



China's Pension System: A Vision (Directions in Development)

Mark C. Dorfman, Robert Holzmann, Philip O'Keefe, Dewen Wang, Yvonne Sin, Richard Hinz

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Comprehensive reform of China's pension and social security system is an essential element of achieving its objectives of a harmonious society and sustainable development. Over the past few years, the Government has considered various options and initiated several significant measures. In 2009 the authorities established a national framework for rural pensions, the Rural Pension Pilot Program (RPPP) and in 2011 a Pilot Social Pension Insurance for Urban Residents announced. In this process, it has articulated principles for a reformed urban pension system (indicated by 12 Chinese characters) which are “broad coverage, protects at the basic level, is multi-layered, and sustainable” while the principles for the rural system (indicated by 12 characters) are “broad coverage, protects at the basic level, flexible, and sustainable.” These principles underpin the commitments made at the 17th Party Congress towards a comprehensive and integrated social security system by 2020.

Although substantial reforms of the pension system have been undertaken over the past two decades, some policymakers have suggested that additional reforms are needed to meet the needs of China's rapidly changing economy and society. Issues such as legacy costs, system fragmentation and limited coverage have not been fully addressed. At the same time, many new challenges have emerged such as rapid urbanization, increased income inequality and urban-rural disparities, greater informalization of the labor force, changes in family structure, and the effects of increased globalization.

This report has been prepared at the request of the Ministry of Finance to develop a medium term vision of a holistic framework that could be realized by 2040 for strengthening old age income protection in China which is consistent with the principles outlined in the 12 characters and design options towards achieving it. The main body of this report outlines this vision – summarizing the key features of a proposed medium-term pension system – while the annexes provide the deeper analysis and context which underpins the recommendations contained herein.

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