rural residents and this is just the result equality. Then some criterions is selected from the opportunity equality, process equality and result equality, just like the insured rate, replacement rates and other indicators.

Equalization of urban-rural public pension system is a process from difference to equalization between urban and rural area. The difference between urban and rural area is based on the certain socio-economic background, so achieving the equalization of urban-rural public pension system should possess some conditions, including the government's financial support with the economic development and the transformation of government's functions. Under certain conditions, the government and residents, as the supply side and demand side, cooperate, compete and conflict with each other to promote the process of urban-rural public pension system equalization, and to achieve a reasonable distribution of income. In this process, standardizing the responsibilities of payment, reasonable division of intergovernmental oversight mechanism and a demand expression mechanism make up the approach to realize the equalization.

The urban-rural public pension system in China is mutually independent. With the criterion of urban-rural public pension system equalization, the Inequality status quo of China's urban-rural public pension system is obvious. In opportunity equalization, the urban public pension system has been built in all the areas, but at the same time, there is geographic coverage differences in the rural public pension system, and the insured rate of public pension system in rural areas was significantly lower than in urban areas; In process equalization, Per capita pension payments and replacement rate levels in urban areas are all higher than those in rural areas. Because of the weakness security, the satisfaction level of rural residents is not very well; In result equalization, the average expected life, livelihood satisfaction and the level of participation in social activities in rural area are all lower than in urban area.

To measure the redistribution effect of China's urban-rural public pension system, replacement rate, the net present value of transfer payments and the internal rate of return are selected. It shows that the redistribution effect of urban-rural public pension system is significantly different. Under urban public pension system, replacement rate of low-income people is significantly higher than that of high-income people and middle-income people, which suggests that low-income people get more benefits in this system. The intragenerational redistribution effect in one generation of urban public pension system is obvious. The first generation's internal rate of return is the highest, and then it goes down from generation to generation, which indicates that the elderly get more benefits in this system. Intergenerational redistribution effect of urban public pension system is also obvious. Under rural public pension system, the value of replacement rate and the internal rate of return are inter-generational groups of participants after the target internal rate of return have no change, which indicates that the intergenerational redistribution effect and intragenerational redistribution effect in rural public pension system are not obvious.

The inequality status quo of China's urban-rural public pension system is mainly derived from some system holds, just like the differences in system design, and the differences in system operation, and other institutional bafflement. In the system design, the funds operating mode of urban-rural public pension system is different, which bring the difference in government's responsibility and then impact the support capability. And under lower level design of the regulatory hierarchy, the promotion of the system depends directly on the local economic development; in the system operation, there are also some differences in continuous operation, stabilizing operation and the responsibility of government promotion. All of those factors limit the residents' behavior to participate the system; In addition, the lack of rural residents' demand expression mechanism, isolated urban-rural household registration management, and the asymmetric division of the intergovernmental financial resources also affect the equalization of urban-rural public pension system.

There are two objectives in China's urban-rural public pension system equalization. The first is opportunity equality for all the people, which means that a new rural public pension system is established throughout the country, and the insured rate in urban-rural residents in enrollment ratio is continuously improved so that all the social residents are able to enjoy equal opportunity to participate in public pension system; The second is the replacement rate equality for some provinces in which the opportunity equality has achieved. Replacement rate equality not only means that the government should ensure public pension system's redistribution effects through financial subsidies, but also means that the insured people, regardless of urban-rural difference, are able to receive the same cost-benefit ratio, it is a concentrated expression of the urban-rural public pension system equalization.

Through the study on the risk perception and pension method of Chinese residents, the realization conditions of urban-rural public pension

system is mature. Due to lack of old-age security, more rural residents have been aware of the risks which they must face, but the family pension is still the first choice for most of the rural residents. Nevertheless, the aging population and labor migration are weakening the protection ability of family pension, while the rapid economic growth and the continued increase in the size of fiscal revenues provide economic support for the equalization of urban-rural public pension system. Based on this, the equalization of urban-rural public pension system can be achieved through the establishment of a new rural public pension system, promoting the convergence of urban-rural public pension system, and improving the supporting institution.

**Key Words** *urban-rural area public pension system equalization*



# 目 录

第1章 导论 .....	1
1.1 选题背景 .....	1
1.2 文献综述 .....	4
1.3 基本概念界定 .....	16
1.4 研究思路与框架 .....	17
1.5 创新点与不足 .....	19
第2章 城乡社会养老保险均等化的理论分析 .....	24
2.1 城乡社会养老保险均等化的理论依据 .....	24
2.2 城乡社会养老保险均等化的内涵及判断标准 .....	36
2.3 城乡社会养老保险均等化的条件支撑及实现 .....	45
第3章 中国城乡社会养老保险制度变迁及均等化现状 .....	56
3.1 中国城乡社会养老保险制度变迁回顾 .....	56
3.2 中国城乡社会养老保险非均等现状 .....	63
第4章 中国城乡社会养老保险再分配效应差异 .....	78
4.1 分析方法与测度指标 .....	78
4.2 城镇社会养老保险再分配效应测算 .....	82
4.3 农村社会养老保险再分配效应测算 .....	89
4.4 结论 .....	93