

Pensions for the platform economy and the self-employed 平台经济从业人员与自雇人员的养 老保险

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2nd Seminar on Social Security for Workers in Non-standard Forms of Employment
Improving China's Institutional Capacity towards Universal Social Protection Project (ILO/EU/MOHRSS)

Beijing, 16 June 2021.



How to design pension schemes for platform workers? 应如何设计针对平台从业人员的养老金制度

- Should pensions be mandatory for the self-employed, NSFE, platform workers?
- 自雇人员、非标就业人员、平台从业人员是否应强制参加养老保险?
- How do restrictive qualifying criteria influence (e.g. minimum number of years of contribution)?
- 限制性资格标准（如最低缴费年限）如何影响此类群体?
- Should portability exist/be ensured across schemes and status? 不同计划和身份之间养老金是否应具备/确保可携性?
- What about the adequacy of benefits? 待遇充足性如何?
- Shall equity be applied? Same rules? 是否将使用相同的规则?
- What about administrative feasibility? Same schemes? Fragmentation? 经办上的可行性如何? 相同计划? 碎片化?
- Long term sustainability? 长期的可持续性?



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Practical principles for effective pension schemes

有效开展养老金计划的实际原则

Universality

普适

Adequacy

充足

Transferability

可转移

Transparency

透明

Gender Equality

性别平等

Good Governance

优良治理

Neutrality

中性原则

Equivalence/
Fairness

公正

Accesibility

可获取

Comprehen-
siveness

全面

Present among a number of international organizations
(ILO, EU, OECD, ISSA). 在众多国际组织中的展示

Advancing social justice, promoting decent work





Should pension affiliation and contribution for platform workers/ self employed be mandatory? 平台从业人员/自雇人员是否应参加强制性养老保险并缴费?

Yes
是

- OECD: 31 countries yes for self-employed, 4 countries to basic pensions only, 4 countries voluntary. 经合组织：31个国家认为自雇人员应参加强制型养老保险，4个国家仅参加基本养老保险，4个国家自愿参加。
- Latin America: Argentina, Brazil, Chile, Costa Rica, Uruguay – mandatory for self-employed, increased coverage. 拉丁美洲：阿根廷、巴西、智利、哥斯达黎加、乌拉圭——自雇人员强制参保，覆盖面扩大

Self employed or wage
work?
自雇还是工薪收入?

- Still juridical debate on the status — dependent work or self-employed, or a category of its own? 身份仍存在法律争议——依赖性就业、自雇工作者，还是自成一类？
- OECD: NSFE approx. 1/3 of employment, LA self employment is 20 to 40% of employment. Platform work: small but growing (1% in LA). 经合组织国家中，非标就业人员占就业人口的近1/3；在拉丁美洲，自雇人员占就业人口的20-40%。平台从业人员的数量较少但在不断增加（占拉丁美洲就业人口的1%）

Other reasons
其他原因

- OECD/LA: old age poverty risk, erosion of PAYG schemes, social fairness, low upward mobility, part of workers are young/ unemployed/ migrants (LA), part are aged workers (OECD).
- 经合组织/拉丁美洲：老年贫困风险、现收现付制计划受损、社会公平、向上流动性低、部分工人是年轻人/失业/移民（拉丁美洲），部分为老年工人（经合组织）。
- Difficult political economy, often mandatory via judicial decisions.
- 政治经济困难，通常根据由司法判决强制参保。

Sources: OECD (2019), ILO/ECLAC (2021).

信息来源：经合组织（2019），国际劳工组织/拉丁美洲和加勒比经济委员会（2021）。



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Reasons for making social security for self-employed and NSFE mandatory & create incentives for affiliation, including to occupational pensions 强制自雇人员和非标就业人员参保的原因&为参加养老保险（包括职业年金）创造激励措施

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Fact is: Self employed do not accumulate more wealth than employees, only a minority

现状：除少数人外，大部分自雇人员并未比雇员积累更多财富

Difficulties in establishing the income basis to be taxed by the self-employed

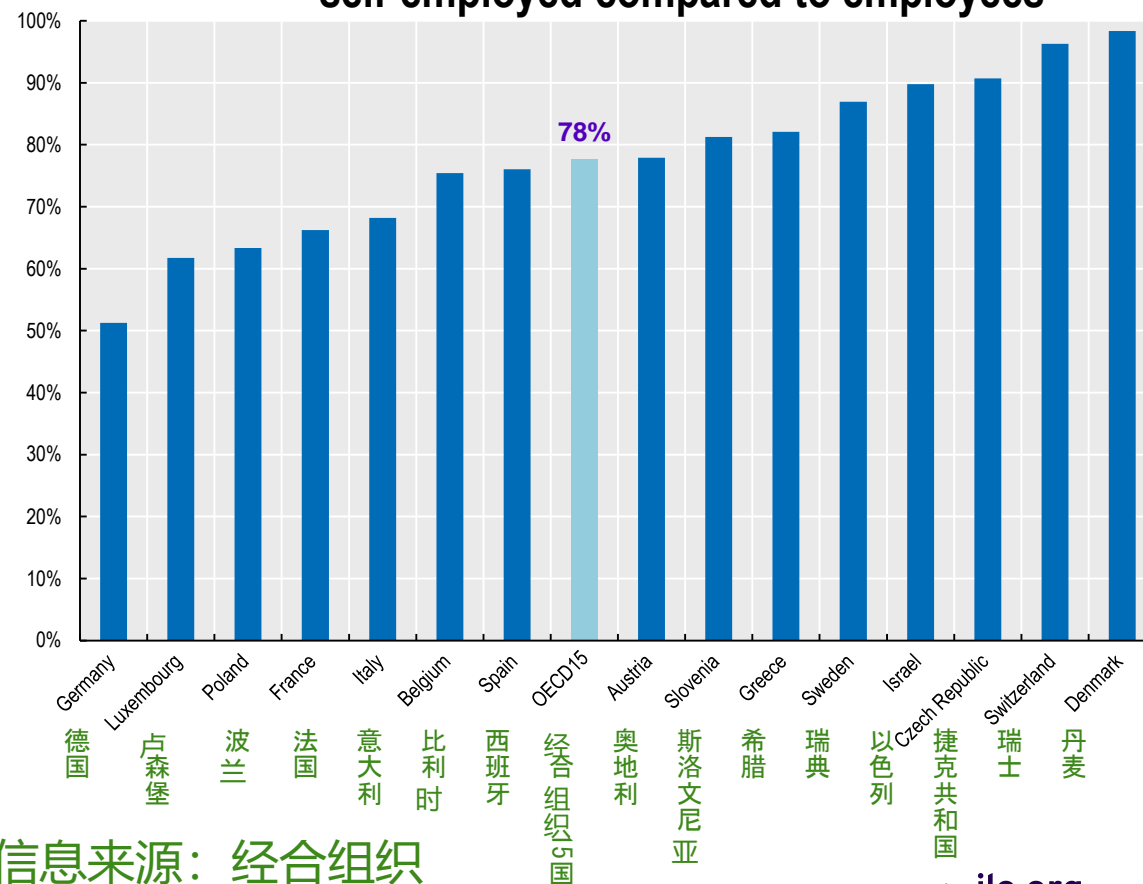
为自雇人员建立工资扣税基数存在的困难

- ▶ Separation of capital income x wage income?
- ▶ 将资本收入和工资收入分离?
- ▶ “Theoretical wages” or “Presumed income” or “Declared income” within some limits (possible cross-check with databases) or “Free declaration”
- ▶ “理论收入”？“假定收入”？还是存在某些限制的“申报收入”（利用不同数据库进行多方核对）或者“免申报收入”？
- ▶ No validation of a payroll, high cost of monitoring: probable result may be underdeclaration of taxable income

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与雇员相比，自雇人员的公共养老金中位数

Median public pensions of the self-employed compared to employees



信息来源：经合组织

无工资单查验，高监测成本：可能导致应税收入申报不足

ilo.org

Criteria that affect pensions for NSFE

影响非标就业人员养老金的标准

- Contribution gaps and low income are an obstacle to comply with minimum contribution period requirements.

缴费差距和低水平收入导致非标就业人员难以达到最低缴费期限的要求。

- Affects people in temporary jobs; if there is no unemployment benefit; as well as with low income of self-employed, among others.

影响临时工人；假设未领取失业津贴；低收入自雇工作者等。

- Countries may provide benefits proportionally to contribution period (e.g. Canada)

国家可以根据缴费年限提供适当比例的待遇（例如加拿大）

- Multipillar approach: Countries may combine with social assistance (Germany) or minimum pension guarantee (Brazil) or a basic universal pension (Nordic countries);

多支柱方法：国家可以在养老金制度中结合社会救济（德国）、最低养老金保障（巴西）或基本的全民养老金（北欧国家）

Criteria that affect pensions for NSFE 影响非标就业人员养老金的标准（续）

- **Contribution rates: same or lower than for employees? 缴费费率：相同或低于雇员？**
 - Incentive to affiliate x low pensions, incentive to simulate self-employment (non-neutrality) 鼓励自雇人员参加低水平养老保险，鼓励模拟自雇就业（非中性）
 - LA: lower contribution rates and monotributo (Arg., Bra., Uru.), monotributo not for platform workers in Uruguay. 拉丁美洲地区：缴费费率和单一税制（阿根廷、巴西、乌拉圭），但乌拉圭的单一税制非不面向平台从业人员。
 - Brazil: enterprises obliged to collect contributions on behalf of self-employed that supply them services at a neutral tax rate. 巴西：强制企业代为其提供服务的自雇人员征收中性税率的缴费。
 - OECD: approx. half of the countries charge similar rates. Reduces chance of compliance because there is no employer sharing the cost. 经合组织：近半数成员国的缴费费率相似，由于没有雇主分担成本，合规遵从的几率下降。

Contribution rates paid by the self-employed in OECD countries

经合组织成员国中自雇人员对应的缴费费率

Contribution rates (mandatory / quasi-mandatory pension or social security), self-employed vs dependent workers, 2018 or latest

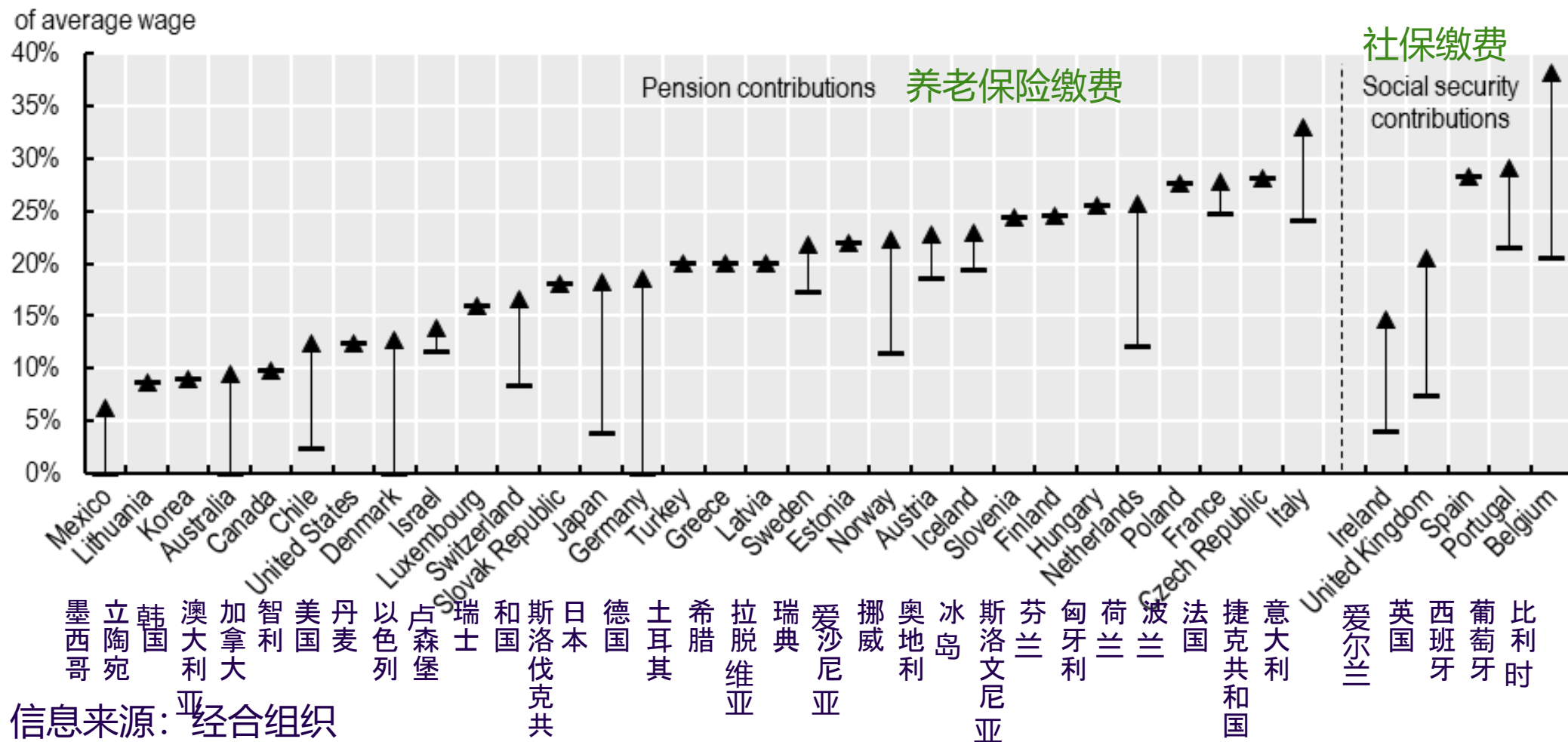
缴费费率（强制/准强制性养老金或社保），自雇人员 vs. 从属性工人，2018年或最新

— Self-employed

自雇人员

▲ Dependent workers

从属性工人



Considerations about administrative feasibility 关于经办可行性的考量

General Regime
一般性制度

Portability
可携性

Simplify registration
简化登记

Contribution
determination
缴费测定

Simplify collection
简化征收

Simplify attention via
apps
利用多种app简化事项
注意

Use IT in favour of SP
利用信息技术支持社会
保护

Inspection rules
检验规则

Cooperation with other
agencies
与其他机构合作

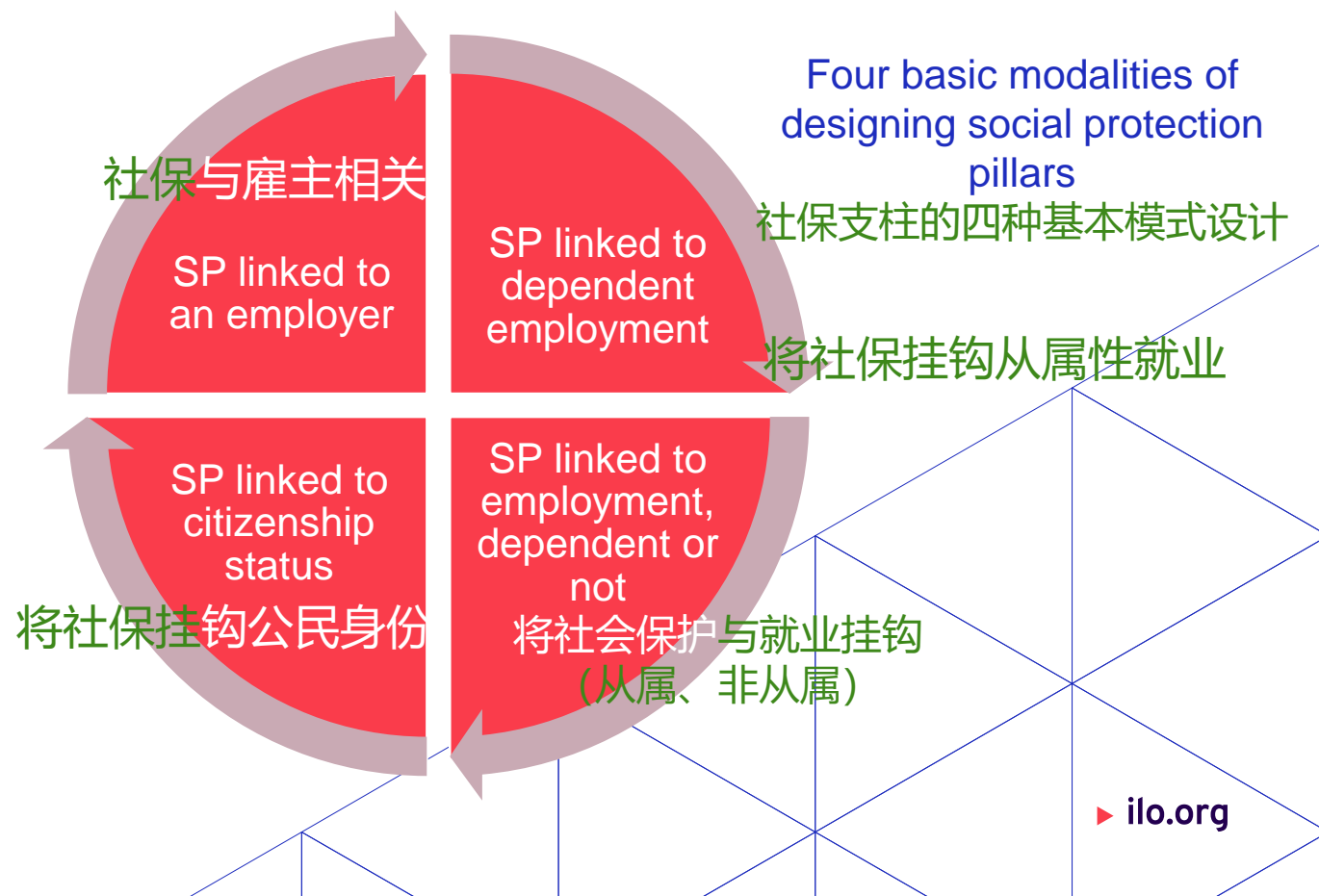
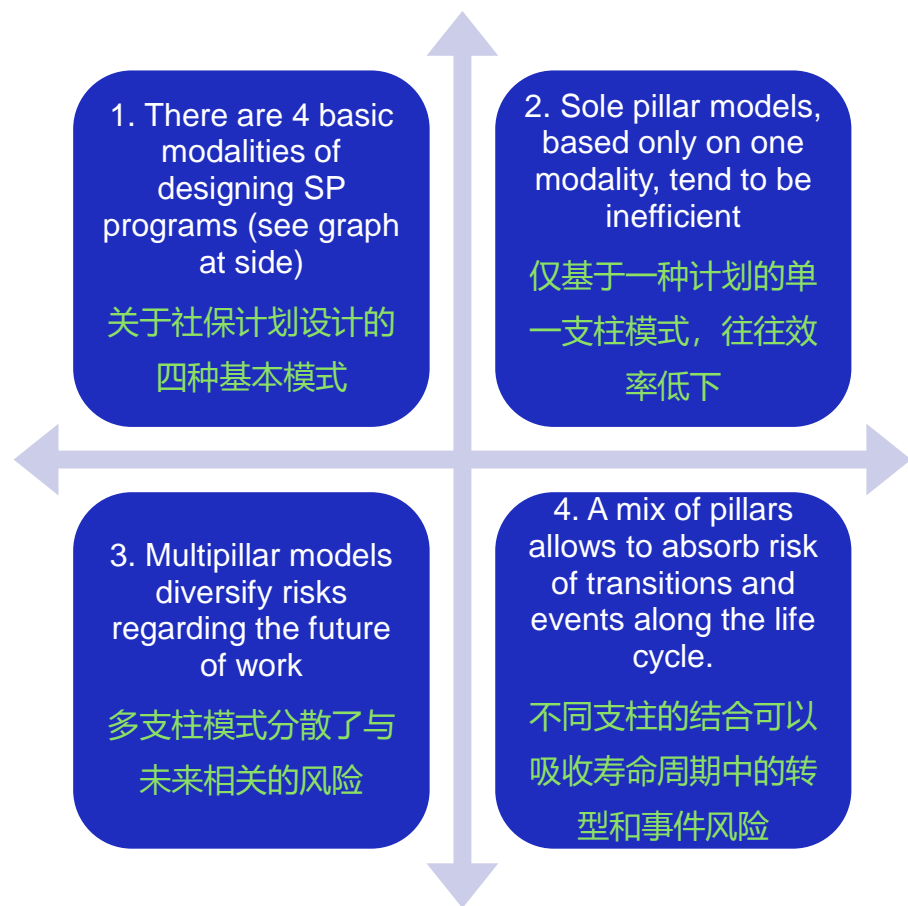
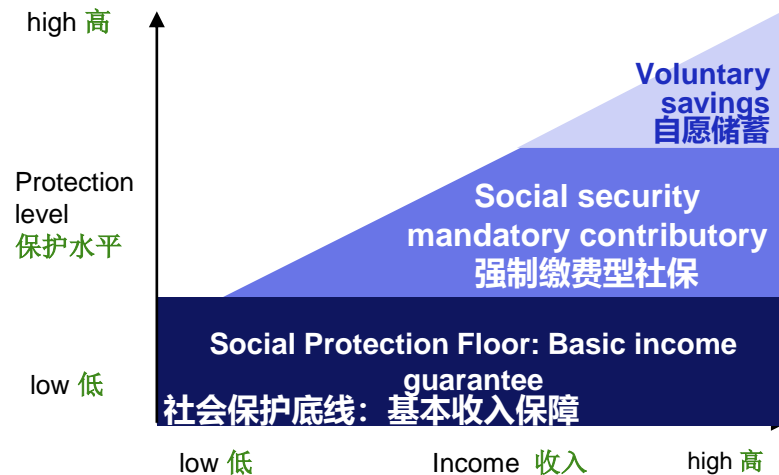
Example: Uruguay – link with electronic platform to perform all basic activities for platform workers related to Social Security.

例：乌拉圭——所有与平台从业人员社保相关的基本事项均连通了电子平台办理



Future of Work and of Social Protection: Arguments in Favour of a Multipillar System

未来工作与社会保护：支持建立多支柱体系的观点



Conclusions 结论

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Platforms as social and economic infrastructure –
growing importance

平台作为社会与经济基础设施的重要性日益凸显

Regulation is key, there are different options, national policy is
possible and relevant.

规制是关键，存在多种不同选择，制定可行且相关的国家政策

Multipillar models help to tackle the challenges of future
of work as well

多支柱模式同样有助于解决未来工作引发的挑战

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