# <<中国养老金发展报告2012>>

### 图书基本信息

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作者:郑秉文

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#### 前言

The Remarkable 18th National Congress of the Communist Party of China (CPC) just dropped its curtain. The report of the 18th Congress clearly proposed to ensure realization of the magnificent target of building a comprehensive well-off soci-ety by 2020. General Secretary Xi Jinping further pointed out that "people's yearning for a better life is our goal". In the 20-minute speech of President Xi , he continuously put forward 10 requirements with the word "more": "our people love life, look for-ward to better education, more stable work, more satisfying income, more reliable so-cial security, a higher level ofhealth services, more comfortable living conditions and more beautiful environment, and they hope their kids can grow better, work better, live better as well." Thereinto, building "more reliable social security" is an impor-tant content. On this occasion, the Chin, a's Pension DeveLopmen, t Report 20/2 written and published by the World Social Security Research Center and the Social Security Lab of our institute is a just in time. It is an important measure to learn and implement the central spirit. Which is called "more reliable social security"? How to build "more social security"?-these are important propositions put forward by the CPC Central Committee to reliable relevant theory workers. There is no doubt that before accomplish these. important propositions, we should first get a clear and correct understanding of the problems existing in current social security system while in the entire social security, the construction and perfection of the pension system is both key and difficult point. In China, the society has paid more and more attention to the disputes on pension sys-tem over the past few years, which is becoming an important factor affecting social stability. In foreign countries, pension economics has been distinct in economics. Es-pecially in the European debt crisis, more economists link it with the study of pension system, so that the study of pension has become a focus in academic circles again. Therefore, it is very necessary to know and study the pension issue. After last year, the World Social Security Research Center has launched the report of this year once more, which pointed out many problems existing in current pension system We all know that China's and did in-depth analysis and interpretation of the reasons for some major issues. current pension system is built up gradually conforming to the development needs of market economy afier the reform and opening-up. "Wide coverage, basic security, multi-level, sustainability" are the basic principles adhered to by us for years and the system goal pursued by us.

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#### 内容概要

《中国养老金发展报告2012}是由"中国社会科学院世界社保研究中心"编写的第二部年度养老金行业报告,它反映了2011年度中国养老金制度发展的整体状况和改革动态。

全书由主报告和11个分报告组成,分为养老金发展篇、改革篇、指数篇和动态篇四部分内容。

《中国养老金发展报告2012》以"中国养老基金地区失衡与财务可持续性"为主题,着重总结、归纳了部分省份城镇职工基本养老保险基金收支失衡的财务可持续性问题。

2011年城镇职工基本养老保险制度参保人口、基金收入和结余规模等各项指标均再创历史新高,但"空账"、收支缺口以及资金保值增值等问题依然突出存在;年度养老金发展指数表明基本养老保险制度的发展成效有失平衡:在"广覆盖"方面取得了举世瞩目的成就,在"保基本"方面,养老金支出逐步提高,但在"多层次"和"可持续"方面存在较大隐患,地区差异明显;部分省份养老基金的收不抵支现象由来已久,呈现出的一个突出趋势是:收支失衡的省份数量逐步减少,但基金缺口总额却不断增高,说明收不抵支向少数省份(尤其是老工业基地)集中的趋势越来越明显。

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#### 作者简介

郑秉文,博士,中国社会科学院拉美所研究员、所长,中国社会科学院研究生院教授,博士生导师,享受政府特殊津贴的有突出贡献的专家,中国人民大学劳动人事学院兼职教授,武汉大学社会保障研究中心兼职研究员,西南财经大学保险学院暨社会保障研究所兼职教授,劳动和社会保障部专家咨询委员会成员,劳动和社会保障部企业年金基金管理机构资格认定评审专家:曾在法国、美国、英国等国家长期和短期留学、进修和讲学等:主要研究领域是西方经济学、社会保障制度比较、社会保障政策理论与实践、社保基金投资与管理、养老金投资与管理等。

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Further Postscript

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#### 章节摘录

(1) Seeing from the overall ranking of Pension Development Index, Beijing, Shanghai and Tianjin, there municipalities, together with Guangdong ranked in "Top 10", for their obtaining higher scores in three secondary indexes of Wide Coverage, Basic Security and Multi-level; Liaoning and Heilongjiang, two pilot provinces, ranking in "Top 10" was also benefit from their high scores in secondary indexes of Wide Coverage and Basic Security. Hainan, Shanxi, Xinjiang and Ningxia ranking in "Top 10", but Zhejiang, Jiangsu, Shandong and other eastern costal developed provinces failing in "Top 10" or even lower than national average was mainly caused by their four secondary indexes cancelled out with each other, which "facilitated" above four central and western provinces ranking in "Top 10" on one hand; on the other hand, low social replacement ratio due to high social average wage hindered those developed provinces. In short, as to rankings in the overall index and four secondary indexes, rankings of one province may be inconsistent with each other, and there may even be "amazing" results, with a certain difference with our "feeling". Although some adjustments had been made to the weight of various secondary indexes, there may be some "unexpected" situations. For example, rankings in two sec ondaryindexes-"BasicSecurity" and "Sustainability" might be opposite with each other in same province; that was, provinces raking in front the "Basic Security" may lag behind in "Sustainability". Generally speaking, that was because "social replacement ratio" of developed provinces with higher income level was " pulled down" in " Basic Security", resulting in their low ranking, but their rankings in "Sustainability" was on the country. In the overall ranking, 13 provinces exceeded national average and 18 provinces were below, three or four developed provinces included. As to the overall ranking, provinces lagging behind were also ranking at the bottom of four secondary indexes, which means their rankings in the overall ranking and secondary indexes were basically consistent with each other. In summary, overall ranking was the result of rankings in various secondary indexes, which was normal. Seeing following rankings of secondary indexes in isolation, such situation would not emerge in general. (2) Seeing from rankings in "Wide Coverage", only 8 provinces located below the national average and 23 provinces above, this was the best indicator among four secondary indexes. Hence, it was thus clear that rapid development had been achieved in expanding coverage in recent years. The list of "Top 10" was almost the same as the overall ranking, except Chongqing ranking among the "Top 10". All four municipalities ranking in "Top 10" indicated that they were relatively easy to realize universal coverage for eligible residents; because as a city, their urbanization rate was higher than other provinces' and expanding coverage was relatively easier. All three northeastern provinces ranking in "Top 10" was approximately resulting by their urbanization rate and pilot provinces as well. Generally, provinces lagging behind in Wide Coverage were provinces with large population or in the western region, whose economy was relatively backward.

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#### 编辑推荐

《中国养老金发展报告(2012)(英文版)》由中国社会科学院"世界社保研究中心"编写。

《中国养老金发展报告(2012)(英文版)》对中国基本养老保险、企业年金和全国社保基金进行了详细的信息披露,重点探讨了部分省份养老基金收不抵支的地区失衡问题,并首次公布了中国养老金发展指数。

《中国养老金发展报告(2012)(英文版)》文献资料翔实、数据丰富、理论探讨和市场分析深入,对于促进中国养老金行业发展、完善社保制度建设具有很高的学术研究和决策参考价值。

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