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# 中国社会保障

# 体制改革与发展报告

Report on the Reform and Development of  
China's Social Security System

 中国人民大学出版社

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社会保障利国利民  
功在当代惠及子孙

袁宝华



二〇一二年五月

# 内 容 提 要

本书是关于中国社会保障制度和政策的研究报告。参与研究的人员，既有实践经验丰富、曾参与社会保障政策制定的离退休干部，也有理论功底扎实、正在从事社会保障政策制定的政府官员和中青年科研人员，老中青三结合、学者与官员相结合。他们对现实问题的分析深刻，所提出来的对策建议富有建设性，很切合实际，可操作性强。

全书由主报告、分报告、考察报告以及法规文件和统计资料五部分组成。主报告对中国社会保障体制改革的进展情况进行了概括性总结，认真分析了中国社会保障体制改革面临的严峻形势，并提出了进一步改革现行社会保障制度的近期和中长期建议；分报告对中国社会保障体制重点项目进行了研究，覆盖面是国内同类研究文献中较为宽泛的，既包括了城乡社会保障体系的各主要项目，也包括了基本保险、补充保险和个人储蓄性保险等各个层次，还包括了社会保障的管理体制以及社会保障基金的管理、营运与监管等各种模式；考察报告收录了部分作者在课题研究期间出国考察的研究报告；法规文件和统计资料收录了有关中国社会保障的政策文件和主要数据。

本书提出的重要观点与对策建议包括以下方面：

## 一、中国社会保障制度面临三个重大挑战

从长期看，要解决人口老龄化造成的一系列社会经济问题；从中期看，要减轻计划经济转向社会主义市场经济带来的巨大社会震动；在近期，则要考虑如何根据宏观经济波动适时调整各有关项目的收支水平，以保障经济的稳定增长。这三个问题往往交织在一起，如何妥善安排其中的轻重缓急，既解决好当前的紧迫问题，又完善制度和机制，以利于长远发展，是决策的难点与关键。

1. 人口老龄化对社会保障制度的压力是全面的。养老保险、医疗保险和失业保险直接受到人口老龄化的影响。此外，人口年龄结构的变化对社会福利、社会救济以及优抚安置等社会保障项目都将产生不同程度的影响。

2. 经济体制转轨对社会保障制度的挑战是多方面的。比如，大量应当进入失业行列的人员错位进入了养老队伍，把失业保险对社会的近中期压力扭曲为养老保险对社会的长期压力。又如，非公有制经济的迅速发展，要求尽快扩大社会保险覆盖面。社会保险缴费率过高，非国有企业不愿意参保；隐形就业、退休人员再就业现象大量存在，使许多地方扩面工作严重受挫。再如，本来社会保障制度应当具有缩小贫富差距的功能，但由于着力点没有得到及时调整，还停留在改革启动时期，强调效率高于公平，在某种程度上还加大了贫富差距。

3. 宏观经济波动使社会保障制度面临双重压力。在分析中国通货紧缩趋势时，社会保障制度改革受到两方面的指责：一种指责说社会保障制度改革滞后，国有企事业单位养老、医疗以及冗员负担始终难以减轻，同时非国有企业职工大多数未被社会保障制度覆盖，社会保障的二次分配作用难以发挥，这是助长通货紧缩的原因之一；另一种指责说社会保障制度改革的力度过大，养老、医疗、失业保险以及住房等都加大了国有企业职工个人的负担，职工收入预期减少而支出预期增大，直接影响到居民的当期消费，从而不利于启动经济。不论中国社会保障制度改革是滞后了，还是一些重要项目的改革力度过大了，社会保障制度还没有发挥其在熨平经济波动中的应有功能。

## 二、进一步改革现行社会保障制度的近期建议

1. 加快国有企业下岗职工基本生活保障与失业保险并轨。一是要明确新裁员不再进入再就业服务中心，而是直接解除劳动关系，符合条件的可享受失业保险待遇；二是根据下岗职工的构成特点，采取不同的政策措施，促使下岗职工尽快出中心。

2. 做实养老保险个人账户。具体有大、中、小三个选择：“小做实”是从2001年或2002年起，在职职工个人缴费部分全部形成个人账户“实账”；“中做实”是除了将个人缴费部分做成实账外，还要补上过去统筹基金透支的部分；“大做实”是除了“中做实”内容以外，还要把“中人”的空账也要一并做实。从近期看，个人账户做实要先

把个人缴费部分做成实账，社会统筹基金与个人账户基金实行分账管理，养老金当期发放不能再透支个人账户。至于说个人账户的“欠账”（统筹基金透支部分）和“空账”（“中人”隐性债务），应放在中长期解决。

3. 建立统一的城镇职工基本养老保险制度。有必要在企业职工基本养老保险制度的基础上，设计覆盖城镇所有职工的基本养老保险制度。同时，在基本养老保险制度统一的前提下，则应当分开设计企业的补充养老保险和机关、事业单位的附加养老保险。

4. 实行养老金社会化发放。在退休人员的社会化管理方面，要尽快将企业发放养老金的办法，改为社会化发放，改差额拨付为全额征缴，同时积极创造条件，将退休人员的管理服务工作逐步由企业转向社会。

5. 做好结构调整中特殊困难人群的最低生活保障工作。随着传统的过剩生产能力被淘汰，那些污染严重、长期亏损、资源枯竭的企业先后破产关闭，不仅一些在职职工在就业上遇到了暂时困难，而且一些退休人员因所在企业不复存在而失去了养老金来源。近期城市最低生活保障应高度重视在产业结构调整过程中遇到特殊生活困难的人员。

6. 按照统一的改革目标同步推进“保、医、药”三项改革。城镇职工基本医疗保险制度、城镇医疗机构和药品生产流通体制（简称“保、医、药”）三项改革是统一的整体，单独推进其中某项改革，都难以收到预期效果。近期改革应以建立新型疾病风险机制和医疗卫生服务竞争机制为重点。

7. 补充保险应尽快走上发展轨道。近期应考虑出台税收优惠政策，如果用人单位为职工建立补充养老保险，供款水平在工资总额5%以内的，允许其在成本中列支；职工的供款水平在本人工资收入5%以上的，可免交个人所得税。同补充养老保险相比，国家对补充医疗保险的政策支持是明确的，用人单位及其职工应充分利用优惠政策，积极参加补充医疗保险。

8. 加强社会保障的综合协调和社会监督。社会保障工作涉及的范围相当广泛，在一定时期、一定范围内，一些社会保障项目的改革还需要多个部门的协调配合。国外的经验也说明社会保障事业的发展往往需要高层次的跨部门协调。建议国务院组成社会保障协调机构或社会保障咨询委员会，定期对全国的社会保障体制改革状况进行全面的研

### 三、进一步改革现行社会保障制度的中长期建议

1. 解决养老保险隐性债务。从中长期看，必须解决养老保险隐性债务，从根本上转换养老保险基金模式。具体途径包括：调整财政支出结构、开征一些新税种或附加税、适当提高房产遗产税税率标准、扩大彩票发行规模、变现部分国有资产等。

2. 防范个人账户的风险。从近期看，个人账户基金应由政府统筹管理，基金运营机构与基金监督机构要分开，管钱与管账要分开；基金受托人应是全国惟一的，只在中

央一级建立。但从中长期看，应当允许用人单位和参保人对基金管理机构进行自主选择，中央的责任就是做好监管，这是由养老金待遇给付的财务机制决定的。

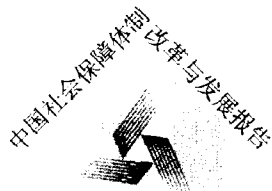
3. 延长退休年龄。随着新经济的崛起，特别是青年人受教育的程度提高、时间增加，仍执行过去的退休年龄，他们的工作时间会缩短，为养老而积累资金的时间也相应不足，更重要的是会造成人力资源的极大浪费。因此，国家应把延长退休年龄作为中长期的一项重要任务认真对待。

4. 实行社会保险费改税。计入个人账户的个人缴费部分，不宜纳入费改税的范围；不宜按照用人单位目前所承担的缴费率来确定税率。如果国家多渠道筹资解决养老保险的隐性债务，基本养老保险的用人单位缴费率是可以明显降低的。

5. 建立和完善社会化服务体系。大力发展社区服务，是建立和完善社会化服务体系的基础；解除退休人员等老年人的后顾之忧，是最终把退休人员的管理服务从用人单位转向社会的重要措施。

6. 建立城乡有别的社会保障体系。在农村发展社会保障，需要对不同项目进行具体分析。就大多数地区来说，农村全面开展社会养老保险的条件尚不成熟，对商业保险公司在农村开展养老保险业务应积极鼓励、支持。通盘考虑农村与城市社会保障制度，还需要研究乡镇企业职工和几千万进城农民工的社会保障问题。

7. 加快社会保障立法。大的立法原则有了一定的实践基础，社会保障制度改革走向法制化轨道的条件已基本具备。可以根据社会保障制度中各个具体项目的难易程度和实际进展情况先分项制定法规。



## Book Digest

This book is collection of research reports on the social security system and related policies in China. The people involved include retired government functionaries, who were involved in the formulation of policy with regard to the social security system, government officials and young and middle-aged researchers, who have a good command of theory and are engaged in the formulation of policies with regard to the social security . With a deep understanding of the reality and existing situation, they have raised constructive, practical and operational suggestions with regard to possible future measures.

The book is composed of five parts: Keynote Report, Theme Reports, Investigation Reports, Rules and Regulations, and Statistical Data. The Keynote Report summarizes the progress of the reform of the social security system in China, analyses the stark reality confronting the reform, and makes suggestions with regard to the further reform of the social security system in the immediate, medium-range and long-term future. The Theme Reports include research into

major projects related to the social security system in China, including various major projects undertaken in urban and rural areas, those related to basic insurance, supplementary insurance and individual savings deposit-like insurance, as well as projects related to the management system of the social security, and management, operation and supervision over social security funds. The Keynote Report and the Theme Reports represent the final achievement of the Research Into China's Social Security System, a key project of the State Plan on Social Funds undertaken during the Ninth Five-Year Plan (1996—2000). The Investigation Reports include those concerning overseas investigations by various authors. And the Rules and Regulations and Statistical Data take in major data and policy documents related to the social security system in China.

Major points of view and suggestions concerning counter-measures that should be taken to deal with the stark reality are as the follows:

### **( I ) Three Major Challenges Confronting China's Social Security System**

In the long run, it is necessary to solve social and economic problems resulting from an ageing population. In the medium term, it is necessary to reduce the shocks that the transition from the planned to a market economy is exerting on society. For the immediate future, it is necessary to take into consideration how to make proper arrangements for the income and expenditure of various projects according to overall economic fluctuations, with a view to guaranteeing steady economic growth. The three problems are often inter-related. How to solve the most pressing while perfecting the system to facilitate long-term development is the key to policy formulation.

(1) An ageing population exerts direct pressure on the old age insurance, medicare and unemployment insurance systems. In addition, the change in the age structure of the population exerts an impact of varying degrees on social welfare, social relief, special care and arrangement, and other social security projects.

(2) The transition of the social economic system poses multi-faceted challenges to the social security system. For example, a large number of workers and staff, who should be laid off, become retirees before they reach the retirement age. As a result, the pressure of unemployment insurance on society at present, and in the mid-term, merges with the long-term pressure of old age insurance. The rapid development of the non-governmental economic sector calls for expanded social insurance coverage. However, given the high rate of social insurance fees, non-State-owned enterprises are reluctant to take out insurance. Hidden employment and reemployment of the retired are widespread, exerting an adverse impact on local development. Although the social security system should be narrowing the gap between the poor and the rich, no proper work has been done to achieve this. With efficiency staying higher than fair value, the gap has actually widened.

(3) Overall economic fluctuations squeeze the social security system. When making an analysis of the trend of currency deflation in China, many criticized the reform of the social security system, saying it has failed to keep abreast with social and economic progress, so that the State-owned enterprises and government institutions remain burdened by old age and medicare insurance and overstaffing. In the meantime, most of the workers and staff of the non-State-owned enterprises are not covered by the social security system. This makes it impossible for social security to play its part in secondary distribution. This is one of the factors contributing to currency deflation. Some others claim reform of the social security system is over-stressed, with the result that old age, medicare and unemployment insurance, and housing reforms lead to greater financial burden on the workers and staff of the State-owned enterprises. The anticipated decrease in their income, and the anticipated increase in their expenditure, exert direct impact on the normal consumption of residents, which is unfavorable to further economic development. The fact that the reform of the social security system fails to keep abreast of social and economic development means it has not been able to play its due role in ironing out economic fluctuations.

## **( II ) Suggestions for Recent Reform of the Existing Social Security System**

(1) Redoubling efforts to integrate the basic life insurance for the laid-off workers of State-owned enterprises with unemployment insurance. First, we need to make clear that the newly laid-off workers will not enter the Enterprise Reemployment Service Center. Instead, they will be declared to have ended their labor ties with their work units. Those who are up to the requirements should enjoy the insured treatment due to the laid-off. Second, various measures should be adopted, in the light of the characteristics of the composition of the laid-off, to make them leave the Center at an earlier date.

(2) Doing a good job of handling the individual account for old age insurance. There should be three choices. Choice one: beginning in 2001 or 2002, on-the-job workers and staff pay part of the entirety to form the individual "actual account". Choice Two: in addition to Choice One, it is necessary to make up the past insufficient amount of funds raised in a unified way. Choice Three: in addition to Choice Two, there is the need to make up the "empty account" of those who start to work before but are to retire after the introduction of the new system. For the immediate future, what should be done first in order to make up the individual account is to get individuals to pay a certain amount into the "actual account", separate socially raised funds with individual account funds in terms of management, and issue pensions without overdrawing the individual account. The "debt" on the part of the individual account (referring to the raised funds) and "empty account" (referring to the above-mentioned hidden debts of those who start to work before but are to retire after the introduction of the new system) should be solved in the medium and long term.

(3) Introducing a unified basic old age insurance system for urban workers and staff. The basic old age insurance system for enterprise workers and staff should be expanded to cover all workers and staff in cities and towns. In the meantime, on the basis of the unified basic old age insurance system, efforts should be made to design the supplementary old age insurance for enterprises and the additional old age insurance for government institutions.

(4) Social issuance of pension. With regard to socialized management of the retired, it is necessary to ensure society issues pensions to those who retire from enterprises, and turn the practice of financial allocation to make up for deficiency into the practice of collecting all the needed fees. In the meantime, active efforts should be made to turn enterprise management over the retired into socialized management.

(5) Doing a good job of the minimum life insurance for the population group facing extreme difficulties in daily life due to the structural readjustment. With the elimination of the traditional excessive productive capacity, those enterprises that cause serious pollution, have been operating in the red for a prolonged period, and have used up their resources, will be declared bankrupt or ordered to close down. This places their work force in a difficult situation, and stops the supply of pensions to the retired. The minimum life insurance system in the urban areas should pay close attention to these people.

(6) Pressing ahead with three reforms—referring to the reform of the basic medicare insurance system for urban workers, the reform of the urban medical institutions, and the reform of the medicine production and circulation system—in a unified way. Conducting one instead of the three will not yield any anticipated results. Recent reforms should focus on introducing a new-type disease risk system and a medicare and health service competition system.

(7) Guiding the supplementary insurance onto the right track for development at an earlier date. For the immediate future, we should consider the formulation of policies containing preferential treatment with regard to taxation. For work units that introduce supplementary old age insurance for their workers and staff, and whose funds supply amounts less than 50 percent of the total payroll, their expenditures in this regard should be allowed to be listed as a cost. For those where the money supply of a worker amounts to less than 50 percent of his/her wages, he/she may be exempt from income tax. In the case where the State has policies in support of the supplementary medicare insurance, the work units and their workers and staff should make full use of the preferential policies and take an active part in the supplementary medicare insurance.

(8) Strengthening the comprehensive coordination and social supervision of the social security system. This covers a wide range of work. In a given period of time and within a given scope of area, the reform of some social security undertakings often need coordination from higher-level, trans-departmental units. It is suggested that the State Council organizes

a social security coordination organ or a social security consulting committee, to conduct an all-round research into the reform of the social security system on the regular basis. On this basis, the said organ or committee will be able to put forth and revise the medium- and long-range goals of the reform, raise comprehensive suggestions with regard to the social security system in a different trade, and various departments will be able to enter into better coordination and cooperation and the reform as a whole will be able to press ahead smoothly.

### **( III ) Suggestions for Medium- and Long-Range Reform of the Existing Social Security System**

(1) Tackling the hidden debt problem of old age insurance. From the medium- and long-term view, it is necessary to solve this problem and effect a thorough change in the mode of the old age insurance funds in the following ways: readjusting the structure of financial expenditure, working out some new tax items or additional taxes, appropriately raising the tax rates for housing property tax and inheritance tax, expanding the scope of the issuance of lotteries, and turning some into State properties.

(2) Protecting individual accounts from risk. At present, funds in the individual accounts should be raised and managed by the Government in a unified way, funds operating organs should be separated from the funds supervisory organs, and those in charge of funds should be separated from those in charge of accounts. Funds trusteeship should be the only one of its kind in China and should be at the central governmental level. From the medium- and long-term view, however, work units and the insured should be free to choose their funds management organ. The obligation of the central department is to exercise effective supervision and control. This is decided by the financial system related to the issuance of pensions.

(3) Extending the retirement age. With improved quality of life, people tend to live longer. And, with the young striving to receive more education, they will have to stay in schools longer than people of the older generation. Under this situation, it is a waste for people to retire at the traditionally set age and it is unsuitable for them to retire when they have not put in enough working years for the accumulation of old age insurance funds. Therefore, the State should consider postponing the retirement age and take this as an important task to perform for the medium- and long-range period of time.

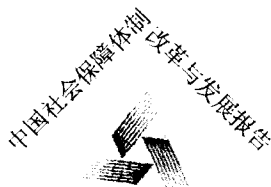
(4) Turning social insurance fees into tax. Individually paid fees computed into the individual accounts should not be incorporated into the scope of fees to be turned into tax. Work units should determine the tax rate according to the amount of fees paid now. For funds the State raises for old age insurance, the work units may pay at a lower rate.

(5) Establishing and perfecting the socialized service system. Energetically developing community service constitutes the basis for the establishment and perfection of the socialized

service system. To make it possible for the retired to have money for life and medical treatment, it is the society, instead of the work units, that should take care of them.

(6) Establishing a different social security system in urban and rural areas. Conditions for the rural areas to introduce the social old age insurance are not ripe. However, commercial insurance companies should be encouraged and supported to conduct such projects in the rural areas. The social security system in the urban and rural areas should be introduced and developed in a unified way. There is also the need to study social security projects for millions of rural people who migrate to cities and workers and staff of rural enterprises.

(7) Enacting a social security law at an earlier date. There has been good foundation for the formulation of major rules and regulations in this regard. In this sense, we have gained conditions for the social security system to be legalized. It is necessary to enact a law and rules and regulations in accordance with the actual conditions of the specific projects and progress made in this regard.



# 中国社会保障制度改革 的模式与发展

(代序)

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中国政府十分重视社会保障体系建设。新中国成立初期，中央政府相继制定了关于社会保险、社会救济、社会福利和优抚安置等一系列法律法规，初步建立起适合中国国情的社会保障制度，对于保障广大劳动者的基本权益、促进经济发展和社会进步发挥了积极的、重要的作用。但是，随着国有企业改革的不断深入以及产业结构调整和人口老龄化，原有社会保障制度已不能适应改革开放事业发展的需要，不能适应社会主义市场经济发展的需要，亟须改革。

## 一、中国社会保障制度改革的必要性和迫切性

中国的改革开放是一项前无古人的开创性事业，改革开放和现代化建设面临着极其艰巨的任务，特别需要有一个稳定的社会环境，需要建立一个完善的社会保障体系。

### 1. 社会保障制度改革是国有企业改革和发展的重要条件

国有企业改革是中国经济体制改革的中心环节，建立现代企业制度是国有企业改革的方向。分离企业办社会职能、分流企业富余人员，是国有企业建立现代企业制度的前提。只有把国有企业所承担的养老、医疗等社会职能转移出来，把富余人员分流出去，才能为国有企业参与市场竞争创造公平的环境，才能增强国有企业的活力和竞争力。

### 2. 社会保障制度改革是产业结构调整 and 升级的内在要求

中国正处于产业结构大调整的历史时期。在产业结构调整中，必须淘汰传统产业的过剩生产能力，关闭一些长期亏损、严重污染环境和资源枯竭的企业。这就必然引起大规模的职工岗位转换，在一定时期内失业人员的增加是难以避免的。只有建立完善的社会保障体系，妥善解决他们的基本生活问题，才能避免对社会稳定造成的冲击。

### 3. 社会保障制度改革是对外开放的要求

对外开放是中国的基本国策，也是加快中国现代化进程的强国之路。中国即将加入世界贸易组织，广大企业将面临更加激烈的国际竞争。企业的优胜劣汰将成为一种必然趋势，劳动力的岗位变换和流动也会更加频繁，失业和再就业将成为经常发生的社会普遍现象。只有建立一个完善的社会保障体系，才能有利于维护社会稳定，有利于提高企业和职工的抗御风险能力。

### 4. 社会保障制度改革是应对人口老龄化的需要

目前，中国 60 岁以上的人口已达到 1.26 亿，65 岁以上的人口达到 8 600 万人，分别占总人口的 10% 和 7%，已进入人口老龄化阶段。今后一个时期，老龄人口还将继续增长，到 2030 年，退休人员将达到高峰期，届时退休人员将相当于在职人员的 40% 以上，养老费用将相当于在职职工工资总额的 44%。未雨绸缪，从养老保险制度上应对人口老龄化，也是社会保障制度改革的一项重要任务。

## 二、中国社会保障制度改革的基本模式

改革开放以来，中国政府从中国国情出发，积极推动社会保障制度改革，在世纪之交初步形成了以养老、医疗和失业保险以及最低生活保障为重点的社会保障体系总体框架。下面主要介绍中国养老、失业保险和城市居民最低生活保障方面的改革模式。

### 1. 养老保险制度改革

中国城镇企业职工养老保险制度改革是从退休费用社会统筹起步的。1993 年 11 月，中国共产党第十四届中央委员会第三次全体会议通过了《中共中央关于建立社会主义市场经济体制若干问题的决定》，确定养老和医疗保险实行社会统筹与个人账户相结合（简称“统账结合”）。1997 年 7 月，国务院决定建立全国统一的、“统账结合”的企业职工基本养老保险制度，并统一规范了企业和个人的缴费比例，统一了个人账户规模，统一了养老金计发办法。

## 2. 建立失业保险制度

中国的失业保险制度是随着国有企业改革的不断深入而建立和完善起来的。1986年7月，为了配合国有企业实行劳动合同制，国务院颁布了《国营企业职工待业保险暂行规定》，但实施范围限于劳动合同制工人。1993年，失业保险的范围扩大到所有国有企业职工。1999年1月，国务院颁布了《失业保险条例》，把失业保险的覆盖范围进一步扩大到城镇所有企业、事业单位及其职工，并提高了失业保险的缴费率和统筹层次，调整了失业保险待遇，允许省、自治区建立失业保险调剂基金。

## 3. 建立城市居民最低生活保障制度

建立城市居民最低生活保障制度，是政府对城市贫困人口按最低生活保障标准进行差额救助的新型社会救济制度，也是保证经济体制改革，特别是国有企业改革顺利进行的一项配套措施。1997年9月，国务院决定在全国建立起城市居民最低生活保障制度，所需资金由地方各级人民政府列入财政预算。1999年9月，国务院颁布了《城市居民最低生活保障条例》，明确城市居民最低生活保障标准，按照当地维持城市居民基本生活所必需的衣、食、住费用，并适当考虑水、电、燃煤（燃气）费用以及未成年人的义务教育费用确定。

# 三、当前社会保障制度改革存在的主要问题

经过近二十年的探索和改革，中国社会保障体系建设取得了重要进展。近年来，中国积极探索建立“三条保障线”制度，实行“两个确保”，对于保障广大劳动者的基本生活起到了重要作用，有力地维护了社会稳定，保障了改革开放和经济建设的顺利进行。但是，对于中国这样一个人口众多的发展中国家来说，社会保障体系建设是一项十分复杂的社会系统工程，社会保障制度改革还面临着一些问题和矛盾，需要认真研究解决。

## 1. 企业事业单位仍然是社会保障的主要承担者

企业办社会是计划经济体制的产物，也是造成国有企业负担过重的重要原因之一。把国有企业所承担的社会职能分离出来，把富余人员从国有企业分流出来，是社会保障制度改革的重要目标。但是，目前国有企业仍然承担社会保险金的发放和退休人员、下岗职工的日常管理工作。国有企业下岗职工的基本生活保障资金，要靠“企业、社会、财政”三方共同筹措，但由于企业和社会分担的部分没有很好落实，一些下岗职工不能及时足额领到基本生活费。

## 2. 社会保障资金缺口较大

过去在计划经济体制下，职工拿低工资，国有企业上缴全部利润，国家将资金用于扩大投资搞建设，社会保障没有资金积累。1997年实行“统账结合”的企业职工基本养老保险制度以来，参加社会统筹的企业离退休人员每年有200多万人，养老金支出增