

China's Basic Pension Insurance Relationship Difficulties and Suggestions Transfer Continuation Study

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Abstract

With the development of market economy, the country's industrialization, accelerating urbanization, the relevant pension transfer and continuation of the problem has been more widespread concern in the country and the community. Implementation of "urban basic old-age insurance for enterprise employees transferred continuation Interim Measures," since January 1, 2010 since transferring pension regional connection with the provisions of the law, to a certain degree of ease in the real process, however, The approach does not solve the problem for transferring pension from the fundamental problem, in this paper from the policy performance of the "measures" after the implementation of a realistic perspective to analyze the root causes for transferring and propose appropriate countermeasures.

Keywords: pension insurance, pension insurance relationship, transfer and continuation, pension rights and interests

About transferring pension continuation of problems in recent years, the industry has never stopped the discussion, practice and exploration has never stopped. October 2007, the party's congress report clearly states that "to accelerate the establishment of a social security system covering urban and rural residents and guarantee the basic livelihood of the people. Improve the overall level of development of a national unity transfer of social security measures." Above discussion to our future work pointed out the direction and realistic tasks. In building a harmonious society today, eighteen great report for the first time proposed to "step up the construction of the system to ensure social fairness and justice have a significant effect, and gradually establish a right to a fair, equal opportunities, fair rules of social justice as the main content security system, and strive to create equitable social environment, to ensure the people's equal participation and equal development rights, "" to make more and more equitable development results benefit all the people. " To this end, eighteen great report, "To insist on full coverage, basic, multi-level, sustainable approach to enhance fairness, adapt liquidity, to ensure the sustainability-focused and comprehensive coverage of urban and rural residents to build a social security system . " Therefore, in the country to vigorously promote the industrialization and urbanization in the background, more need to improve the social security system to protect the social security rights of rural surplus labor transfer and urban movement of persons. Clearly, further improve the existing transfer of social security measures and the further development of the country continuation of policy no doubt has important theoretical and practical significance.

1. Basic Pension Insurance Relationship is Difficult to Transfer and Continuation Drawbacks

1.1 Affect the Free Flow of Labor

At present, China is in the wave of urbanization will undoubtedly require a huge labor force, according to the researchers estimated that in 2015 our working-age population aged 15-59 will peak, then declining (decline more slowly).

However, the scale of China's elderly population showed an increasing trend, so the future of our country is faced with a situation of labor resources are relatively scarce. How in such a grim situation, fully optimize the allocation of human resources to make reasonable promote China's economic development, we need to develop appropriate policies to fully guarantee the flexible employment of migrant workers or highly educated high-tech talent from the countryside to the cities to work interest groups.

1.2 Loss of Insured Pension Rights

Inter-regional mobility of workers, into the often harsh conditions put forward almost to prevent the insured person transferred. From the legal point of view, social security rights and obligations of unity, is the obligation of the insured to pay the workers, if the connection is not on the pension insurance relationship interrupted, that undermines the right of workers to social security benefits. Since the "Interim Measures" purposes, for the inter-regional transfer and continuation of basic pension insurance relationship has been relatively clearly defined, but in turn continued between different systems, but there is no corresponding provision, so that the insured person is still only transfer personal account storage volume, pooling accounts can neither walk nor turn extraction, which is based on the damage to the insured pension rights as "local governments do the wedding dress," not conducive to the development of China's social security undertakings.

1.3 Into the Ground, with the Roll-Out of a Dispute between the Three Workers, the Impact of Social Stability

Currently, the floating population of migrant workers is the main force, when migrant workers change jobs or regional, not a good transfer and continuation, which is a "surrender", "breaking Paul" tide, and therefore turn out to obtain a co-ordination of certain accounts section, contrary to the purpose of Huimin Limin. While the transfer and continuation process, due to loopholes in pension management, insurance may appear long, potentially fraudulent and other fraud. And because workers attached to the labor relations in the tripartite game in the process, it is inevitable there will be objections or disputes, is not conducive to social stability.

1.4 Is Not Conducive to the Sustainable Development of the System

Faced a lot of liquidity transfer pension insurance relationship of connection problems, should the insured worker frequent re-surrender, is not conducive to the workers themselves pension benefits after retirement, but there is no reliable and stable source of funds, pension funds will security form the impact, is not conducive to the sustainable development of the pension system.

2. Basic Reasons for Transferring Pension Continuation Difficult Analysis

2.1 Is not Comprehensive Legislation

Although the "Social Insurance Law" and "urban basic old-age insurance for enterprise employees transferred continuation Interim Measures," have been implemented, but the former did not give specific solutions to real problems, but given macro program and then developed by the local appropriate action plan, which undoubtedly increases the policy of "fragmentation" is not conducive to long-term development of the system. The latter only for the co-ordination across the region gives way, does not solve the pension insurance system transfers between different successive issues, so far from comprehensive.

2.2 "Personal Account" Long-Term Empty Account Operators

China from the PAYG system to a funded system is part of the restructuring process, resulting in a huge transition costs, due to the "old man", "human" pension burden of pressure, where on the one hand to increase pension contributions, on the other hand by lending personal accounts to keep running now part of the system. But start to finish, countries do not bear the cost of this part of the restructuring of the way and done a clearly defined commitment to the subject, resulting in the emergence of the status quo, continuous and personal accounts of empty accounts scale. Thus, in turn continued the process, for there is no transfer of funds to personal accounts are willing to accept is a very real problem. Therefore, the state should make subsidies transparent, clear transition cost-sharing problems, gradually establishing personal accounts.

2.3 Leads to Economic Development Gap between Low-Level Co-Ordination

Economic development gap between the various regions of the country is too large, very uneven. Pension insurance is at the provincial level, provincial level but truly only Beijing, Shanghai, Shaanxi, and a few other provinces, most of the other still in the county or city level co-ordination.

Thus, the level and the level of contribution of each co-ordinating treatment vary, the general level of protection in developed regions is higher than the level of protection underdeveloped areas, and this is precisely the direction of labor mobility. This will lead to pressure developed areas to pay pension fund, in order to avoid payment risk. For consideration of local interests, will the idea of trying to set the threshold between regions, while the major source of which is the relationship between the non-normal pension transfer.

2.4 The Impact of the Current Financial System

Because of our long-term fiscal "eating in separate kitchens" system, while pension insurance relationship will inevitably lead to inter-regional transfers will affect the interests of local areas, turn out on behalf of vicarious liability, transferred it means to take responsibility. Although the state has issued the relevant regulations, but basically each introduced around the local "indigenous methods", only willing to turn out, do not want to turn.

2.5 Impact Management System and the Household Registration System

Currently, the management of the various co-ordinate the regional social insurance is a system, basic business information network is not connected with other regional co-ordination, transfer of pension insurance relationship can only be handled by multiple aspects of artificial, time-consuming, limiting pension insurance relationship metastasis. In addition, the household registration system is another problem of transferring pension. Social insurance management and household management closely, under normal circumstances should the local household registration in the local insurance, our country is still practiced the principle of territorial management. This social insurance and household management practices linked, so that the transfer of the insurance relationship obstacles, there can be transferred to the household registration, no residence can not be transferred, which for the continuation of social insurance relations is extremely unfavorable.

3. Achieve Effective Transfer of Basic Pension Insurance Relationship Succeeding Suggestions

In the context of building a harmonious society, China's social insurance needs as soon as possible a smooth transfer and continuation, in order to adapt to an aging population, diversified industrialization, urbanization and employment needs, continuity is the basic feature of social insurance relations. Only by maintaining a smooth transfer pension continued, in order to effectively safeguard the interests of the majority of the insured person, mobilize the enthusiasm of workers insured in order to play its due role in the construction of building a harmonious society.

3.1 Efforts to Expand Coverage

Currently, in the implementation of the new rural social pension insurance, the coverage of pension insurance has been a qualitative improvement, but do not rule out some rural families can not afford to pay the circumstances, the government should play a leading role, actively encourage farmers insured, for it The government can not afford to give the appropriate insurance subsidies. In the city, many migrant workers as well as some non-formal sector employees pay no insurance, for which social security departments should urge enterprises to apply for social insurance in accordance with the provisions of migrant workers pay social insurance premiums and union with tax, business and other departments, take effective measures to prevent enterprises from false, omitting the number of employees of the enterprise, on a regular basis to verify the status of employees insured, to refuse to pay social insurance or willful default of the owners and corporate social insurance for migrant workers to strict punishment. At the same time, you can take mandatory measures to prevent the occurrence of the insured migrant workers surrender conditions. When leaving the insured for the insured person can not be transferred to social insurance, and personal accounts can be temporarily sealed to retain the social insurance relationship, let it reach the minimum age pensioners, the account balance will be transferred to my personal domicile.

3.2 Increasing the Level of

Based on the principle of law of large numbers, we know that the coverage of social insurance, the higher the overall level, the better will be able to share the risk, but also to reflect the mutual goals of social security. In addition, the overall level but also with the fluidity of social insurance, the higher the overall level, the greater its liquidity. Therefore, improving the overall level, not only to improve the capacity of the social insurance fund transfers, mitigation fund gap, while an important part of the labor market to adapt to liquidity requirements, but also of social security for sustainable development.

Currently, there are two main ideas to improve the overall level: one is step by step, from the county or city level - provincial - the country, the other is a direct transition to the country, I think, given the current economic development in all regions of the imbalance, financial institutions of varying circumstances, should adopt a gradual transition plan.

3.3 Improve the Management of Social Security Sector

Currently, the social insurance agency in the areas of regional independent management, the state machine should be enough social insurance independently managed, the implementation of vertical management model, so that people, information, practices and so unified, easy to manage. In addition, you can set up in the social security sector "Social Insurance Personal Services window," insurance program to simplify and improve service means, establish a laborer for the first service concept. At the same time, you can set up groups for different types of specialized social insurance service window, thus making the insured in the registration, payment, transfer and more time-saving connection. Similarly, you can also introduce modern network technology, the implementation of online operations from eliminating space.

3.4 Information Technology

On the basis of the use of "Jinbaogongcheng" the lay of the basis of the successful experience of the developed market economies, making social security more complete information construction. Establish a unified platform that can implement "social security card", everyone has a social security account number, personal all the payment, distribution, investment and other information can be found in them. For example: In the United States, you must provide your social security number to wages and enjoy the benefits provided by the Government, bank accounts, insurance, driver's license and property registration. Personal credit institutions is through the collection of social security numbers, identification of personal credit history. Currently, the flow of employment in our diverse forms of employment conditions, changes in employee social insurance relations, connecting and managing the workload increasing, therefore, to accelerate the development and setting up social insurance information database, the progressive realization of social the relationship between the insurance repository cities, between cities, as well as networking and information sharing across the country, so that the flow of personnel with the, with the cross, with the billing, with the Office of the transfer. Full use of modern electronic technology and financial networks of social insurance rights can be transferred, you can query, and earnestly solve inter-regional flows and transfer of social insurance funds connection problems.

3.5 The Use of "Segmentation Calculation Method" Transition

Method of calculating pension rights by introducing the segment, with sufficient incentive mechanisms and binding between the local, to achieve the basic pension insurance relationship between regional interoperability mutual recognition, so that pension rights of workers at various times have been formed acknowledged that a cumulative basis at the time of retirement and pension benefits to be reflected in the. This area between the interests of the introduction of social insurance settlement mechanism, the key is to solve the pension rights of settlement mechanism between regions, and become part of the financial system.

3.6 The Basic Pension Independence for National Pension

Calculated on the basis of segmentation transition method, the gradual deepening of the financial system, a clear relationship between the central and local powers, the establishment of a unified national social insurance fund settlement center, establish a unified information platform. After gradually solve the problem of off restructuring costs, to be "old", "human" are complete retirement, gradually reduce the replacement rate basic pension, annuity or to the enterprise space real career development of the second pillar pension, etc., then the account will co-ordinate and personal accounts separate, individual accounts in the form of payment subject to co-ordinate basic pension accounts and change the source of funding, a gradual transition to general revenue to pay the whole society, to enjoy the national pension.

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