

法国构建多层次养老保险体系的做法和启示

—赴法国培训交流总结报告

国家发展和改革委员会就业和收入分配司

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Practices and Inspiration of Multi-tiered Design of Pension System Training in France

— Summary of Training in France

Department of Employment and Income Distribution

National Development and Reform Commission

(July 16, 2015)

根据中欧社会保障改革合作项目计划安排，6月21日至7月5日，国家发展改革委就业和收入分配司、国际合作中心、16个省（区、市）发改委有关同志一行20人，围绕构建多层次养老保险体系这个主题，赴法国进行了为期两周的培训交流。

According to the workplan of EU- China Social Protection Reform Project (SPRP), the Department of Employment and Income Distribution (the Department) and International Cooperation Centre (ICC) of the National Development and Reform Commission (NDRC), and 16 sub-national (provincial, autonomous regional and municipal) development and reform commissions dispatched 20 people for the two-week training and idea exchange in France on multi-tiered design of pension system from June 21 to July 5.

为保证这次培训的实际效果，6月2日，就业和收入分配司在北京组织了为期一天的预培训，邀请中外知名专家讲解中国社会保障总体情况以及欧盟特别是法国养老保障制度的有关情况，使20名团员在出国前就对构建多层次养老保险体系的总体情况有了初步的了解和把握。境外培训期间，我们到法国卫生和社会事务部、财政部、养老保险咨询委员会、私营部门养老保险基金理事会、退休联盟、农业人口社保共同基金理事会、法国国家社会保障高等学院、罗纳—阿尔卑斯大区养老退休保险和职业健康基金管理局接待中心、罗纳—阿尔卑斯大区自由职业者社保地区理事会等十多个部门和机构进行了专题培训交流。大家从多个角度、多个层面深入了解了欧盟和法国养老保险体系总体框架、制度构成及下步改革思路，并与欧盟及法方专家围绕构建多层次养老保险体系等内容进行了面对面的互动和交流。7月3日，我们与法方在巴黎共同进行了培训总结。参训同志一致认为，通过两周的培训，进一步开拓了视野、找到了差距、学到了方法，也增强了搞好我国社会保障制度改革的决心和信心。法方对这次培训成效也给予了高度评价。

To guarantee the effect of this training, the Department organized a one-day pre-training in Beijing on June 2 and invited well-known experts home and abroad to introduce the general situation of China's social security system and the pension system of the European Union, France in particular. Before leaving China, we had a basic understanding of the topic. During the training abroad, we had specialized training and idea exchange from more than 10 French agencies or institutions, including: the Ministry of Health and Social Affairs, the Ministry of the Economy, Finances and Industry, Conseil d'orientation des retraites (COR), Pension Advisory Council, National Old-Age Insurance Fund, Union Retraites, Regional Fund for Pension and Occupational Health, Regional Social Security Fund for the Self-employed. From various perspectives and levels, we have gained a deep insight into the general framework, organizational structure and possible reforms of the pension system in the European Union and France. We also had face-to-face interaction and exchange with experts from these countries. On July 3, we held a training summary in Paris with the French organizers. We all agree that after two weeks of field study and visits, we have broadened our horizon, identified the difference and learned ways to improve. This training helps us gain confidence and determination to reform China's social security system. The French organizers also highly recognized the achievement of training.

一、法国养老保险制度的基本框架

法国是典型的西方福利国家，拥有覆盖面广、保障水平较高的社会养老保险体系。法国现行养老保险制度是从二战以后逐步建立和发展起来的。由于历史原因，法国没有建立统一的养老保险制度，养老保险体系是在原有各行业独自の养老保险制度基础上发展形成的，不同归属的部门（如公共部门与私营部门）、不同行业的雇员（如工商业与农业）、不同层级的雇员（如一般职员与管理行政人员）、不同的就业形态（如雇员与自雇人员）之间的养老保险制度都存在一定的差异，就像一幅针对不同利益集团的制度“拼贴画”。总体来看，可以将其分为基本养老保险、补充养老保险和商业性养老保险三个类别，也可称为三大支柱。

First, the basic framework of the French pension system.

France, a typical western welfare state, boasts a pension system with broad coverage and high benefit level. Its current pension system was gradually built and has evolved since World War II. Due to historical reasons, France did not establish a universal pension system. The pension system is based on previous pension schemes of separate industries. Different sectors (public or private sectors), employees of different trade (industry, commerce or agriculture), employees of different ranks (staff or executives), and different types of employment (employees and the self-employed) all fit into different pension schemes. It is like a "collage" as each interest group has a different piece. Generally speaking, the system can be divided into three main regimes or three pillars: the basic pension, supplementary pensions and commercial pension scheme.

（一）第一支柱——基本养老保险。这是为保障老年人养老所需而实施的强制性保险，通过现收现付制（是一种以横向平衡原则为依据，以同一时期正

在工作的所有人的缴费，来支付现在保险收益人的开支的制度）的资金运作模式，由国家立法实施。这个层次各项法定养老保险计划的养老保险费收取标准和养老金发放标准由国家统一规定。法国基本养老金覆盖了全体从业人员，主要分为四大类：一是私营部门基本养老金，覆盖面约占 83%；二是特殊行业基本养老金（包括公务员、铁路、燃气、电力行业从业人员等群体），覆盖面约占 7%；三是自由职业者基本养老金，覆盖面约占 5%；四是农业经营者和农业职工基本养老金，覆盖面约占 5%。

The first pillar is the basic pension system. This is a mandatory pension on a pay-as-you-go (PAYG) basis (PAYG is a system based on horizontal balance in which contributions from those working pay the expenses for the current recipients). There are laws and regulations to ensure its mandatory enforcement. The contribution rates and benefit levels of this scheme are defined by state regulations. The basic pension system in France covers all labor forces. The system is divided into four major categories: the regime general for employees in private sector (about 83%), the special regime for public sector employees (about 7%, including civil servants, rail workers, and electricity and gas employees), scheme for the self-employed (about 5%), and agricultural scheme for farmers (about 5%).

（二）第二支柱——补充养老保险。这一层次养老保险计划是为弥补第一层次的基本养老保险之不足而设立的，同时也具有强制保险性质，采用现收现付制资金运作模式，由劳资双方共同管理。主要包括私营部门职工补充养老保险（ARRCO）、私营部门干部补充养老保险（AGIRC）、公职人员补充养老保险（RAFP, 唯一一个实行资本积累制的基金）、农业非职工补充养老保险基金（RCO）等。该制度主要采取积分制，即参保人通过缴费获得积分，到退休年龄时，根据每个积分当时的价值乘以累积的积分后算出应得的补充养老金。

The second pillar is supplementary pensions set to complement the first tier of the basic pension system. It is also mandatory on a PAYG basis and is managed by both employees and employers. It includes: Association des Régimes de Retraite Complémentaire (ARRCO), Association Générale des Institutions de Retraite des Cadres (AGIRC), Régime de Retraite additionnelle de la fonction publique (RAFP), and régime agricole (RCO). Apart from RAFP (which is on a funded system), the calculation of supplementary retirement pensions is points-based. Each year, the amount of contributions paid is converted into points. To calculate the pension, the number of points accrued during the total period of insurance is multiplied by the value of the point at the time the pension is calculated.

（三）第三支柱——商业性养老保险。主要是商业养老保险和某些具有养老保险性质的寿险，实行基金积累制，通过个人自愿的选择加入，缴费率根据利率逐年变动。政府在个人投保时提供税收减免，但退休后收入超过纳税标准的部分，仍要纳税。近年来，法国商业养老保险行业的发展速度大大加快。

The third pillar is commercial pension schemes, mainly commercial old-aged insurance and some life insurance schemes that can be used for old-age saving. These schemes are based on funded system. Individual can voluntarily choose to contribute. Their contribution rates vary every year in accordance with interest rates. Individual contributors can enjoy tax reduction and exemption, but the income above the base of

taxation at retirement is still taxable. Over the recent years, the growth of commercial pension scheme in France has been dramatically accelerated.

在培训中我们了解到，法国通过建立三大支柱，用 35 个不同养老基金，编织起了覆盖全民的养老保险安全网。

During the training, we have learned that with these three pillars and 35 pension schemes, France sets up a safety net of pension security for all people.

二、法国社会养老保险管理体制和运行机制

法国的社保管理体制属于半官方自治管理体制。目前法国的社会保险管理机构主要分为三个层次：一是国家层面的决策层，二是大区及地方层面的执行层，三是配合国家及地方层面的辅助层。

Second, the administrative and operational structure of the French pension system.

The pension system in France is administered with a semi-official autonomous management. At present, there are three levels of administration: national decision making level, regional and local execution level, and supporting agencies at national and local levels.

（一）国家层面的决策层

国家层面的决策层主要由法国卫生与社会事务部和财政部组成，其主要职能：一是制定和颁布社会保险方面的法律法规（如社保筹资法等），经过法国国会和参议院共同投票通过后对外发布，法国的司法机构负责对新发布的法律法规做出解释，并负责解决法律法规方面的重大纠纷；二是处理社会保险方面的重大政策性事务，如制定社会保障基金财务制度、决定各基金行政费用总额、决定缴费率和调整待遇标准；三是实施社会保险方面的重要监督，如对财务的监督、任命和罢免中央一级基金会经理。

National decision making level consists of the Ministry of Health and the Ministry of Finance. Their main functions are: first, to formulate and promulgate laws and regulations on social insurance (for instance, Social Security Financing Act) to the public after a vote by the Parliament and the Senate. The judiciary authorities take charges in explaining the promulgated laws and regulations as well as handling major legal disputes; second, to deal with major administrative affairs on social insurance, such as establishing the financial system of social security funds, determining the total administrative budget of these funds, defining contribution rates and adjust benefit level; third, to carry out important supervision on social insurance, such as financial supervision and the appointment and dismissal of managers of first-class national funds.

社保司是法国社会保险方面的专门负责机构，隶属于法国卫生与社会事务部和财政部，其主要职责是：拟定社会保险方面的相关法律法规，制定社保基金的管理目标和管理协议，并争取国家层面相关部委支持，与此同时，社保司

还需要每隔数年（通常是四年）与各个地方层面签署社保基金经办合约，商定地方机构工作框架等重大事项。

The Social Security Administration (SSA) in France is a specialized organization of the Ministry of Health and the Ministry of Finance in charge of social insurance. Its main functions are: to draft related laws and regulations on social insurance, set up management goals and agreements of social security funds, and get the central government's support. Meanwhile, SSA also need to sign administrative contracts with local social security funds every four years (usually) and discuss the framework and other major issues of local subsidiaries.

（二）地方层面的执行层

法国的地方层面主要由大区及省市组成。法国共有 22 个大区，96 个省，36400 个市、镇、村，每一个大区均有一名大区行政主席和大区级议会，省级有省主席和省级议会；市级是市长和市级议会。只有行政长官和行政区议会才有权力颁布社会保险的相关法律法规。

Local level mainly refers to regions, provinces and cities. In France, there are 22 regions, 96 provinces and 36, 400 cities, townships or villages. There is a council and a council president in each region, province, and city. Only chief executives and administrative region councils have the right to promulgate laws and regulations on social insurance.

目前，法国地方执行层负责的社保基金主要包括三个：一是私营部门职工养老社保基金，二是农业工作者社保基金，三是国家自由职业者社保基金。

At present, local executives run three main social security regimes: the general pension fund for employees in private sector, the social insurance fund for agricultural workers, and the social insurance fund for the self-employed.

（三）配合决策的辅助层

为深入了解监督法国养老保险体系运营情况，帮助政府在养老保险制度改革做出正确决策，法国成立了一些相关机构用于配合国家层面进行辅助咨询和决策，国家层面有成立于 2000 年的养老保险咨询委员会（COR）。该委员会，作为一个独立的机构直接隶属于法国总理，其主要职能：一是对养老保险体系进行深入研究，形成研究报告，并向总理直接汇报。二是参与法国养老保险体系的管理工作。三是进行信息传播工作。地方层面的辅助机构主要有由 35 个养老基金组成的退休联盟，其主要职能是加强各养老基金之间的协调和相互沟通，处理涉及多个基金的复杂性的社会保障问题，代表基金联盟与国家部委之间进行有效沟通，反映各类基金的共同诉求，提高社会保障基金的透明度，增加参保人员的知情权。

To investigate and monitor the administration of the pension system and help the government make right decisions on pension reforms, France established certain institutions for national consultation and reference in decision making. At national

level, there is the COR. The COR, founded in 2000, is an independent organization directly subject to the Prime Minister. Its main functions are: to conduct thorough research in the pension system and present the research reports directly to the Prime Minister; participate in the management of the pension system; and disseminate information. At local level, Caisse de Retraite is composed of 35 pension schemes. Its main functions are: to strengthen the coordination and communication of different pension schemes, deal with the complexity of multiple schemes, represent these schemes to have effective communications with the central government, issue the common appeals of different schemes, improve the transparency of social security schemes and enhance the insured's right to be informed.

在培训交流期间我们感到，法国通过建立上述管理体制和运行机制，确保了养老保险制度能够决策科学、保障有效、运转顺畅、监督有力。

During the training, we have observed that by establishing these administrative and operational structure, France has ensured a pension system with scientific decision, effective guarantee, smooth operation and strong supervision.

三、法国养老保险制度面临的问题挑战和主要改革措施

法国的养老保障制度已有上百年的发展历史。从我们实地了解的情况看，这项制度在提供基本生活保障、防范社会风险、促进公平正义、增加社会有效需求等方面发挥了不可替代的作用，确实是法国社会的“稳定器”和“解压阀”。但是，随着人口老龄化不断加剧、人口流动和社会结构的变化，法国在养老保险制度上面临着公共养老金支出持续上涨、实际退出劳动力市场年龄不断提前等共同难题。而 2008 年金融危机和 2009 年开始爆发的欧债危机，更是将这一困境推上顶峰。

Third, problems and reform of the pension system in France.

The French pension system boasts a history of more than a hundred years. From what we learned in France, this system has played an irreplaceable role in maintaining people's basic lives, preventing social risks, promoting social fairness and justice, and increasing effective social demand. It is indeed a "stabilizer" and a "pressure release valve" in the French society. However, with the aging of the population and changes in demographic and social structure, the pension schemes in France are confronted with common problems, such as the increase of public pension expenditure and the effective retirement age. In addition, the financial crisis in 2008 and the European sovereign debt crisis in 2009 made the situation even worse than ever.

(一) 养老金支出压力不断增大，现收现付制下基金支出面临可持续危机。2013 年法国最大的私营部门养老金 (CNAV) 收入为 1123 亿欧元，支出为 1156 亿欧元，赤字达 30 亿欧元。其他养老基金也大多面临着收支赤字、基金运营可持续难度增大等问题。基金支出压力增大原因的主要有：一是二战后婴儿潮出生的一代人开始步入退休年龄，退休人口增幅较大，加之平均寿命不断延长，使得退休金支出规模不断增大。二是人口老龄化趋势使就业人口与退休人口比例持续下降。人口老龄化问题是一个全世界范围内不可逆转的特征和趋势，持续的低出生率和高寿命预期使得欧洲国家赡养率不断提高。法国目前育

龄妇女生育率为 1.7, 预计至 2060 年将降至 1.4 左右, 而赡养率目前约为 1.3 (即 1.3 个工作人口供养 1 个退休人员)。三是后金融危机时代经济增速较低, 高失业率和收入下降使得保费缴纳额减少, 现有的养老保险体系特别是现收现付养老金制度面临较大的当期财政压力。

With increased payment pressure, the pension schemes on PAYG basis are confronted with sustainable crisis. In 2013, the biggest pension scheme for private sectors—*Caisse Nationale d'Assurance Vieillesse* (CNAV) had a deficit of 3 billion euros. The income was 112.3 billion euros but the expenditure of 115.6 billion euros. Most of other pension schemes also face the same problems of fiscal deficit and operational unsustainability. Their payment pressure is on the rise because of three major reasons: first, as the baby boom generation begins to retire, the number of retirees increases dramatically. Besides, as the average life span continues to increase, the scale of pension payment becomes larger; second, the aging population reduces the ratio of labor force to retirees. The ageing of population is an irreversible trait and trend in the world. Continued low birth rate and high life expectancy increase the old-age dependency ratio in European countries. The fertility rate of women of child-bearing age in France is 1.7. It is predicted to fall to about 1.4 while the old-age dependency ratio is about 1.3 (namely 1.3 workers support one retiree); third, in the post-crisis period, the economy grows sluggishly. High unemployment rate and the decrease of income reduce the amount of contribution. The current pension schemes, the ones on a PAYG basis in particular, currently face high fiscal pressure.

(二) 基本养老金待遇水平有不断下降趋势, 影响不同代际人群之间的公平性。受人口老龄化趋势等因素影响, 2008 年金融危机后, 包括法国在内的欧盟许多国家养老金财政状况受到较大冲击。尽管各国纷纷采取了延长退休年龄、间接提高缴费标准等一系列改革措施来应对基金赤字, 但基本养老金下调趋势未根本改变, 本应随着收入水平提高而提高的养老金水平也因为持续运营压力增大而被迫冻结或降低。养老金水平的持续下降影响到不同代际人群之间的公平性, 在一定程度上打击了当期年轻一代缴费的积极性。

The continued decrease of basic pension benefit level damages inter-generational fairness. Affected by aging population and other factors, the pension system in many EU countries, including France, suffered a heavy fiscal blow after the 2008 financial crisis. Many countries adopted a series of measures, such as the extension of retirement age and the indirect increase of contribution rate to deal with the deficit. However, the downward momentum of basic pension benefits remains the same. The benefit level that should follow the rise of income levels is forced to freeze or decrease due to increased operational pressure. The continued decrease of benefit level hurts inter-generational fairness and to a certain extent damages the youth's enthusiasm to consume.

(三) 法国养老保险制度碎片化严重, 改革阻力巨大。当前法国养老保险仍包括 35 种退休制度、覆盖四大类社会经济群体, 种类繁多。全员覆盖的普惠制下不同制度之间乃至同一制度下不同受益人群的养老金额度都不同, 日益加深了行业部门间的利益割据。不同制度参与者在待遇方面相互攀比, 导致财政压力增大; 制度碎片化分布及背后的利益割裂, 增大了整合统一养老保险制度的难度; 碎片化的养老保障制度还是社会和谐稳定的破坏因素。1993 年以来法

国政府实施的多次养老保险制度改革提议，大都因触动某个阶层团体的利益而遭遇不同利益集团的阻挠，甚至引发罢工、骚乱等冲突，养老保险管理主体多元化与养老保险财政赤字之间的结构性矛盾越发难以调和。

The pension system in France is highly fragmented facing strong reform resistance. The current pension system in France still consists of 35 pension schemes and various regimes, covering four kinds of social and economic groups. With an inclusive system for all, the pension benefits of different beneficiaries vary under the same or different regime(s). This has provoked a conflict of interests among different sectors and departments. Participants of different regimes compete for higher treatment, resulting in higher fiscal pressure; institutional fragmentation and interest conflicts make it even more difficult to universalize pension regimes. A fragmented pension system also damages social harmony and stability. The French government has implemented several proposals to reform the pension system since 1993. Yet, most of these reforms faced resistance of different interest groups for threatening the interest of a certain class or group. Some reforms even resulted in strikes and riots, making it even more difficult to restore the structural balance between diverse managing bodies and the fiscal deficit in the pension system.

为确保养老保险制度持续运行，法国政府于 2013 年 12 月 15 日正式发布了退休改革法案。这是法国 20 年来第五次进行退休改革，旨在实现养老金收支平衡，挽救长期难以为继的退休制度。

To ensure the sustainable operation of the pension system, the French government issued the Retirement Reform Act on December 15, 2013. This has been the fifth retirement reform in 20 years aimed to balance the income and expenditure of pension schemes and save the retirement system that is unable to sustain in the long run.

(一) 提高养老保险费率。该法案在不改变 62 岁最低退休年龄的基础上，在 2020 年之前逐步调高在职人员和雇主的基本养老保险金的缴费率。具体做法是从 2014 年起调高法国受薪人员以及企业负担的基本养老保险金的缴费率，2014 年调高 0.15 个百分点，2015 年至 2017 年则每年调高 0.05 个百分点，总计在四年期间调高 0.3 个百分点。受薪人员负担的基本养老保险金的缴费率将由目前的 6.75% 升至 2017 年的 7.05%，而企业负担的基本养老保险金的缴费率则由目前的 8.4% 提至 8.7%。

Increase pension contribution rate. While maintaining the minimum retirement age of 62, the Act gradually increases basic pension contribution rate of working employees and employers before 2020: increase the contribution rate by 0.15 percentage points in 2014, 0.3 percentage points in total between 2015 and 2017 with a 0.05 percentage points increase per year. The contribution rate of salaried employees will increase from 6.75% at present to 7.05% in 2017 while the employer's contribution rate will increase from 8.4% to 8.7%.

(二) 逐步延长缴费年限。从 2020 年起，每 3 年把退休者的法定工龄增加一个季度，因此预计到 2035 年时，1973 年出生的退休者的法定工作年限将由原来规定的 166 个季度延长到 172 个季度即 43 年。这意味着一个 22 岁开始工

作的法国人如果由企业和个人 43 年不间断地缴纳其养老保险基金，要到 65 岁才能享受到领取全额退休金的待遇。为体现公正原则，该法案允许从事工作条件艰苦行业受薪人员能够提早退休，或接受培训或换岗。女性受薪人员的产假将计入养老保险金的缴费年限。2020 年之后，政府将视人口平均预期寿命的具体变动状况逐步延长养老保险金的缴费年限。

Progressively raise contribution period. From 2020, the legal retirement age will rise by a quarter every three years. It is estimated that in 2035, a 62-year-old retiree's legal working period will be extended from 166 quarters to 172 quarters or 43 years. This means that an individual who starts working at 22 and has an unremitted insurance period of 43 years can claim a full pension at the age of 65. To ensure fairness, the Act introduces special provisions for jobs with tough working conditions, allowing workers in such conditions to benefit from vocational training, switch jobs or retire earlier. Maternity leave will be included in insurance period. After 2020, the French government will gradually align pension insurance period to changes in life expectancy.

法国养老保险体系的这一最新改革，将主要对 60 年以后出生的受薪人员产生影响，1961 年以后出生者的个人退休金保险费的交纳年限将延长，而其领取养老金的年份和数额却将减少。

The latest reform on French pension system will have major impacts on salaried employees born after 1960. Individuals born after 1961 will have a longer contribution period, but enjoy less benefits in a shorter benefit period.

（三）间接削减养老金待遇。相对于上述这些较为直接的改革措施，法国从 2012 年开始，还采取了养老金调整冻结的方法，间接削减已退休人员的养老金待遇。

Indirectly reduce benefit. Besides the direct reform measures mentioned above, the French government has also frozen or adjusted pension benefits and indirectly reduced retirees' benefit level

在我们与法国官员和专家学者的接触中，一个突出的感受就是这些人员具有较强的忧患意识，普遍为法国养老保险可持续发展感到担忧。同时，他们也在积极探索改革的方向和路径。

In exchanges with French government officials, scholars and experts, we had a deep impression that they are worried about the sustainable development of the pension system and are active in exploring possible reform directions and methods.

四、法国养老保险制度改革对中国的启示

通过这次培训，我们深刻体会到，尽管中法两国在经济发展阶段、市场成熟程度、社会制度等方面存在明显差异，但经济社会发展都有其内在和共性的规律。法国在构建完善多层次养老保险体系方面的一些成功经验和做法，我们

可以有选择性地学习和借鉴；他们的失误和教训，我们应该尽早予以重视并避免重蹈覆辙。

Fourth, inspiration for China's pension system reform.

Through this training, we have found that although two countries vary significantly in economic development, market maturity and social system, China and France share some inner and common laws in social and economic development. We can learn from French successful practice and experience in Multi-tiered Design of Pension System. We also need to pay attention to their mistakes and lessons as soon as possible so as to avoid repeating them.

（一）加快推进社会保障体系从制度全覆盖向人群全覆盖转变，体现社会公平。进入 21 世纪以来，尽管发达国家的社会保障改革仍以增收节支、控制成本过快上涨为主要目标，但制度普遍性和全民化的原则始终没有动摇，维护社会公平依然是基本价值取向。目前，我国已初步建立了包括社会保险、社会救助、社会福利、慈善事业等基本保障和补充保险、商业保险等补充保障在内的覆盖城乡的多层次社会保障体系框架，但从制度全覆盖到人群全覆盖仍需假以时日，社会保障的普遍性和全民化仍需进一步推进。尤其是包括基本养老保险制度在内的社会保险是基本保障的主体和核心，政府要着力推动基本养老保险制度的完善和法定人群全覆盖。

We should accelerate the full coverage of the social security system and demonstrate social fairness. In the 21st century, developed countries' social security reforms mainly aim to increase income, reduce expenditure and control rapid cost growth. But the principle of a universal pension security system for all remains the same. To maintain social fairness is still the fundamental value orientation. At present, China has established a primary multi-tiered social security framework that covers urban and rural areas. The framework consists of basic protection including social insurance, social relief, social welfare and philanthropy, supplementary insurance, and commercial insurance. But the building of a universal social security system for all still needs time. Social insurance that includes basic old-aged insurance system is the main body and core of basic social protection. Therefore, the government needs to improve the basic old-aged insurance to cover all eligible groups of people.

（二）加快推进多支柱养老保险体系的建设，积极发展补充保险和商业保险。人口老龄化的到来和发达国家的前车之鉴，使许多新兴市场国家在社会保障制度建立或改革初期就形成了多层次保障的发展导向。法国早在 1972 年就规定，所有私营企业员工都要加入补充养老保险。法国一、二支柱结合后，社保净替代率可以达到约 65%。与此同时，法国政府还通过给予税收优惠等措施，鼓励有能力的人加入可选择的储蓄计划，进一步提高保障水平。目前，法国退休人群的平均生活水平略高于社会平均生活水平。法国的改革经验表明，构建多支柱养老保险体系对促进社会和谐稳定、提高居民生活水平十分重要。实行多支柱养老保障制度，可以充分发挥企业、个人以及社会组织在养老保障中的作用，促进保障水平提高和养老保险制度的可持续发展。而我国的养老保险体系虽然在制度设计之初就规划了多支柱的蓝图，但在实际发展中，却是进度极不均衡，基本养老金一支独大，第二支柱和第三支柱发展严重滞后，结构不尽

合理。据国家统计局统计，截止 2014 年，全国参加企业年金的从业人员有 2292 万人，仅相当于参加基本养老保险职工的 7%。政府对补充性养老保险制度建设和发展的推动和政策激励力度不强，在一定程度上造成了人民群众对基本社会保障的过度依赖。因此，我国要加快构建多层次养老保险体系，在第二、第三支柱主要以市场调节为主的基础上，充分发挥政府的推动作用，逐步弱化人们对基本养老保险制度的绝对依赖，为老年人建立多层次、多渠道的退休收入保障。

We should promote the building of a multi-pillared pension system and actively develop supplementary and commercial pension schemes. Based on the aging of the population and the lesson of developed countries, many emerging countries preferred to a multi-tiered social security system in system design or early reform. As early as in 1972, France stipulated that all employees in the private sector need to join in supplementary pension schemes. After integrating the first and second pillars, France's social security replacement rate can reach to about 75%. Meanwhile, the French government also takes tax reliefs and other measures to encourage capable people to join in voluntary pension reserve funds and improve their benefit level. The average living standard of retirees in France is slightly higher than the average social living standard. French pension reforms show that building a multi-tiered pension system is crucial for promoting social harmony and stability and improving people's lives. To implement a multi-pillared pension system can let companies, individuals and social institutions play a bigger role, increase benefit level and promote sustainable development of the pension system. China's pension system designed a multi-pillared blueprint from the beginning. However, the development of China's pension system is extremely unbalanced in reality. The basic pension scheme grows rapidly while the second and the third pillar lag far behind. It is unreasonable. According to the figures of the National Bureau of Statistics, by the end of 2014, the nation-wide number of employees participating in supplementary pension schemes was merely 22.92 million, just 7% of the number of employees in the basic pension scheme. To a certain degree, people's over reliance on the basic pension scheme is due to the weak governmental policy support and lack of incentives to the building and development of supplementary pension schemes. Therefore, China should accelerate the building a multi-tiered pension system, letting the market regulation play a main role in the second and third pillars, acting as a booster for their development and gradually reducing people's absolute reliance over the basic pension scheme. In this way, the government can build a multi-tiered and multi-channel retirement income safety net for the elders.

（三）养老保险制度要与经济发展阶段相适应，更加注重可持续发展。养老保险制度作为国家的一项基本经济社会制度，必须具有长期发展的稳定性和可持续性。法国属于全民保障的国家，所有公民或居民均享有基本的养老、健康及生活方面的保障，保障水平较高，这既成就了法国高福利国家的美名，也让法国背上了沉重的财政负担，并使得现今养老保险制度改革举步维艰。我国目前已经建立了包括城乡居民社会养老保险、城镇职工基本养老保险等在内的基本养老保险体系，但由于我国是发展中的人口大国，正处于并将长期处于社会主义初级阶段，生产力发展水平总体还较低且地区发展不平衡，养老保险体系建立时间不长，与发达国家相比，我国目前的养老保险标准还是以保基本为主，替代率较低。面对老龄化的人口新结构和城镇化进程加快的新趋势，为了

避免国家财政被养老保险水平所制约，我们需要明确基本养老保险的定位，审慎确定基本养老保险的保障标准，要引导人们对养老保险制度发展方向和待遇水平形成合理的预期。要以职工和居民收入为基础合理确定社会保障水平，建立综合考虑收入增长、物价变动等主要因素的正常调整机制，形成有规划、有规则的社会保障待遇调整机制，实现社会保障待遇与经济社会发展相联系的持续、有序、合理增长。

The pension system should fit China's economic development and pay more attention to sustainable development. As a basic economic and social system in China, the pension system must be stable and sustainable in the long run. France has a universal social security system. All citizens or residents in France can enjoy relatively higher basic pension, healthcare and living protection. This has made France a well-known welfare state with high benefit level, but it is also a heavy financial burden and a big obstacle for French pension system reform. China has already established a basic pension system including basic old-aged insurance systems for rural and urban residents and basic old-aged insurance for urban employees. But China is a developing country with huge population. It is and will be for a long time at the primary stage of socialism. Our productivity is generally low and unbalanced among regions. The history of the pension system is short. Therefore, compared to the pension systems in developed countries, China's pension benefit level still aims to protect people's basic living standard and the replacement rate is relatively lower. As the aging of population and urbanization accelerate, in order to free national finance from the restriction of pension benefit, we should clearly define the role of basic pension system, prudently determine the benefit level and guide people to have a reasonable expectation of the orientation and benefit level of the pension system. China should determine a reasonable benefit level for the social security system based on the income of workers and residents and establish a normal adjustment mechanism taking a full account of income increase, price fluctuation and other main factors. We should form a well-planned and well-ruled benefit adjustment mechanism and achieve a sustainable, orderly and reasonable increase of social security benefit in line with the economic and social growth.

（四）与预期寿命不断延长的趋势相同步，尽早研究制定渐进式延迟退休年龄政策。我国早在 1999 年就已经迈入老龄化社会，并以年均 1000 万人的速度在增长。截止 2014 年底 60 岁以上人口占比为 15.5%、65 岁以上人口占比达到 10.1%。预计到 2050 年，老龄人口数量将达到 4.87 亿人，平均每 3 人中就有一位老年人。未富先老、未备先老已成为我国老龄社会的显著特征。为应对人口结构变化和劳动力结构变化带来的劳动力短缺和老龄化问题，世界各国普遍采取了延迟退休年龄的政策。目前，我国规定法定退休年龄为 60 岁，从国际上看是比较低的。综合考虑人口结构、就业结构变化趋势和社会保障可持续发展要求，我国应及早进行职工退休年龄政策调整设计，采取渐进式方式进行调整，逐步完善城镇职工退休年龄政策。

We should have an early research and formulate a policy to raise retirement age in a progressive manner in line with the continued increase of life expectancy. China has been an aging society since 1999, and the number of the elders is increasing by 10 million every year on average. By the end of 2014, the share of people over 60 and 65 accounted for 15.5% and 10.1% of the whole population respectively. It is estimated

that by 2050, the number of the elders will reach to 487 million and there will be one senior citizen in every three people. The fact that people turn old without money or preparation has become a prominent feature in China's aging society. To deal with the problems of labor force shortage and the aging population resulting from changes in demographic and labor force structure, most countries in the world have adopted the policy to raise retirement age in progressive steps. China's legal retirement age at present is 60, a relative low one in the world. Considering the changes in China's demographic and employment structure and the demand of a sustainable social security system, China should plan and adjust employees' retirement age policy in a progressive approach as soon as possible and gradually improve the policy on urban employees' retirement age.

（五）加快养老保险管理体制和经办服务体系建设。法国社保管理体制的经验表明，社保基金的征缴、投资、运营、管理、发放等是一项系统和繁杂工作。社保管理要实现高效率、高标准、低成本，就要充分调动社会各方参与管理的积极性和主动性。政府应在宏观层面加强和完善社保制度的顶层设计，加强宏观指导和监督。要积极调动社保管理机构主动性，明确责任和义务，在国家大的制度框架内给予一定的自主权。此外，我国目前就业和社会保障服务基础设施还十分缺乏，尚不能满足人民公共就业和社保服务需求。因此，要加强资金投入力度，尽快建立省、市、县、乡四级就业及社会保障服务基础设施体系，整合经办管理服务资源，合理配备县（市、区）级以下经办机构经办管理服务人员，加快建立完善更加高效便捷的经办管理服务体系。

We should accelerate the building of a pension management and service administration system. The French experience in the social security system show that the pension collection, contribution, investment, operation, management and payment is a systematic and complex work. To have high efficiency, high quality and low cost, the management of the pension system needs to mobilize all parties' enthusiasm and initiative to involve. The government should strengthen and improve the top-level macro design, direction and supervision of the social security system. We should actively mobilize the initiative of social security administrative institutions, clearly define their responsibilities and obligations, and give them certain decision-making power within the national institutional framework. Besides, the current infrastructure of the public employment and social protection service is extremely underdeveloped and can not meet people's demand. Therefore, China should make more investment in this aspect and build as soon as possible the four level infrastructure system of employment and social security service in province, municipalities, towns and villages. We need to integrate administrative service, arrange reasonable staff for administrative institutions in sub-town (city or district) level and accelerate the building or improve a more efficient and convenient administrative service system.

（六）加强养老服务体系信息化建设。法国养老保险服务完全采用信息化手段，参保人从参保之日起，所有的职业生涯、参保情况、缴费记录等重要信息都被记录并保存，直至参保人及其配偶去世五年之后。法国还建立了全国统一社保服务网络，各个不同的社保基金可以共享参保人的基本信息，方便参保人在不同行业、不同部门、不同地区之间的自由流动。我国人口众多、参保信息量大，一定要借助信息化手段才可以保证整个参保过程准确、规范及透明。要加强社保经办管理服务标准化、信息化建设，规范经办服务流程，建立标准

统一、全国联网的社保管理信息系统；推行参保登记类业务“一站式”服务，推行“网上社保”业务，加强社会保险业务档案规范化管理，推进经办机构实行“五险合一”经办，不断增强基层经办服务能力，形成便民快捷的经办服务体系，更好地为广大参保人员服务。

We should enhance the building of a pension service information system. The French pension service has a complete information system. The career information, contribution situation, contribution record and other important information of every insured since contributing will be recorded and preserved for five years after the death of the insured and the insured's spouse. France has also established a universal social security service network where different social security regimes can share the basic information of the insured so as to facilitate the free flow of the insured in different sectors, departments and regions. With a huge population and immense contribution information, China have to rely on information system to ensure a correct, standardized and transparent contribution process. We must unify social security administration service, specify the administrative procedure and establish a unified and universal information system for nation-wide social security administration. Besides, China should promote the “one-stop” registration service and “online social security” business, strengthen the standardized regulation on the archives of social security business and encourage administrative institutions to “integrate five social insurances into one”. We should enhance administrative service capacity at community level, and establish a fast and convenient administrative system to better serve the insured.

团长：哈增友

团员：唐玲、常皓、王颖思、刘淑华、栾速建、陈建华、姜丹、夏琛桂、王方、柳树青、黄晓军、陈静、詹钢、卢培佩、许伟、蒲晓筠、杨澍、王新怡、路翠萍

Group leader: Ha Zengyou

Other members: Tang Ling, Chang Hao, Wang Yingsi, Liu Shuhua, Luan Sujian, Chen Jianhua, Jiang Dan, Xia Chengui, Wang Fang, Liu Shuqing, Huang Xiaojun, Chen Jing, Zhan Gang, Lu Peipei, Xu Wei, PuXiaoyun, Yang Shu, Wang Xinyi, Lu Cuiping