



中南财经政法大学
青年学术文库

农村社会养老保险的 制度效应及可持续性研究

黄宏伟 著

中国社会科学出版社



中南财经政法大学
青年学术文库

农村社会养老保险的 制度效应及可持续性研究

黄宏伟 著

中国社会科学出版社

图书在版编目(CIP)数据

农村社会养老保险的制度效应及可持续性研究 / 黄宏伟著. —北京:
中国社会科学出版社, 2018. 6

(中南财经政法大学青年学术文库)

ISBN 978 - 7 - 5203 - 1912 - 6

I. ①农… II. ①黄… III. ①农村 - 社会养老保险 - 养老保险制度 -
可持续性发展 - 研究 - 中国 IV. ①F842. 67

中国版本图书馆 CIP 数据核字(2017)第 323663 号

出 版 人 赵剑英
责任编辑 田 文
特约编辑 金 泓
责任校对 张爱华
责任印制 王 超

出 版 中国社会科学出版社
社 址 北京鼓楼西大街甲 158 号
邮 编 100720
网 址 <http://www.csspw.cn>
发 行 部 010 - 84083685
门 市 部 010 - 84029450
经 销 新华书店及其他书店

印 刷 北京君升印刷有限公司
装 订 廊坊市广阳区广增装订厂
版 次 2018 年 6 月第 1 版
印 次 2018 年 6 月第 1 次印刷

开 本 710 × 1000 1/16
印 张 11
插 页 2
字 数 181 千字
定 价 49.00 元



凡购买中国社会科学出版社图书, 如有质量问题请与本社营销中心联系调换

电话: 010 - 84083683

版权所有 侵权必究

《中南财经政法大学青年学术文库》 编辑委员会

主 任：吴汉东

副主任：郭道扬

委 员：王金秀

朱新蓉

李道荣

徐双敏

董邦俊

主 编：杨灿明

杨灿明

刘后振

许家林

苏少之

曹新明

姚 莉

刘胜湘

张新国

陈景良

黄志伟

向书坚

李剑波

胡贤鑫

葛翔宇

总 序

一个没有思想活动和缺乏学术氛围的大学校园，哪怕它在物质上再美丽、再现代，在精神上也是荒凉和贫瘠的。欧洲历史上最早的大学就是缘于学术。大学与学术的关联不仅体现在字面上，更重要的是，思想与学术，可谓大学的生命力与活力之源。

中南财经政法大学是一所学术气氛浓郁的财经政法高等学府。范文澜、嵇文甫、潘梓年、马哲民等一代学术宗师播撒的学术火种，五十多年来一代代薪火相传。在世纪之交，在合并组建新校而揭开学校发展新的历史篇章的时候，学校确立了“学术兴校，科研强校”的发展战略。这不仅是对学校五十多年学术文化与学术传统的历史性传承，而且是谱写新世纪学校发展新篇章的战略性手笔。

“学术兴校，科研强校”的“兴”与“强”，是奋斗目标，更是奋斗过程。我们是目的论与过程论的统一论者。我们将对宏伟目标的追求过程寓于脚踏实地的奋斗过程之中。由学校斥资资助出版《中南财经政法大学青年学术文库》，就是学校采取的具体举措之一。

本文库的指导思想或学术旨趣，首先，在于推出学术精品。通过资助出版学术精品，形成精品学术成果的园地，培育精品意识和精品氛围，提高学术成果的质量和水平，为繁荣国家财经、政法、管理以及人文科学研究，解决党和国家面临的重大经济、社会问题，作出我校应有的贡献。其次，培养学术队伍，特别是通过对一批处在“成长期”的中青年学术骨干的成果予以资助推出，促进学术梯队的建设，提高学术队伍的实力与水平。最后，培育学术特色。通过资助在学术思想、学术方法以及学术见解等方面有独到和创新之处的成果，培育科研特色，力争通过努力，形成有我校特色的学术流派与学术思想体系。因此，本文库重点面向中青年，重点面向精品，重点面向原创性学术专著。

春华秋实。让我们共同来精心耕种文库这块学术园地，让学术果实挂满枝头，让思想之花满园飘香。



2009 年 10 月

Preface

A university campus, if it holds no intellectual activities or possesses no academic atmosphere, no matter how physically beautiful or modern it is, it would be spiritually desolate and barren. In fact, the earliest historical European universities started from academic learning. The relationship between a university and the academic learning cannot just be interpreted literally, but more importantly, it should be set on the ideas and academic learning which are the so-called sources of the energy and vitality of all universities.

Zhongnan University of Economics and Law is a high education institution which enjoys rich academic atmosphere. Having the academic germs seeded by such great masters as Fanwenlan, Jiwenfu, Panzinian and Mazhemin, generations of scholars and students in this university have been sharing the favorable academic atmosphere and making their own contributions to it, especially during the past fifty-five years. As a result, at the beginning of the new century when a new historical new page is turned over with the combination of Zhongnan University of Finance and Economics and Zhongnan University of Politics and Law, the newly established university has set its developing strategy as "Making the University Prosperous with Academic Learning; Strengthening the University with Scientific Research", which is not only a historical inheritance of more than fifty years of academic culture and tradition, but also a strategic decision which is to lift our university onto a higher developing stage in the 21st century.

Our ultimate goal is to make the university prosperous and strong, even through our struggling process, in a greater sense. We tend to unify the destination and the process as to combine the pursuing process of our magnificent goal with the practical struggling process. The youth's Academic Library of Zhongnan University of Economics and Law, funded by the university, is one of our specif-

ic measures.

The guideline or academic theme of this library lies first at promoting the publishing of selected academic works. By funding them, an academic garden with high-quality fruits can come into being. We should also make great efforts to form the awareness and atmosphere of selected works and improve the quality and standard of our academic productions, so as to make our own contributions in developing such fields as finance, economics, politics, law and literate humanity, as well as in working out solutions for major economic and social problems facing our country and the Communist Party. Secondly, our aim is to form some academic teams, especially through funding the publishing of works of the middle-aged and young academic cadreman, to boost the construction of academic teams and enhance the strength and standard of our academic groups. Thirdly, we aim at making a specific academic field of our university. By funding those academic fruits which have some original or innovative points in their ideas, methods and views, we expect to engender our own characteristic in scientific research. Our final goal is to form an academic school and establish an academic idea system of our university through our efforts. Thus, this Library makes great emphases particularly on the middle-aged and young people, selected works, and original academic monographs.

Sowing seeds in the spring will lead to a prospective harvest in the autumn. Thus, let us get together to cultivate this academic garden and make it be opulent with academic fruits and intellectual flowers.

Wu Handong

摘 要

中国与当前众多发展中国家一样，正面临人口老龄化的问题，并且农村人口老龄化形势较城镇更为严重。与此同时，中国农村传统的养老模式正逐渐发生变化，一方面，随着农村青壮年劳动力不断向城镇转移，中国农村传统的家庭养老保障方式维系的基础开始动摇；另一方面，农业比较收益的持续降低导致农村土地的保障功能逐步弱化，以上变化使得中国农村养老问题变得日益严峻。

近年来，国家对农村养老问题日益重视，2009年9月，国务院开始了新农保的试点工作。新农保自试点以来受到了广大农民的欢迎，其覆盖率快速提高。2014年2月，国家将新农保与城居保合并为城乡居民基本养老保险，并提出要根据国家经济发展和物价变动等情况，适时调整城乡居民社会养老保险基础养老金最低标准。可以预见，随着国家农村社会养老保障体系的日益完善，农村老人的经济条件将得到逐步提高。

在以上背景下，本书基于新农保的制度框架，首先对新农保实施的制度效应进行了科学评价，主要从社会福利效应和劳动力供给效应这两个维度来进行。

关于新农保的社会福利效应，从福利经济学的角度讲，养老保险制度的一个重要作用在于调节收入差距。新农保本质上就是一种收入再分配机制，通过资金筹集与支付的不对等而实现对收入分配的调节作用：一方面，新农保作为一项社会保障制度，各级政府对基础养老金和个人缴费均实行不同程度的财政补贴，从而可能产生参保与未参保人群之间的收入再分配；另一方面，即使在同一制度安排下，由于参保人的参保时间长短、收入高低、寿命等因素不同，也会产生收入再分配。因此，新农保当前制度安排是否有利于缩小农村地区的贫富差距？政府采取何种补贴形式更有利于缩小贫富差距和提高农村社会福利水平？应进行科学评价。

关于新农保的劳动力供给效应，养老金被认为是影响劳动者退休的重

要因素 (Feldstein, 1974; Samwick, 1998)。通常而言,劳动者在年老后退出劳动力市场被视为其福利状况改善的一个显示性指标。本书关注的是农村老人的福利状况,以老人是否能减少劳动供给为代表性指标,如能减少则代表了新农保的财富效应导致农村老人劳动供给产生变化。

在对新农保制度效应科学评价的基础上,本书进一步基于微观视角探讨了新农保制度的可持续性。以往农村社会养老保险制度不够成功的一个重要原因就是农户的吸引力不足导致农户的参保积极性不高,并且难以激励农户持续参保。这种情况下,当前农户新农保的参加和缴费情况如何?影响农户持续参保和缴费的主要因素有哪些?如何完善新农保制度设计来促进农户的持续参保和缴费?将决定新农保制度是否可持续。

围绕以上问题,本书采用农业部农村固定观察点全国抽样调查数据和江苏省宿迁市一手调研数据,对新农保的制度效应及可持续性展开了理论分析和实证考察,本书主要研究内容和相关结论如下:

研究内容一:新农保社会福利效应的测算与分析。

本部分内容的研究目标是考察不同收入组农户的新农保缴费和养老金收入情况,以此评价新农保制度潜在的收入再分配效应和社会福利效应。研究结果表明:第一,当前新农保的实施能有效缩小农户的收入差距和提高农村社会福利水平,新农保缴费会扩大农村居民的收入差距,而养老金收入会缩小农村居民的收入差距。第二,从东、中、西部地区间的比较来看,当前新农保对缩小中部地区农户的收入差距和提高当地农村社会福利水平最为有利、东部次之、西部最弱。分开讨论新农保的缴费和养老金收入环节,新农保缴费对西部地区农户收入差距的影响最大,而新农保养老金收入则对中部地区农户收入差距的影响最大。第三,当前新农保政策中“捆绑条款”的实施在总体上显著减少了农户新农保养老金收入,对新农保的收入再分配效应及社会福利效应均具有抑制作用。第四,在现有政策框架下,新农保的实施能持续缩小农村居民的收入差距、提高农村社会福利水平,而若新农保的待遇水平保持不变,新农保调节农村居民收入差距和提高农村社会福利水平的作用会呈现“先增后减”的变化趋势。

研究内容二:新农保劳动力供给效应的实证分析。

本部分内容的研究目标是探讨新农保养老金收入对农村老人劳动供给的影响,以此评价新农保制度的劳动力供给效应。研究结果表明:第一,新农保养老金收入能显著减少农村老人的劳动供给、提高农村老人的福利

水平。第二,相对于本地非农劳动和外出就业劳动,新农保养老金收入对农村老人农业劳动供给的影响更大,提高养老金收入会更多地减少农村老人农业劳动时间。第三,新农保养老金收入对不同类型农村老人劳动供给的影响存在一定差异,对男性老人劳动供给的影响大于女性老人;对年龄越接近 60 岁农村老人的劳动供给行为的影响越大;新农保养老金收入主要影响中等健康水平农村老人的劳动供给行为,对健康状况较好和较差的农村老人的劳动供给没有显著影响;新农保养老金收入对不同地区老人劳动供给行为的影响从东部至西部呈现递增的变化趋势。因此,增加新农保养老金收入对提高男性老人、年龄接近 60 岁的老人、健康状况为中等水平的老人以及西部地区老人的福利水平更为有利。

研究内容三:基于微观视角的新农保制度可持续性分析。

本部分内容的研究目标是确定影响农户新农保参加和缴费的主要因素,并在此基础上基于微观视角探讨新农保制度的可持续性。研究结果表明:第一,家庭经济条件、耕地面积和户主文化程度是影响农户新农保参加概率的重要因素,当前新农保制度对收入较高、家庭耕地面积较小和户主文化程度较低的农户的吸引力相对较弱。第二,家庭经济条件、养老负担和教育支出压力是制约农户新农保缴费支出的重要因素。因此,随着农村居民收入水平的提高以及教育、医疗等其他社会保障制度的逐步完善,可以预见,农户的新农保缴费能力以及所选缴费档次将会逐步提高。第三,从地区差异来看,相对于东部地区农户,中、西部地区农户参加新农保的概率更高,但缴费金额却更少。第四,当前“捆绑条款”的实施对农户新农保参加概率具有积极影响,但相对于高收入人群,“捆绑条款”对低收入人群参保概率的影响更大,并由此可能导致“逆向选择”的问题。

关键词: 新型农村社会养老保险; 社会福利效应; 劳动力供给效应; 可持续性

ABSTRACT

Like most of the developing countries, China is facing the problem of an aging population, and the rural population aging situation is more serious than the town. At the same time, Chinese rural traditional pension model is gradually changing, on the one hand, with the young adults rural labor constantly moving towards to cities and towns, the basis of Chinese traditional rural family pension mode began to change; On the other hand, the agricultural comparison income Continuing decline lead to the rural land security function gradually weakening, these changes make the Chinese rural pension problem become increasingly serious.

In recent years, China has payed more and more attention to the rural pension problem, The State Council began the pilot work of the new rural social endowment insurance in September 2009. In February 2014, the new rural social endowment insurance and the urban social endowment insurance have been merged into urban and rural social endowment insurance. And the state put forward according to the national economic development and price changes, timely adjustment of urban and rural social endowment insurance's basic minimum standards. With the national rural social old-age insurance system is increasingly perfect, economic conditions of rural elderly will predictably be gradually increased.

Based on the above background, based on the institutional framework under the new rural social endowment insurance, this paper make an scientific appraisal to the effect of the new rural social endowment insurance system above all, mainly including the social welfare effect and labor supply effect.

About the social welfare effects of the new rural social endowment insurance, from the perspective of welfare economics, one of the important role of endowment insurance system is to adjust the income gap. The new rural social en-

dowment insurance is essentially a income redistribution mechanism, by means of financing and payment equitably to adjust the income distribution; on the one hand, As a social security system, Government at all levels are different degrees of financial subsidies to the basic pension and individual contributions, which may result in the redistribution of income between the insured and the uninsured population; On the other hand, even under the same system arrangement, will lead to income redistribution Because the participating duration、the level of income and the life expectancy of the insured person differently. Therefore, Whether the new rural social endowment insurance is conducive to narrow the gap between the rich and the poor in rural areas? Which subsidy the government adopt is more conducive to narrow the gap between rich and poor and to improve the level of rural social welfare in rural areas?

About the labor supply effects of the new rural social endowment insurance, Pension is considered to be an important factor affecting workers retirement (Feldstein, 1974; Samwick, 1998). Generally speaking, the elderly workers out of the labor market is an indicator as to improve its welfare state. This paper is focuses on the welfare of rural elderly, as the elderly whether to reduce the labor supply the representative indicator, if decrease, represents the wealth effect of the new rural social endowment insurance produce changes in the labor supply of rural elderly.

On the basis of the evaluation on the insurance effect of the new rural social endowment insurance, this paper further discussed the sustainability of the new rural social endowment insurance based on micro perspective. An important reason that the rural social endowment insurance system is not successful is on less attractive resulted in farmers' participating enthusiasm is not high, and it is difficult to encourage farmers to continue to participate. In this case, what about the farmers current participation and contribution of the new rural social endowment insurance? What are the main factors that influence farmers continue to insurance and payment? How to improve the new rural social endowment insurance system design to promote farmers continued to insurance and payment?

Around the above problems, this paper use the department of agriculture rural fixed observation point national sampling survey data and Jiangsu Suqian first-

hand data, the author did theoretical analysis and empirical study on the effects and sustainability of the new rural social endowment insurance, the main contents and conclusions of this paper are as follows.

Content one: Measurement and analysis of the social welfare effect of the new rural social endowment insurance.

The goal of this section is to investigate the pay and pension income of the new rural social endowment insurance between different households with income groups, in order to evaluate the potential income redistribution effect and social welfare effect of the new rural social endowment insurance system. Results show that: firstly, the current implementation of the new rural social endowment insurance can effectively narrow the income gap between farmers and improve the rural social welfare, the payment will expand the rural residents' income gap, Pension income will narrow the income gap of rural residents. Secondly, comparisons among the eastern, central and western regions, the current new rural social endowment insurance is the most favourable to narrow the eastern households' income gap and improve the central rural regions' social welfare, followed by the Eastern, western weakest, the payment has largest influence on western households' income gap, the pension income has largest influence on central households' income gap. Thirdly, "Binding clause" will significantly reduce the farmers' pension income of the new rural social endowment insurance, and will inhibit the income redistribution effect and social welfare effect of the new rural social endowment insurance. Fourthly, under the existing policy framework, the implementation of the new rural social endowment insurance can continue to narrow the rural area income gap, improve the rural social welfare, the effect of the new rural social endowment insurance regulation of rural income gap and improve the rural social welfare will be increasing in the short term, but with the passage of time, the effect will be weaken.

Content two: An empirical analysis of the labor supply effect of the new rural social endowment insurance.

The goal of this section is to determine whether the new rural social endowment insurance can have an impact on the rural elderly labor supply, as to evaluate the personal welfare effect of the new rural social endowment insur-

ance. Results show that: firstly, pension income of the new rural social endowment insurance can significantly reduce the rural elderly labor supply, improve the rural elderly welfare. Secondly, compared with the local non-agricultural labor and employment of labor, pension income of the new rural social endowment insurance has greater impact on rural elderly agricultural labor supply, improve pension income will be more reduced rural elderly agricultural labor time. Thirdly, there are some differences about pension income impact on the rural labor supply of different elderly, the effect of men's labor supply is greater than the old woman; the closer the rural elderly age is to 60 years old, the more impact on their labor supply behavior; pension income of the new rural social endowment insurance will mainly influence the labor supply behavior of rural elderly which health is in middle-level, the impact of the new rural social endowment insurance pension income on the elderly labor supply behavior showed increasing trend from east to west. Therefore, add the new rural social endowment insurance pension income will more favorable improve the welfare of the elderly men, aged nearly 60 years elderly, the elderly health status be in the middle level and the western elderly.

Content three: Analysis of the new rural social endowment insurance system sustainability based on micro perspective.

The goal of this section is to determine the main factors which impact the farmers to participate in and payment of the new rural social endowment insurance, and on this basis to explore the sustainability of the new rural social endowment insurance system based on micro perspective. Results show that: firstly, family economic conditions, cultivated land and the education of householders is the important factors of the probability farmers participate in the new rural social endowment insurance, the current rural social endowment insurance system is relatively weak attraction to farmers which the family income is higher, family cultivated land area is smaller and the education of householders is lower. Secondly, family economic conditions, pension burden and education spending pressure is the important factors of farmers payment about the new rural social endowment insurance. Therefore, with the income level of rural residents and the improvement of the education, health care and other social security system gradually perfect,

the farmers' payment ability and the pay grade of the new rural social endowment insurance will gradually improve. Thirdly, From the regional differences, compared with eastern farmers, farmers in central and western region has higher probability to participate in the new rural social endowment insurance, But the payment amount is less. Fourthly, "Binding clause" has a positive impact on the probability of farmers to participate in the new rural social endowment insurance, but compared to the high-income populations, "Binding clause" has greater impact on the low-income populations' probability of insured, and this may lead to "adverse selection" problem.

Key words: The New Rural Social Endowment Insurance; Social Welfare Effect; Labor Supply Effect; Sustainability

目 录

第一章 导言	(1)
第一节 问题的提出	(1)
第二节 研究目标、假说与研究内容	(4)
一 研究目标	(4)
二 研究假说	(5)
三 研究内容	(6)
第三节 研究方法与技术路线	(7)
一 研究方法	(7)
二 技术路线	(7)
第四节 可能的创新与不足之处	(8)
一 可能的创新	(8)
二 不足之处	(9)
第五节 本书结构安排	(10)
第二章 理论基础与文献综述	(12)
第一节 概念界定	(12)
一 新农保	(12)
二 新农保制度可持续性	(13)
三 农村老人劳动供给	(13)
四 收入再分配	(14)
第二节 理论基础	(15)
一 农户行为理论	(15)
二 劳动力供给理论	(18)
三 最优再分配与风险分摊理论	(22)
第三节 文献综述	(23)
一 关于养老保险收入再分配效应的研究	(23)