



# 老年残疾人社会保障研究

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# 前 言

第二次全国残疾人抽样调查数据表明,老年残疾人群体已成为中国残疾人口的重要主体之一。老年残疾人口同时具有年龄与残疾两个弱势特征,是弱势群体中的弱势群体。中国老年人口残疾化和残疾人口老龄化的现实与趋势,凸显了深入研究和探讨老年残疾人社会保障问题的重要性、必要性与迫切性。本研究利用第二次全国残疾人抽样调查数据及相关资料,结合定性研究和定量研究方法,对中国老年残疾人的基本状况、老年残疾人的社会保障需求、老年残疾人的社会保障供给、老年残疾人社会保障供求失衡的致因进行了系统分析,并就中国老年残疾人社会保障的未来发展方向进行了深入探讨,以期有助于政府决策者、科学研究人员和社会公众了解并关注老年残疾人社会保障状况及其政策方略,促进老年残疾人社会保障权益的充分实现。

本书稿的顺利完成,应归功于多位师长亲友的支持与帮助。首先我衷心地感谢我的导师中国人民大学郑功成教授,教授始终以无私的关切帮助和引领我不断前行,款款培育深情令我终生难忘!此外我还要感谢民政部政策研究中心王齐彦研究员,中国社会科学院王延中研究员,首都经贸大学吕学静教授、张琪教授,中国人民大学孙树菡教授、杨立雄副教授、潘锦棠教授、仇雨临教授、洪大用教授、韩克庆副教授,各位老师的指点与建议使我受益匪浅。感谢我的学长和好友们,戴卫东博士、梅运彬博士、Kim Byung-Cheol 博士、谢永宪博士、杨健博士、宋丽娟女士,是你们的关注与扶持使我充满信心

## II 老年残疾人社会保障研究

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地一路走来。感谢我的父母,始终如一的默默支持是我最坚强的后盾和开拓进取的不竭动力。感谢世界图书出版上海有限公司以及编辑姜海涛博士为本书的问世所付出的辛苦努力与大力支持!

正如民政部王齐彦研究员对本研究的评语“老年残疾人社会保障研究,是一项前瞻性课题,在中国具有超前性”,本研究具有相当的难度,同时限于作者学识所及,书中存在缺漏与不足在所难免,恳请各位专家和同行批评指正。谨以此书献给关心和帮助我的人们!

张金峰

2011年5月23日于天津

## 摘 要

按照国际通行标准,1999 年中国人口年龄结构已开始进入老龄化阶段。在人口老龄化、高龄化加速推进的背景下,越来越多的人步入老年期,老年人口残疾风险也随之急剧增大。老年期因衰老而致残的人群正成为老年残疾人口的重要主体之一。老年残疾人口同时具有年龄与残疾两个弱势特征,是弱势群体中的弱势群体,老年残疾人的权益保障问题日益受到关注。中国老年人口残疾化和残疾人口老龄化的现实与趋势,迫切需要加快解决老年残疾人口的社会保障问题。深入研究和探讨老年残疾人社会保障问题,将有助于老年残疾人口防范生活风险、提升生活质量、共享经济社会发展成果。本研究在主要利用第二次全国残疾人抽样调查数据及相关资料的基础上,结合定性研究和定量研究方法,对中国老年残疾人的基本状况、老年残疾人的社会保障需求、老年残疾人的社会保障供给、老年残疾人社会保障供求失衡的成因进行了分析,并就中国老年残疾人社会保障的未来发展方向进行了探讨。

通过系统地分析,本研究得出以下几个方面的基本结论:

第一,中国老年残疾人的现存规模与未来预测规模非常庞大;老年残疾人不同特征(分年龄段、分性别、分城乡、分地区、分残疾类别、分残疾等级)子群体的异质性明显;活动和参与障碍以及收入贫困使老年残疾人难以融入社会生活,因此老年残疾人迫切需要社会保障支持。

第二,老年残疾人社会保障需求具有整体的同一性与不同特征

子群体的差异性。同一性表现为:老年残疾人整体社会保障需求与残疾、年龄两个方面相关,在某种程度上残疾特征与需求特征之间的联系更为紧密。同时,老年残疾人的基本需求表现出全方位、低层次的特点。差异性表现为:老年残疾人内部分年龄段、分性别、分残疾类别、分城乡与分地区子群体的社会保障需求存在比较明显的类别化差异。

第三,老年残疾人在社会保障方面处于被排斥状态。其一,老年残疾人整体在社会保障方面处于被排斥状态。存在一半以上的有社会保障需求的老年残疾人不能分享到社会保障供给,老年残疾人的主要社会保障需求没有得到充分满足。其二,老年残疾人不同特征子群体在社会保障方面处于被排斥状态。这主要体现在,社会保障供给不能充分满足分年龄段老年残疾人的主要需求,不能充分满足分性别老年残疾人的主要需求,不能充分满足分残疾类别老年残疾人的主要需求。

第四,老年残疾人社会保障供求失衡的致因主要来自老年残疾人家庭支持、社区支持与社会保障制度支持方面的不足。家庭支持方面的不足主要源于:老年残疾人家庭的户规模与结构特征、老年残疾人的婚姻状况以及老年残疾人家庭的低收入状况削弱了福利供给能力。社区支持方面的不足主要源于:社区综合资源匮乏制约了福利供给水平、社区公共服务机构的可及程度制约了福利供给的有效性。老年残疾人社会保障制度支持方面的不足主要源于社会救助、社会保险以及机构福利中存在的多种缺陷。

第五,中国应以促进残疾人社会融合的价值理念构建老年残疾人社会保障体系模式;老年残疾人的社会保障模式应是一个“基于需求满足导向的双轨保障”模式;老年残疾人社会保障体系的内容应涉及基本生活保障、基本服务保障和环境支持保障,在已有社会保障基本框架基础上的系统内容的充实应侧重考虑福利津贴制度的推广、护理保险制度的适时建立以及社区康复的充分发展;发展完善老年残疾人社会保障,既应明确政府在建立老年残疾人社会保障制度中负有主体责任,也应合理界定社会责任以推进老年残疾人社会保障

的社会化;发展完善老年残疾人社会保障,还需要诸如推进残疾人社会保障体系的法制化、积极引导社会舆论注重宣传正确的残疾观等配套措施的辅助。

本研究的新颖之处主要表现在以下方面:

第一,老年残疾人社会保障属于老年人保障和残疾人保障两个范畴的交集,以往相关的专项系统性深入研究不多。现有的大量研究文献表明,目前关注老年人保障的文献极为丰富,关注残疾人保障的文献逐渐增多,但关于老年残疾人保障的专项研究被淹没在老年人保障和残疾人保障的整体研究之中,没有得到突出关注,关于老年残疾人社会保障方面的研究尚处于初步探索阶段。

第二,限于数据缺乏等原因,以往全面系统反映老年残疾人社会保障需求方面的研究不多,而关于老年残疾人不同特征子群体需求差异性的分析则更为有限。现有研究大多把老年残疾人视为统一的均质性群体,因此注重于老年残疾人整体需求的同一性研究而忽视不同特征子群体需求的差异性研究。需求具有类别化的特征,同时需求还具有差异化的特征,本研究据此对老年残疾人整体社会保障需求的同一性和不同特征子群体社会保障需求的差异性进行了分析探索。

第三,尝试引入社会排斥理论,并通过演绎福利三角理论,使二者应用于本研究。社会排斥理论,通常认为被排斥群体主要包括贫困群体、老年人口和残疾人等弱势群体,其重要解释力在于它指向了个人所处环境的重要性。社会保障是关于老年残疾人这一老年人口与残疾人口交集群体的重要社会环境因素之一。本研究通过考察社会保障供给满足需求的状况分析判断老年残疾人在分享社会保障方面是否处于被排斥状态。并通过尝试引入和演绎福利三角理论,进一步从家庭支持、社区支持与社会保障制度支持三个方面分析老年残疾人社会保障供求失衡的致因,从而使本研究的系统分析更加翔实有力。



# **Abstract**

According to the international conventional criteria, the Chinese population age structure had entered aging phase in 1999 and the process has accelerated since then. In the background of population aging, more and more people enter their elderly period and the risk of catching illness severely increases. Therefore, the handicapped elderly with the characteristic of agedness and disability are the most vulnerable community. The issues of their right security and problems are focused increasingly. The current situation and future trend of Chinese old handicapped and handicapped old people are crying for promoting social security for the handicapped elderly. The elaborate researches and discussion about the issue of social security for the elderly people with disabilities will help them to prevent life risk, upgrade the quality of life and share the achievements of social economic development. The Second China National Sample Survey on Disability provided some important evidences or indicators to grasp the foundational data of the handicapped community in the new era. Based on the data of the Second, this research integrates the qualitative and quantitative analysis methodologies to analyze the major four aspects: the current basic situation of Chinese handicapped elderly, the needs of social security of the handicapped elderly, the social

services supply to the handicapped elderly, the causes of demand-supply imbalance of social security for the handicapped elderly. In this research, the future development orientation of social security for Chinese elderly people with disabilities is discussed.

The whole research is composed of eight chapters and the study is conducted as following:

Chapter 1 Introduction. In this part, it introduces the background, significance of this research, relevant concepts, the current researches about this theme domestically and overseas, content structure, research methodology and research feature.

Chapter 2 Theory framework. It illustrates the theory framework from the perspective of social security right, welfare triangle, social exclusion.

Chapter 3 The current basic situation of Chinese elderly people with disabilities. According to the analysis of current and future population sizes, the heterogeneity of different community with different characteristics which includes age span, gender, urban and rural area, region, the rank and degree of handicap and the main difficulties in integrating social life for the handicapped elderly, this chapter describes the current situation of Chinese handicapped elderly and serves as a foundation for the following content.

Chapter 4 The demands of social security of the handicapped elderly. In this chapter, using the qualitative and quantitative analysis as well as the relevant data, it analyzes the identity of the whole needs of social security and the discrepancy of different subgroups with different characteristics.

Chapter 5 The analysis of supply of social security to the handicapped elderly. On the basis of the related statistical data, this part studies the supply of social security of the whole handicapped elderly and the degree of satisfaction with the social

security of different subgroups with different characteristics to assess whether the social security for Chinese handicapped elderly is in the situation of exclusion.

Chapter 6 The imbalanced demand-supply causes analysis of social security for the handicapped elderly. The deduction and complement of welfare triangle theory, the exclusion causes in family supports, community supports and social security mechanism are analyzed.

Chapter 7 The development orientation of the social security for the handicapped elderly. This part includes the conception of developing the social security for the handicapped elderly, model choice, system improvement, responsibility sharing and relevant policy arrangements.

Chapter 8 Conclusion and implication.

According to the systematic study, the conclusions are as following:

Firstly, the difficulties or barriers of function and participation and poverty prevent the handicapped elderly to integrate social life. Therefore, this vulnerable community urgently needs the supports from social security.

Secondly, the demands of social security for the handicapped elderly have the identity as a whole and the discrepancy for the different subgroups with different characteristics. The identity shows that the whole demands of social security for the handicapped elderly related to handicap and ages. To some extent, the relationship between the handicap characteristics and needs relates a bit closer. Concurrently, the basic needs of the handicapped elderly present the features of comprehensive demands but survival-orientation. The discrepancy demonstrates that the demands of social security for the handicapped elderly present salient

classification for the subgroups with the different ages, genders, handicapped ranks, urban and rural areas and regions.

Thirdly, the supply of social security is not able to meet the whole demands of social security for the handicapped elderly. At the same time, the supply cannot meet the needs of different subgroups with different characteristics. Some proportion of the handicapped elderly who need supports of social security is excluded.

Fourthly, the demand-supply imbalance of social security for the handicapped elderly mainly comes from the exclusion of family supports, community supports and social security policy. The exclusion of family supports is from the old handicapper's family size and structure, marital status and low income which depower the welfare supply. The exclusion of community supports originates the shortage of community resources weakening the level of welfare supply, the level of public services attainability restricting the valid of welfare supply. The exclusion of social security policy mainly refers to the exclusion from social aid, social insurance and the multiple exclusions in welfare institutions.

Fifthly, the development of social security for Chinese handicapped elderly should be directed by the view of value of equality, participation and sharing to establish the system and model of social security for the vulnerable community so as to promote the social integration. The social security mode should be "double tracks" security mode. The content should involve basic life security, basic service security and environment-friendly security. On the basis of the existent basic framework of social security, the system improvement should focus on the promotion of welfare subsidy policy, nursing insurance, more development of community rehabilitation and the improvement of social security for

the handicapped elderly. The responsibilities of government should be clarified and social obligations should be reasonably defined in order to promote the socialization of social security for the handicapped elderly. In addition, the improvement of social security for the handicapped elderly also needs to promote the legal system and the facilitation of directing the public opinion and proper publication about the view of handicap.

The creative points include the following aspects:

Firstly, social security of the elderly people with disabilities belongs to the intersection of the securities for the elderly and the handicapped. There are few relevant special systematic researches in the past. Now a large amount of references shows that the explorations related to the security for the elderly are very abundant and the researches targeted the handicapped have a long history in some other countries. So the overseas researches have founded the theory framework for our current study. However, the integrated research of the handicapped elderly has not attracted much attention. In China, the researches about the security for the handicapped are not for a long time but have been focused increasingly in academy. Therefore, the current references about social security for the elderly and the handicapped have diversified but the social security for the handicapped elderly is still at the initial phase.

Secondly, due to the deficit of data, the comprehensive systematic researches of demands and supply of social security for the handicapped elderly are small amount and the analysis about needs discrepancy of different subgroups with different characteristics is very little. The current researches view the handicapped elderly as an identical homogeneity community so that the identity researches of the whole demands are focused but the

discrepancy researches are ignored. This research tries to explore the identity of the whole demands of social security for the handicapped elderly and discrepancy needs of subgroups with different characteristics according to the deduction of the common demand theory. The common demand theory considers that demands or needs have the characteristics of classification and present the demands are pointed out in the same direction by a community, here, which is transformed into the identical and universal demands of the handicapped elderly. The demand has also the feature of diversification and shows that the demands are pointed out in the different orientations by other communities. Here, it is deduced the discrepant demands of the handicapped elderly with different characteristics.

Thirdly, this research attempts to integrate the two theories according to importing the theory of social exclusion and deducing the welfare triangle theory. The social exclusion views the communities which are excluded usually include the vulnerable communities of poor community, the elderly and the handicapped. The handicapped elderly belong to the intersection of the elderly and the handicapped and they are the most vulnerable community. The social exclusion theory mainly explains the importance of a person in the environment. Social security as well as the relevant policy arrangement is one of the crucial social environment factors for the handicapped elderly. This research applies social exclusion theory to review the status of supply meeting demands of social security so as to assess whether the handicapped elderly are excluded in the sharing social security. According to deducing welfare triangle theory and integrating social exclusion, the imbalanced demand-supply causes of social security are analyzed from three perspectives of family supports, community supports

and social security policy so that this research analyzed systematically and authentically.

**Keywords:** elderly people with disabilities, social security, China

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