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我国养老保险制度改革: 经验与借鉴

Reform of our National Pension Insurance System:
experience and reference

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内容摘要

由于沿袭前苏联的社会保障制度，我国的养老保险制度与社会环境不相适应，在改革实践中处于被动局面。因此深入研究我国现状，找出问题与对策，提出与我国国情相适应的高效的社会保障制度是当务之急。

一、研究意义

本文此项研究在指导我国社会保障制度的建立和改革实践中具有现实意义。

首先，本文着力于对养老保险领域中政府、企业和个人三者的权利与义务做出一个明确界定，重新构建三者之间的关系，因此对于问题的解决具有重要启示。

其次，本文同时吸收借鉴了各种学派的研究精华，并做了深入研究与探讨。这对我国有效发挥政府主导作用，但又防止政府过度干预有指导意义。

最后，此项研究还注重对我国国情进行分析，并深入讨论构建与我国国情相结合的社会保障制度，使其能有效促进我国经济发展，实现国家长治久安。

二、主要内容

文章主要通过五个部分论证了发展我国社会养老保障体系的借鉴和创新。

文章的第一部分主要阐述了论文研究的重要意义，概述了理论支持，细分了不同的研究方法，并恳切地提出本文的创新部分与不足。

文章第二部分则主要阐述了我国社会保障体系所经历的两个不同阶段：第一阶段是计划经济制度下的传统养老保险制度，第二阶段则是改革开放后逐渐发展起来的统账结合型养老社会保险制度时期。

第三部分系统地分析了我国养老保险制度存在的主要问题，对其过高的支付替代率进行分析，对节余资金的管理提出新观点，政府终将建立健全的社会主义保障体系。

第四部分通过对发达国家养老保险制度发展轨迹的分析，具体研究了发达国家的养老保险制度，综合论述了各发达国家寻求理想制度的探索之路。

三、解决方案

最后在第五部分，作者结合国外养老保险体制的发展过程和现有制度，提出

了以下的八个方面的解决方案：

1、统一社会养老保险管理，建立行政管理，事业经办、基金管理和社会监督四个体系，以职责分开，责任明确。

2、解决养老保险基金缺口问题，应提高社会保障支出比例；同时开征专项税种，增大社会养老保险资金来源；并采用多种形式筹集养老保险资金。

3、实现养老保险基金的保值和增值，还应该逐渐允许部分养老基金进行多元化的组合投资，成立多家养老基金管理公司，允许进行债券等其他投资。

4、适时开征社会保险税，开征社会保险税，不仅可以确保社会保险收入的安全可靠，而且有利于公平税负，促进劳动力跨地区、跨行业的合理流动。

5、妥善解决养老保险基金的历史遗留问题，对待不同的养老保险对象，要通过相应的措施予以解决。

6、完善养老保险支付制度，降低养老金替代率，减轻养老保险金支付压力。

7、社会保险机构要加大社会统筹力度，由养老保险基金管理公司负责投资营运个人账户基金和统筹结余资金，严格界定养老保险金的投资范围。

8、将养老保险基金纳入国家预算治理，编制社会保障预算，调整财政支出结构，提高社会保障在财政支出中的比重。

四、结论

总体来说，要解决目前养老制度变迁所面临的问题，从根本上需要一个服务型政府作为支撑去推动并完善我国养老制度的改革，在方法上我们应该借鉴学习西方发达国家的先进经验，通过政府的主导作用，努力探索出具有中国特色的社会主义社会养老保障体系。

关键词：缴费结构；基金制；社会统筹

Abstract

Because the social insurance system, which was established during the 1950s, of China was an imitation of Soviet Union, our endowment insurance system isn't compatible with our social environment, and always in a passive status during reform practice. Therefore, to make a deep research into the present situation of our country, to find out the problems and solutions, and to raise a social security system compatible with our national condition is a must.

I Significance of the Research

This piece of research has some reality value in supplying guidance to the establishment of our national social security system and reform practice.

First, this article makes effort to give a clear definition of boundary between government, enterprise and individual's right and responsibility and to reconstruct the relationship between the three, which has significant inspiration to the solution of the problem.

Second, this article absorbs the research thoughts of various schools and makes a deep research and discussion, which is of guidance significance in helping our country's government to play a leading role and preventing our government to intervene in excess in the mean time.

Finally, this piece of research also takes note to the analysis of our nation's real situation. It discusses to construct a social security system compatible with our nation's situation, so as to promote the development of our country's economy and to realize the enduring stability and security of our country.

II Main Content

This article mainly proves the reference and innovation of developing our country's social endowment insurance system in five parts.

The first part mainly articulates the great significance of the research, summarizes the theoretical support, and distinguishes several different research methods and earnestly points out the innovation and inadequacy of this essay.

The second part mainly discusses two different periods that our social insurance system experiences: the first one is the traditional endowment insurance system under the planned economical system, the second is the period of the social insurance system of combined type of unified account which gradually developed after the opening reform.

The third part systematically analyzes the main problems of our endowment insurance system, takes analysis into the over high payment substitution rate, and proposes new ideas in the management of surplus capital, and points out that our government will eventually set up a sound social insurance system.

The fourth part takes concrete research into the endowment insurance systems of developed countries by analyzing the development trail of endowment insurance system in developed countries, and discusses the exploring roads of those developed countries in seeking ideal systems.

III Solution

Combining the development process abroad of foreign endowment insurance system and learning from the existing system of developed countries, the author gives 8 countermeasures to solve.

1. To unify the society's Endowment Insurance management and then to establish four systems---the administration system, the undertaking-transacted system, the fund management system and social supervision system, in order to separate the duty and let the responsibilities clearly.

2. To solve the nick of endowment insurance fund, the first step is to make a good fiscal budget in each department to adjust the structure of public expenditure increasing the ratio of social security expenditure to public expenditure. The second begin to levy several special items of taxation to enlarge the source of social endowment insurance fund. The third, to raise funds in various ways as developing financial credit and float social security long-term bond.

3. To preserve and increase in the value of Endowment Insurance Fund, it should gradually allow letting some endowment insurance fund to form the diversification of combinatorial investment, and the establishment of a number of endowment insurance

fund management companies, allowing bonds and other investments at the same time.

4. Begin to levy the social security tax in time not only can ensure the reliability of social insurance proceeds, but also favored the tax equity and the movement of labor force in different regions and industries.

5. To solve the problem about endowment insurance which was left over by history well, for the aged, it obliged to arrange them in cash basis. For the new members, the new institution enterprise fund system can perfectly apply to them. And for the remains, it has no other choice but transitivity steps.

6. To complete the endowment insurance payment system, strengthen endowment insurance fund's expense control, reduce pension substitution rate and the pressure of endowment insurance expense, our nation has to rise the age of retirement gradually. At the same time, the policy must against the action of early retirement to fight the employment contradiction and prevent unemployment pressure transfer to endowment insurance.

7. To strengthen the society's power of plan in entirety, the point is to have unities institution, standard and management. Social insurance organization respond for the management of endowment insurance fund, endowment insurance fund management corporation in charge of investing and operating personal account fund and in charge of the idle fund, strictly define the investment range of endowment insurance ,establish and optimize the endowment insurance control system actively.

8. Add endowment insurance fund into national budget, work out social security budget and adjust the structure of public expenditure to raise the ratio of security expenditure to public expenditure.

IV Conclusion

To sum up, facing to solve the problem of endowment institution sways, a service-type of government is fundamentally required to improve and optimize the reform in endowment institution. Meanwhile, the government organization should increase of administration efficiency, because reduce operation costs can also optimize the government function. The government play a vital role whatever in the institution optimizing, or the law healthiness and the administration efficiency improvement .The

government should optimize its leading role in the reformation of endowment insurance institution in our hometown to guarantee laboring people's vital interests while facing various difficulties in institution reforming.

Key words: Configuration of payment; Fund system; Plan the society as a whole.

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