

福利体系与消费增长

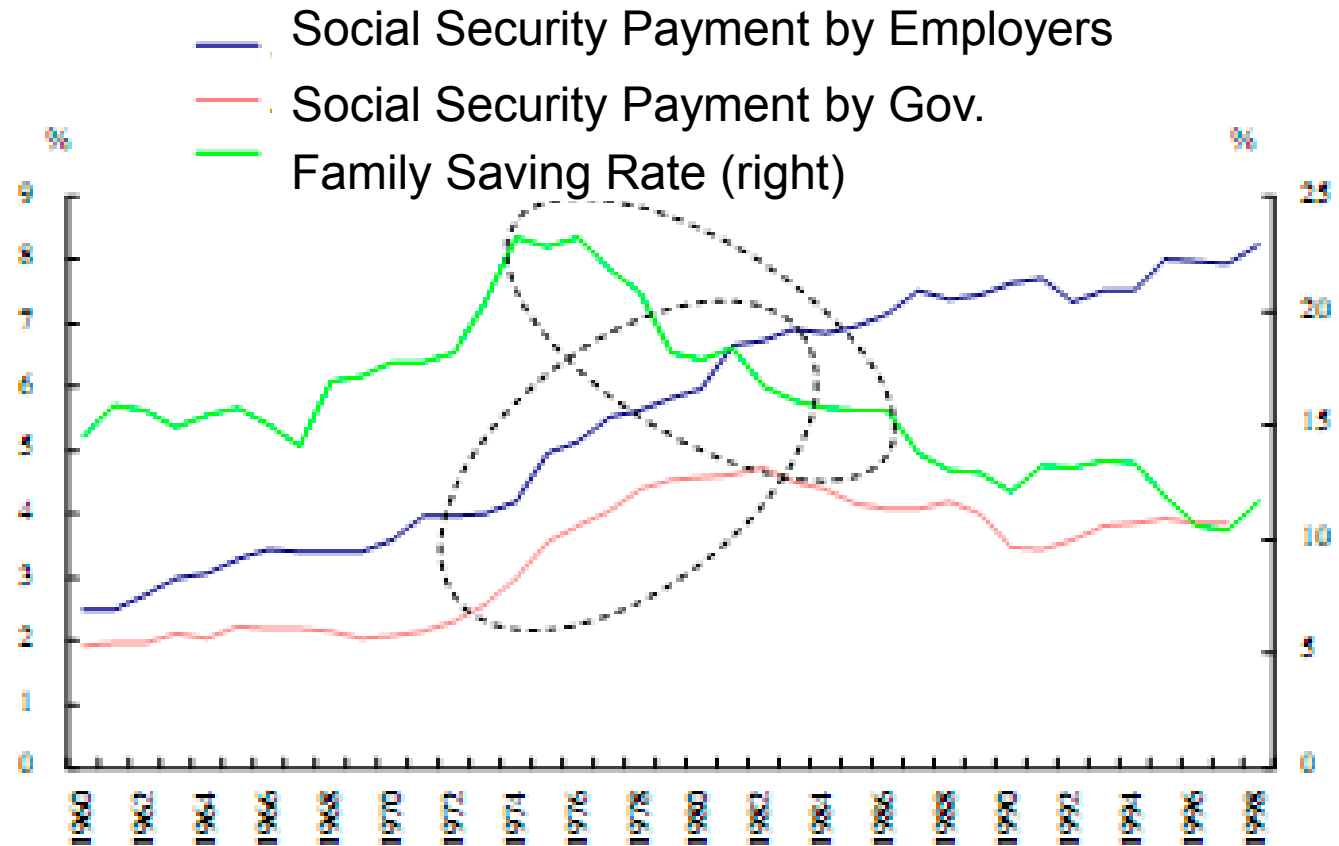
Social Welfare System and Consumption Growth

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日本的经验：福利体系与消费增长 Japan Experience: Welfare System and Consumption Growth



两个阶段

Two Stages Approach

- 社会福利体系 2009- 2012年
- Social Welfare From 2009 – 2012
 - 养老保险全覆盖全体国民
 - Pension cover for all
 - 医保覆盖90%国民
 - Health Insurance for 90% citizens

社会福利体系 2009-2012年

Social Welfare From 2009 - 2012

- 免费九年教育及对贫困家庭子女免费教育
- Free 9 Year Basic Education and Free all Education Payments for the Poor
- 50%低收入城市居民，10%农民工，260万低收入农民住房补助
- Housing Subsidy for 50% urban poor and 10% for rural migrants and 2.6 million for rural poor
- 广覆盖，低水平、有差别
- Wide Coverage, low payment level and differential for urban and rural

社会福利体系 2013-2020年

Social Welfare From 2013 - 2020

- 养老保险全覆盖全体国民
- Pension cover for all

- 医保覆盖全体国民
- Health Insurance for 90% citizens

社会福利体系 2009-2012年

Social Welfare From 2009 - 2012

- 免费教育9+1+1
- Free 9 Year Basic Education and 1 year Pre-school and 1 year vocational training
- 所有低收入城市居民，30%农民工，560万低收入农民住房补助
- Housing Subsidy for all urban poor and 30% for rural migrants and 5.6 million for rural poor
- 全覆盖，中水平、无差别
- All Coverage, moderate payment level and no differential for urban and rural

农民工的社会福利安排

Social Welfare for Migrants

- 养老保险:到2007年,参保率不足10%
- By 2007, only 10% migrants covered by pension
- 住房:平均居住面积不足7平方米
- Average 7 square meters per person
- 医疗保险:只有15%参加医疗保险
- 15% covered by health insurance
- 教育培训:自身教育,子女教育
- Children education,

- 建立全国统筹的农民工养老制度
- Establish A National Migrants Pension
 - 全覆盖
 - 2012年完成
 - By 2012 Cover for all migrants
 - 低水平
 - 企业12%,个人4%
 - Low payments, enterprises 12% personal 4%
- 全国统筹
 - 6% 全国统筹, 进 6%+4% 个人帐户
 - National wide uniformed system, 6% national pooling and 6%+4% personal account

农民工住房保障

Housing for Migrants

- 把农民工住房问题列入城市规划
- Urban plans include migrants' housing
- 多渠道解决农民工住房问题
- Multi-channel addresses migrants' housing
- 加大政府对农民工住房的财政投入
- Increase public expenditure for migrants' housing
- 2012年10%， 2020年 30% 农民工享受住房补助
- Subsidy for the migrant poor, 10% by 2012, 30% by 2020

其它

Others

- 农民工就业培训与就业服务
- Training and employment services
 - 建立针对农民工的职业教育制度
 - Establish a migrant retraining system
 - 完善农民工就业服务体系
 - Establish a migrant employment service system

- 农民工其他的社会福利制度安排
- **Other social welfare for migrants**
 - 工伤保险
 - **Injury Insurance**
 - 医疗保险
 - **Health Insurance**
 - 应急救助机制
 - **Emergence assistance system**

政府负担得起一个全覆盖的福利体系吗？

**Can Government Afford a Social Welfare
System for All**

Budget Demand 财政需求

- 2012年当年财政福利开支 2.6万亿
- Fiscal Expenditure of 2.6 trillion in 2012
- 2020年当年财政福利开支 5.7万亿
- Fiscal Expenditure of 5.7 trillion in 2020
- 财政福利开支占GDP的比例要从5% 到2020年的9%；
- Fiscal Expenditure on Social Welfare increases from current 5% to 9% of GDP in 2020

Fiscal Capacity Estimation

财政能力测算

- 平均每年8%增长;
- If GDP grows by 8% per year

- 财政收入占GDP从21% 增长到26%;
- If fiscal revenue increases from current 21% to 26% of GDP

- 福利支出占财政支出从27% 增长到 35%
- If fiscal expenditure on social welfare increases from current 27% to 35%

2007~2020年社会福利的财政负担

年份 Year	GDP (8% growth) (年均增长8%) (亿元)	财政收入 Fiscal Revenue		福利支出 Welfare Expenditure		
		占GDP总值的比重 (As (%)) GDP	总额 (亿元) Total	占财政收入比重 (as % of Revenue)	总额 (亿元)	占GDP比重 (%) As % of GDP
2007	246619	20.80%	51297	27.08	13891	5.63
2008	266349	21%	55933	28.20	15773	5.92
2009	287656	21%	60408	29.40	17760	6.17
2010	310669	21%	65240	30.60	19963	6.43
2011	335522	21%	70460	31.80	22406	6.68
2012	362364	22%	79720	33.00	26308	7.26
2013	391353	23%	90011	34.00	30604	7.82
2014	422662	24%	101439	35.00	35504	8.40
2015	456475	25%	114119	35.00	39942	8.75
2016	492993	26%	128178	35.00	44862	9.10
2017	532432	26%	138432	35.00	48451	9.10
2018	575026	26%	149507	35.00	52327	9.10
2019	621029	26%	161467	35.00	56513	9.10
2020	670711	26%	174385	35.00	61035	9.10

2002年部分国家社会福利支出情况

国别	社会福利支出占GDP的比重(%)	财政(含社会保险收支)支出中社会福利支出 ^[1] 所占比重(%)	财政总支出额	其中: 财政用于社会福利支出额 ^[1]	社会保险税费收入额
美国	12	33.6	3727942	1252265	745900
英国	13.5	32.4	435707	141079	70253
德国	27.1	55.9	1023870	572850	367190
法国	23.8	44.4	816788	362700	250264
瑞典	20.7	35.4	1368849	484940	346337
日本	16.8	44	190089	83581	49167
捷克	19.6	35.4	1257431	445122	362982
匈牙利	16.4	31.2	8814085	2747080	2202320

- 对社会福利不能有过高的期望。免费性的福利项目的重点还是应该在低收入人群身上。
- 城市与农村中等收入及中等收入以上人群，更多地还要以缴费型的社会保险项目为主。
- 缴费型的各大类别的福利安排还应该是支撑我们福利体系的核心。

Q & A

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