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# Gateway Policy Explorer: Retirement Series

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## China

### Public Old-Age Social Assistance Plan Details 2010-2023

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## Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

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## Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

*Why are we tracking past policy?* Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

## Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

# China

Old-Age Social Assistance  
Plan details 2010-2023 \* †

The Chinese social assistance system provides two cash benefits known as the Minimum Livelihood Guarantee (最低生活保障, 低保, abbreviated as Dibao) and the Old-age Subsidy (高龄津贴). Dibao is a national means-tested benefit managed by local municipal governments and is not targeted at old-age individuals while Old-age Subsidy is provided only to people reaching certain ages.

Dibao is provided to people whose average household income is lower than the local minimum standard. The minimum standard is determined by each municipality. Old-age Subsidy is typically provided to people over age 80 while local governments can establish and implement their own regulations based on actual situations.

A person must meet certain age, Hukou, income, and property requirements to be eligible for Dibao or Old-age Subsidy. The benefit amount varies by an individual's registered residence.

## Key Dates

First law: 1993

Major changes since 1993: 2010

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† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

## Chapter 1: Background on social assistance policy prior to 2010

### Editor's Note

Since the China Health and Retirement Longitudinal Study (CHARLS) began in 2011, and given the difficulty of collecting national and sub-national policy information from periods before 2010, this chapter deviates from the usual design of the Gateway Policy Explorer Series and provides a brief historical background on the evolution of the social assistance system in China prior to 2010. The background provided in this chapter offers important context for the unification of the Chinese social assistance system and subsequent reforms.

After the Second World War, the People's Republic of China established a social assistance system with two basic characteristics. First, the government did not provide benefits to assure minimum living standards. The assistance principles were “save-oneself by-production” and “mutual assistance,” meaning that the poor should support the families on their own [10]. Second, the social assistance was divided between urban and rural areas. In the urban areas, social assistance was characterized by a “state-enterprise” protection system — i.e., the labor insurance system — established in 1951 [1, 11]. The urban social assistance system only covered *Sanwu* (三无, meaning no ability to work, no income, no support from family), persons with disabilities, and persons deprived of property [10]. In rural areas, the collective ownership institution was responsible for social assistance which was essentially mutual assistance among community members. A social assistance program known as *Wubao* (五保, meaning a guarantee of food, clothing, medical care, housing, and burial) was established [4].

When China shifted from a planned to a market-oriented economy in the 1980s, enterprises became independent and needed to be responsible for their own benefits and losses. A large number of workers became unemployed. However, their ability to work excluded them from the old social assistance systems. Consequently, China began to reform the traditional social assistance systems in the 1990s.

The first social assistance reform took place in Shanghai in 1993 [2] and introduced the Minimum Living Guarantee (最低生活保障, 低保, abbreviated as *Dibao*) in urban areas. *Dibao* provides support regardless of an individual's ability to work. Because of Shanghai's success, other local governments followed their practice and established their own *Dibao* system. In 1997, the State Council issued a notice to urge all local governments to establish the *Dibao* system in urban areas [5]. Later in 1999, the Regulations on Minimum Living Guarantees for Urban Residents was issued, implementing the *Dibao* system in all urban areas [6]. In 2007, China established the Minimum Living Guarantee system in rural areas [8].

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## Chapter 2: Policy enacted 2010-2023

### Policy change in 2010

Policy changes during this period include:

- Opinions of the State Council on Further Strengthening and Improving Minimum Livelihood Guarantee ([State Council, 2012](#)), published September 26, 2012, introduced a new concept of low-income household which relaxed the means-test requirement for people with disabilities or illnesses.
- Law of the People's Republic of China on Protection of the Rights and Interests of the Elderly ([National People's Congress, 1996](#)), amended and effective July 1, 2013, encouraged local governments to establish Old-age Subsidy systems for low-income people over age 80.
- Notice from the Ministry of Civil Affairs and the Ministry of Finance on Further Improving the Minimum Livelihood Guarantee for People with Difficulties ([Ministry of Civil Affairs, 2020](#)), published June 3, 2020, made the following changes:
  - Extended the coverage of Dibao to individuals suffering from severe disabilities or illnesses in low-income households
  - Defined low-income household as households whose income is above the local minimum level but less than 1.5 times the local minimum level

### Overview

The Chinese social assistance system provides two cash benefits known as the [Minimum Livelihood Guarantee](#) (最低生活保障, 低保, abbreviated as Dibao) and the [Old-age Subsidy](#) (高龄津贴). [Dibao](#) is a national means-tested benefit managed by local municipal governments and is not targeted at old-age individuals while [Old-age Subsidy](#) is provided only to people reaching certain ages.

Dibao is provided to people whose average household income is lower than the local minimum standard. Beneficiaries of Dibao typically include four types of people: [Sanwu](#) (三无, that means no ability to work, no income, no support from family), unemployed people, low-income workers and pensioners, and other people who earn below the minimum level. The minimum standard is determined by each municipality based on local living standards, costs of living, Consumer Price Index, economic development and financial status, and other social assistance standards.

Old-age Subsidy is typically provided to people over age 80 as suggested by the State Council. Local governments can establish and implement their own regulations based on actual situations.

Additionally, the Chinese social assistance system provides in-kind benefits including educational assistance (教育救助), medical assistance (医疗救助), housing assistance (住房救助), and temporary assistance (临时救助). In-kind social assistance benefits are not within the scope of this policy area. Here, we focus on the eligibility requirements and benefit of Dibao and Old-age Subsidy.

Each municipality's Ministry of Civil Affairs organizes and administers the benefit payment of Dibao and Old-age Subsidy. Currently we have collected a sample of local policies to illustrate variation in implementation at the local level. In future versions of this document, additional information will be made available by locality (i.e., provinces and municipalities, if applicable). The highlighted localities include: Jilin, Gansu, Guangdong, Shanghai, and Sichuan.

### Eligibility

#### Age requirements to start benefits without penalty

##### • Full eligibility age (FEA)

Age requirements vary by type of benefit.

##### [Dibao](#)

None.

##### [Old-Age Subsidy](#)

Age 80, or as set by local governments —see [Box 2](#) for more information.

#### Requirements to be eligible to receive benefit

- Does eligibility depend on the individual's current income (i.e., income tested)? Answer: It varies by type of benefit —
  - Dibao: Yes

- Old-age Subsidy: No
- **Does eligibility depend on the individual's current assets (i.e., asset tested)?** Answer: It varies by type of benefit —
  - Dibao: Yes
  - Old-age Subsidy: No
- **Details by benefit program:**  
Requirements vary by type of benefit.

### Dibao

To qualify for **Dibao**, a person must submit an application and satisfy the following conditions:

- Hukou requirements: Their household is registered in the municipality where they are applying for benefits.
- Limited means: Their household average income does not exceed the local minimum standard —see *Benefit formula* subsection for more details about minimum standards in selected localities, and **Box 1** for income sources taken into account for means-test.
- Property requirements: A person must meet all of the following conditions —
  - \* Their household average cash assets (including savings and interests) and financial assets do not exceed 24 times the local monthly minimum standard.
  - \* None of their household members own a vehicle, commercial agricultural machinery, or commercial housing whose value exceeds 24 times the local monthly minimum standard; or none of them owns two or more houses whose total area exceeds 2 times the local housing standard.
  - \* None of their household members is a corporate representative participating in or employing someone in commercial activities.
  - \* They do not refuse work if they are capable of working.
  - \* They do not refuse to cooperate with the verification and review of Dibao unless they have justified reasons.
  - \* They do not deliberately conceal the true family income and family population changes, or provide false materials.
  - \* They are not serving a sentence in prison.
  - \* They do not have contracted idle forests and lands.
  - \* They do not benefit from special poverty relief programs.
  - \* They are not disqualified by a county-level Ministry of Civil Affairs.

Additionally, since 2012, people who meet one of the following conditions are exempted from the property requirement and their means-test only considers cash income and in-kind income <sup>[1]</sup>:

- People in **low-income households** who are certified with 1st degree or 2nd degree severe disabilities, 3rd degree mental disabilities, or 3rd degree psychological disabilities.
- People in **low-income households** who are suffering from serious diseases identified by relevant local departments.
- Religious clerics who have left their families and have lived in religious places for three or more years.
- Other people with special difficulties specified by the local Ministry of Civil Affairs.

### Old-Age Subsidy

To qualify for **Old-age Subsidy**, a person must submit an application and satisfy the following conditions:

- Hukou requirements: Their household is registered in the municipality where they are applying for benefits.
- Age requirements: The Old-age Subsidy is typically provided to low-income people over age 80 while local governments may adjust the requirements based on actual situations —see **Box 2** for requirements in selected localities.

## Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Qualified

### Factors effecting computation of benefit entitlement

- **Does the benefit amount depend on the individual's birth year (regardless of age)?** Answer: No
- **Is the benefit adjusted if an individual delays claiming it?** Answer: No
- **Are future benefit entitlements adjusted for cost of living?** Answer: No

### Benefit formula

Benefit amounts vary by type of benefit.

### Dibao

The **Dibao** benefit amount is the difference between the local minimum standard and the assessed household average income. Taxes and social security contributions are deducted from the income. Income typically includes:

- Employment income such as salary
- Net income from business activities
- Net income from assets and properties such as interest earned on savings, sale of properties
- Net income from financial transfers
- Family income from other sources

### Old-Age Subsidy

Local governments determine their benefit amounts —see [Table 1](#) for rates in selected localities.

See [Formula 1](#) for how social assistance benefit amount is determined and the following tables for Dibao standard in different provinces overtime <sup>[2]</sup> <sup>[3]</sup> —

- [Table 2](#): Dibao standard in Jilin (2010-2022)
- [Table 3](#): Dibao standard in Gansu (2010-2022)
- [Table 4](#): Dibao standard in Guangdong (2010-2022)
- [Table 5](#): Dibao standard in Shanghai (2010-2022)
- [Table 6](#): Dibao standard in Sichuan (2010-2022)



## Tables and Formulas

### Box 1: Sources of Income Taken into Account for Means-Test of Social Assistance (2010-present)

The following sources of income are taken into account for accessing an individual's entitlement to Dibao:

- **Employment income.** This refers all work income and associated benefits after deducting necessary employment related costs, which typically includes wages, salaries, bonuses, labor dividends, allowances, subsidies and other benefits related to employment or employment. or other employment-related income.
- **Net operating income.** This refers to the income obtained after deducting operating expenses, depreciation of productive fixed assets and production taxes from all operating income derived from production operations and paid service activities. This income includes production income from agriculture, forestry, animal husbandry and fishery such as planting, breeding, collection and processing, business and paid income from industry, construction, handicrafts, transportation, wholesale and retail trade, catering, culture, education, health and social services, income from service activities.
- **Net property income.** Net property income refers to the income obtained after transferring movable and immovable properties, or handing over movable and immovable properties to other institutions, units or individuals for use and deducting relevant expenses, including interest on savings deposits, dividends on securities, savings insurance investments and other dividends and Dividends and other income, dividends from collective property income and other movable income, as well as income from subletting contracted land management rights, leasing or transferring real estate and other real estate income.
- **Net transfer income.** This refers to transfer income minus transfer costs. Among them, transfer income includes various regular transfer payments from the government, enterprises, institutions, and social organizations and other regular income transfers such as alimony, pensions, and unemployment insurance benefits, survivor benefits, compensation income, income from donations (gifts), etc. Transfer costs refer to regular transfers to the state, enterprises and institutions, social organizations, and other people, which includes tax payments, various social security expenditures, alimony expenses and other transfer expenses.

**Source:** Ministry of Civil Affairs (2021)

**Box 2: Age Requirements to be Entitled to Old-Age Subsidy in Selected Localities (2010-present)**

Age requirements regarding Old-age Subsidy vary by locality (i.e., provinces and, in some cases, municipalities).

Jilin

Effective September 1, 2010, People's Government of Jilin Province provides Old-age Subsidy to people over age 90 and Dibao beneficiaries over age 80, and the provincial government sets the lowest benefit amount ([People's Government of Jilin, 2010](#)). Local governments may increase the benefit amounts based on actual situations. Effective January 1, 2024, Old-age Subsidy is provided to people over age 80 ([People's Government of Jilin, 2023](#)).

Gansu

Effective January 1, 2016, People's Government of Gansu Province required local governments to establish Old-age Subsidy systems and the provincial government sets the lowest benefit amount ([People's Government of Gansu, 2015](#)). Effective November 1, 2022, People's Government of Gansu Province established that Old-age Subsidy is provided to people over age 80. Local municipal governments may adjust this age requirement.

Guangdong

Effective November 1, 2017, People's Government of Guangdong Province provides Old-age Subsidy to people over age 80 ([People's Government of Guangdong, 2005](#), as amended). Local municipal governments may adjust this age requirement. The provincial government does not set the lowest benefit amount and each municipal government is responsible for setting the benefit amount.

Shanghai

Effective May 1, 2016, Shanghai municipal government provides Old-age Subsidy to individuals with Shanghai hukou and over or at age 65 ([Shanghai Municipal People's Government, 2016](#)). The benefit amount varies based on their ages —see [Table 1](#) for more information.

Sichuan

Effective January 1, 2017, People's Government of Sichuan Province provides Old-age Subsidy to people over age 80 ([People's Government of Sichuan, 2016](#)).

**Table 1: Old-Age Subsidy Benefit Amount in Selected Localities (as of 2023)**

Locality	Age	Benefit Amount
Jilin	$\geq 80$	50¥/month if they are rural Dibao recipient 25¥/month otherwise (effective January 1, 2024)
	$\geq 90$	100
	$\geq 100$	300
Gansu	$\geq 80$	25¥/month
	$\geq 90$	60
	$\geq 100$	100
Guangzhou	$\geq 70$	30/month, or 50¥/month in Huangpu District
	$\geq 80$	100¥/month, or 150¥/month in Huangpu District
	$\geq 90$	200¥/month, or 250¥/month in Huangpu District
	$\geq 100$	300¥/month, or 600¥/month in Huangpu District
Shanghai	$\geq 65$	75¥/month
	$\geq 70$	150
	$\geq 80$	180
	$\geq 90$	350
	$\geq 100$	600
Sichuan	$\geq 80$	25¥/month
	$\geq 90$	100
	$\geq 100$	200

**Source:** Author's compilation from publications of government websites (People's Government of Jilin, 2010, 2023, People's Government of Gansu, 2015, Guangzhou Ministry of Civil Affairs, 2020, People's Government of Sichuan, 2017, Shanghai Municipal People's Government, 2016).

**Note:** The People's Government of Guangdong Province does not set the lowest benefit amount and each municipal government is responsible for setting their benefit amount. The benefit amount in Guangzhou is listed for reference.

**Formula 1: Social Assistance Benefit Amount (2010-present)**

$$B_{SA,i,t} = Dibao_{i,t} - Income_{i,t} + OAS_{i,t}$$

- $B_{SA,i,t}$  = The social assistance benefit amount that individual  $i$  is entitled to at time  $t$ , which is the sum of Dibao and Old-age Subsidy
- $Dibao_{i,t}$  = The standard of the Minimum Livelihood Guarantee or Dibao applicable to individual  $i$  at time  $t$ , which varies by municipality or county. See the following tables for rates over time in different provinces:
  - Table 2: Dibao standard in Jilin (2010-2022)
  - Table 3: Dibao standard in Gansu (2010-2022)
  - Table 4: Dibao standard in Guangdong (2010-2022)
  - Table 5: Dibao standard in Shanghai (2010-2022)
  - Table 6: Dibao standard in Sichuan (2010-2022)
- $Income_{i,t}$  = The assessed household average income of individual  $i$  at time  $t$ . Taxes and social security contributions are deducted from the income.
- $OAS_{i,t}$  = The Old-age Subsidy that individual  $i$  is entitled to at time  $t$ . The benefit amount depends on where  $i$ 's hukou is registered —see Table 1 for rates in selected localities.

**Source:** State Council (1999), State Council (2007)

**Table 2: Dibao Standard in Jilin (2010-2022)**

Policy Period	Urban Resident	Rural Resident
2022 Q1	612.40 ¥/month	444.60 ¥/month
2021 Q4	612.40	444.60
2021 Q3	612.40	444.60
2021 Q2	546.50	364.26
2021 Q1	546.50	364.26
2020 Q4	546.50	364.26
2020 Q3	546.50	364.26
2020 Q2	546.40	364.64
2020 Q1	533.40	352.08
2019 Q4	525.30	338.75
2019 Q3	525.30	338.75
2019 Q2	525.30	338.75
2019 Q1	507.80	322.80
2018 Q4	506.90	323.43
2018 Q3	506.90	323.43
2018 Q2	506.90	323.43
2018 Q1	483.40	311.63
2017 Q4	483.41	311.24
2017 Q2	473.32	311.69
2017 Q1	471.56	307.64
2016 Q4	446.93	287.07
2016 Q3	446.72	286.51
2016 Q2	402.27	226.97
2016 Q1	402.27	226.97
2015 Q4	401.59	226.76
2015 Q3	375.53	208.55
2015 Q2	372.35	205.96
2015 Q1	371.54	205.50
2014 Q4	371.07	205.50
2014 Q3	340.68	183.92
2014 Q2	336.18	180.97
2014 Q1	334.05	180.05
2013 Q4	322.48	169.51
2013 Q3	316.15	164.42
2013 Q2	311.89	163.05
2013 Q1	311.17	162.69
2012 Q4	291.09	144.18
2012 Q3	283.79	141.36
2012 Q2	276.07	137.81
2012 Q1	271.00	131.83
2011 Q4	254.18	123.48
2011 Q3	242.55	118.95
2011 Q2	240.90	117.34
2011 Q1	237.19	116.59
2010 Q4	227.93	112.18
2010 Q3	213.97	108.88
2010 Q2	207.47	105.89
2010 Q1	211.13	105.08

**Source:** Author's compilation from seasonal reports published by the Ministry of Civil Affairs of the People's Republic of China ([Ministry of Civil Affairs, 2023](#))

**Note:** Q1 = Quatre 1, or January 1 to March 31; Q2 = Quarter 2, or April 1 to June 30; Q3 = Quarter 3, or July 1 to September 30; Q4 = Quarter 4, or October 1 to December 31.

**Table 3: Dibao Standard in Gansu (2010-2022)**

Policy Period	Urban Resident	Rural Resident
2022 Q1	658.40 ¥/month	415.20 ¥/month
2021 Q4	650.60	409.10
2021 Q3	646.40	406.60
2021 Q2	631.90	399.48
2021 Q1	597.9	383.97
2020 Q4	577.60	375.54
2020 Q3	576.40	375.54
2020 Q2	575.20	374.84
2020 Q1	547.00	358.32
2019 Q4	530.20	347.25
2019 Q3	527.20	344.60
2019 Q2	523.70	350.85
2019 Q1	506.30	342.21
2018 Q4	489.10	331.57
2018 Q3	487.50	328.67
2018 Q2	483.00	325.92
2018 Q1	473.00	322.42
2017 Q4	458.55	313.77
2017 Q2	457.04	313.76
2017 Q1	451.43	310.84
2016 Q4	410.90	244.41
2016 Q3	408.83	237.74
2016 Q2	405.84	234.16
2016 Q1	383.13	221.45
2015 Q4	378.12	218.14
2015 Q3	377.30	215.18
2015 Q2	369.25	209.83
2015 Q1	347.60	198.93
2014 Q4	328.25	189.64
2014 Q3	324.98	187.97
2014 Q2	319.80	182.56
2014 Q1	302.19	175.69
2013 Q4	279.01	161.59
2013 Q3	277.88	162.19
2013 Q2	276.67	162.07
2013 Q1	273.93	158.43
2012 Q4	251.29	133.11
2012 Q3	240.00	121.02
2012 Q2	238.26	118.74
2012 Q1	220.46	105.49
2011 Q4	207.42	91.02
2011 Q3	203.95	88.57
2011 Q2	202.94	88.23
2011 Q1	197.79	82.76
2010 Q4	189.23	76.91
2010 Q3	185.03	72.63
2010 Q2	183.36	71.66
2010 Q1	177.00	66.81

**Source:** Author's compilation from seasonal reports published by the Ministry of Civil Affairs of the People's Republic of China ([Ministry of Civil Affairs, 2023](#))

**Note:** Q1 = Quatre 1, or January 1 to March 31; Q2 = Quarter 2, or April 1 to June 30; Q3 = Quarter 3, or July 1 to September 30; Q4 = Quarter 4, or October 1 to December 31.

**Table 4: Dibao Standard in Guangdong (2010-2022)**

Policy Period	Urban Resident	Rural Resident
2022 Q1	917.00 ¥/month	735.10 ¥/month
2021 Q4	914.80	733.80
2021 Q3	914.50	733.00
2021 Q2	913.10	732.48
2021 Q1	880.10	700.93
2020 Q4	874.20	694.78
2020 Q3	873.20	692.88
2020 Q2	871.60	691.67
2020 Q1	834.40	666.50
2019 Q4	806.60	635.43
2019 Q3	801.70	630.54
2019 Q2	770.60	608.79
2019 Q1	751.30	596.30
2018 Q4	748.60	592.88
2018 Q3	745.80	589.93
2018 Q2	710.60	547.54
2018 Q1	679.10	530.72
2017 Q4	674.84	528.40
2017 Q2	618.31	479.40
2017 Q1	589.63	451.79
2016 Q4	576.15	445.22
2016 Q3	573.34	438.89
2016 Q2	542.08	408.88
2016 Q1	515.52	376.15
2015 Q4	513.83	374.16
2015 Q3	511.28	372.85
2015 Q2	495.32	349.10
2015 Q1	460.09	327.91
2014 Q4	454.46	319.82
2014 Q3	451.58	319.07
2014 Q2	423.80	295.19
2014 Q1	387.73	273.86
2013 Q4	380.41	269.44
2013 Q3	370.76	260.06
2013 Q2	352.36	244.52
2013 Q1	358.98	234.25
2012 Q4	313.98	220.47
2012 Q3	299.86	207.70
2012 Q2	296.52	204.23
2012 Q1	288.23	195.79
2011 Q4	285.85	196.02
2011 Q3	273.52	188.02
2011 Q2	269.70	182.46
2011 Q1	262.23	176.54
2010 Q4	254.35	168.92
2010 Q3	252.12	166.04
2010 Q2	250.52	164.76
2010 Q1	249.32	162.60

**Source:** Author's compilation from seasonal reports published by the Ministry of Civil Affairs of the People's Republic of China ([Ministry of Civil Affairs, 2023](#))

**Note:** Q1 = Quatre 1, or January 1 to March 31; Q2 = Quarter 2, or April 1 to June 30; Q3 = Quarter 3, or July 1 to September 30; Q4 = Quarter 4, or October 1 to December 31.

Table 5: Dibao Standard in Shanghai (2010-2022)

Policy Period	Urban Resident	Rural Resident
2022 Q1	1,330.00 ¥/month	1,330.00 ¥/month
2021 Q4	1,330.00	1,330.00
2021 Q3	1,324.40	1,323.00
2021 Q2	1,240.00	1,240.00
2021 Q1	1,240.00	1,240.00
2020 Q4	1,240.00	1,240.00
2020 Q3	1,240.00	1,240.00
2020 Q2	1,170.00	1,170.00
2020 Q1	1,160.00	1,160.00
2019 Q4	1,160.00	1,160.00
2019 Q3	1,160.00	1,160.00
2019 Q2	1,160.00	1,160.00
2019 Q1	1,070.00	1,070.00
2018 Q4	1,070.00	1,070.00
2018 Q3	1,070.00	1,070.00
2018 Q2	1,070.00	1,070.00
2018 Q1	970.00	970.00
2017 Q4	970.00	970.00
2017 Q2	930.63	930.00
2017 Q1	885.63	870.00
2016 Q4	880.00	870.00
2016 Q3	880.00	870.00
2016 Q2	880.00	870.00
2016 Q1	790.00	790.00
2015 Q4	790.00	790.00
2015 Q3	790.00	790.00
2015 Q2	790.00	790.00
2015 Q1	710.00	630.00
2014 Q4	710.00	630.00
2014 Q3	705.88	630.00
2014 Q2	701.76	630.00
2014 Q1	640.00	500.00
2013 Q4	640.00	500.00
2013 Q3	640.00	500.00
2013 Q2	640.00	500.00
2013 Q1	570.00	430.00
2012 Q4	570.00	430.00
2012 Q3	570.00	430.00
2012 Q2	570.00	430.00
2012 Q1	505.00	360.00
2011 Q4	505.00	360.00
2011 Q3	505.00	360.00
2011 Q2	505.00	360.00
2011 Q1	450.00	300.00
2010 Q4	450.00	300.00
2010 Q3	450.00	300.00
2010 Q2	450.00	300.00
2010 Q1	425.00	283.32

**Source:** Author's compilation from seasonal reports published by the Ministry of Civil Affairs of the People's Republic of China ([Ministry of Civil Affairs, 2023](#))

**Note:** Q1 = Quatre 1, or January 1 to March 31; Q2 = Quarter 2, or April 1 to June 30; Q3 = Quarter 3, or July 1 to September 30; Q4 = Quarter 4, or October 1 to December 31.

**Table 6: Dibao Standard in Sichuan (2010-2022)**

Policy Period	Urban Resident	Rural Resident
2022 Q1	633.40 ¥/month	452.60 ¥/month
2021 Q4	623.80	443.50
2021 Q3	621.70	441.70
2021 Q2	620.80	441.23
2021 Q1	619.60	440.26
2020 Q4	613.50	434.58
2020 Q3	601.70	424.71
2020 Q2	565.20	391.67
2020 Q1	565.20	391.67
2019 Q4	522.00	373.04
2019 Q3	535.60	360.89
2019 Q2	525.40	351.48
2019 Q1	519.70	350.43
2018 Q4	507.20	334.09
2018 Q3	499.80	326.90
2018 Q2	492.70	318.45
2018 Q1	487.10	314.91
2017 Q4	485.12	313.98
2017 Q2	458.39	296.32
2017 Q1	429.73	276.08
2016 Q4	419.53	262.88
2016 Q3	399.23	236.07
2016 Q2	386.13	219.12
2016 Q1	382.61	213.77
2015 Q4	367.03	200.76
2015 Q3	355.75	191.67
2015 Q2	346.09	184.98
2015 Q1	345.01	183.72
2014 Q4	336.17	178.30
2014 Q3	324.68	167.10
2014 Q2	319.08	160.16
2014 Q1	315.00	158.69
2013 Q4	306.38	152.69
2013 Q3	298.85	147.18
2013 Q2	295.05	144.48
2013 Q1	292.56	141.60
2012 Q4	276.73	131.31
2012 Q3	263.11	122.82
2012 Q2	261.20	118.82
2012 Q1	250.19	115.96
2011 Q4	242.05	109.80
2011 Q3	232.05	103.24
2011 Q2	222.73	98.28
2011 Q1	215.71	93.39
2010 Q4	210.00	85.46
2010 Q3	206.66	82.08
2010 Q2	205.13	81.46
2010 Q1	201.49	77.29

**Source:** Author's compilation from seasonal reports published by the Ministry of Civil Affairs of the People's Republic of China ([Ministry of Civil Affairs, 2023](#))

**Note:** Q1 = Quatre 1, or January 1 to March 31; Q2 = Quarter 2, or April 1 to June 30; Q3 = Quarter 3, or July 1 to September 30; Q4 = Quarter 4, or October 1 to December 31.



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## Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

**Actuarial Month** : An element in the calculation of monthly own old-age benefit. The pension amount from individual account is the sum in the account divided by the number of actuarial month which varies by age of retirement. Effective 2006, actuarial month is 139 if a person retires at age 60, or 101 if retired at age 65.

**All-China Federation of Trade Unions**: A national trade union center of the People’s Republic of China, with which all enterprise-level trade unions must be affiliated.

**Annuitable System**: A pension system that provides a periodic payment for life after the benefit begins.

**Basic Pension for Enterprise Employees** : A pension system that covers all employees. The self-employed can be insured by voluntary contributions.

**Cash Balance System**: A pension system that provides each individual an account that is drawn down over time.

**Claimable Benefit**: A pension where the beneficiary must actively file a claim for benefits with the government’s pension authority.

**Cost-of-Living Adjustments (COLA)**: Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

**Dibao (Minimum Livelihood Guarantee)** : A national means-tested social assistance benefit managed by local governments.

**Earliest Eligibility**: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

**Enterprise Annuity** : A voluntary supplementary pension scheme introduced in 2004 for private sector employees. It is funded by contributions from employers and employees. The exact contribution rates are negotiated and determined by employers and employees given State Council’s recommended rates. In 2023, employers’ contribution is at most 8% of payroll and the total contribution from employers and employees is at most 12% of payroll.

**Full Eligibility Age**: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

**Hukou**: A household registration system where each citizen must be registered at birth. The registry, which is hukou itself, contains individual demographic information, including hukou status (urban or rural), legal address, sector of activity, religion, and physical description. Hukou entitles a person to their designated citizenship rights such as social insurance and social assistance. Migrants are excluded from local government services because they do not satisfy the locality requirements.

**Individual Account**: One of the two components of the own old-age benefit. Contributions from employers and employees themselves are saved in the insured’s individual account and form the basis of benefit calculation. Effective January 1, 2006, employers no longer contribute to individual accounts.

**Latest claiming age**: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

**Labor Insurance Regulation**: China’s first regulation on social insurance regarding labor workers in state-owned enterprises.

**Low-Income Household** : Households that do not qualify for Dibao and whose average household income does not exceed 1.5 times

the local Dibao standard. Individuals in low-income household may qualify for Dibao if they are suffering from severe disabilities or illnesses.

**Lump Sum Benefit:** A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

**National Income Measure:** In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

**New Rural Pension :** A new pension system introduced in 2009 that expanded coverage of the old rural pension to all rural residents regardless of hukou status.

**Ministry of Human Resources and Social Security of the People's Republic of China (MOHRSS):** A ministry under the State Council of the People's Republic of China which is responsible for national labor policies, standards, regulations, and management of national social security.

**Occupational Annuity :** A mandatory supplementary pension scheme introduced in 2014 for public sector employees. Employers' contribution rate is 8% of payroll and employees' contribution rate is 4% of earned income.

**Old-Age Subsidy:** A social assistance benefit targeted at old-age individuals. This benefits is typically provided to people over age 80.

**Old Rural Pension :** A county-level rural pension established by the Ministry of Civil Affairs in 1992. It was created for rural residents with urban hukou, including employees in county-owned enterprises, private enterprises, self-employed people, and migrant workers.

**Private Pensions :** A supplementary pension scheme, formally established in 2022. The annual contribution maximum is set at 12,000¥ in 2022.

**Progressive Benefit:** A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

**Qualified Benefit:** A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

**Sanwu :** A Chinese term which means no ability to work, no income, no support from family.

**Statutory Retirement Age (SRA):** The age at which individuals are eligible to receive their full own old-age benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

**Social Account :** A component of the post-1995 Basic Pension for Enterprise Employees, that is financed on a pay-as-you-go basis. Contributions to the social account are paid by employers, at a recommended level of 20% of total payroll.

**Social Insurance Law:** China's first national law on social insurance, which was adopted in October 2010 and was implemented in July 2011. The Social Insurance Law consolidated social security regulations at national and sub-national levels and established a nationwide unified social security system for all citizens.

**Urban and Rural Resident Pension :** A new pension system established in 2014 by merging the New Rural Pension and Urban Resident Pension. It aims to cover all citizens who are not insured with the Basic Pension for Enterprise Employees. The Urban and Rural Resident Pension consists of a social account and an individual account.

**Urban Resident Pension :** A pension scheme established in 2011 by the State Council for urban residents who have no formal work history and therefore are not insured with the Basic Pension for Enterprise Employees.

## Notes

This section reports notes from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

1. Local social security institutions administer the payment of pension benefits and set contribution rates. Currently we have collected a sample of local policies to illustrate variation in implementation at the local level. In future versions, additional information will be made available for other localities (i.e., provinces and municipalities, if applicable). Five provinces – Jilin, Gansu, Guangdong, Shanghai, Sichuan – are selected based on their representativeness regarding local economic development, demographic structure, health behaviors, geographic locations, and administrative autonomy. For instance, in terms of local economic development, Shanghai, Guangdong, and Sichuan represent economically developed provinces while Jilin and Gansu represent less developed areas. In terms of geographical regions, Jilin is located in North China, Gansu and Sichuan in Western China, Guangzhou in South China and Shanghai in Central China.
2. The exact effective dates vary across municipalities depending on when local authorities published implementation details.
3. Each municipality’s Ministry of Civil Affairs organizes and administers the benefit payment of Dibao. Currently we have collected a sample of local policies to illustrate variation in implementation at the local level. In future versions, additional information will be made available by locality (i.e., provinces and municipalities, if applicable). The highlighted localities include: Jilin, Gansu, Guangdong, Shanghai, and Sichuan.

## Version information

*Current Version: 1.0 (December 2023)*

### Version History

- 1.0 (December 2023): First version.

## Additional resources

The following resources provide additional details for the interested reader: