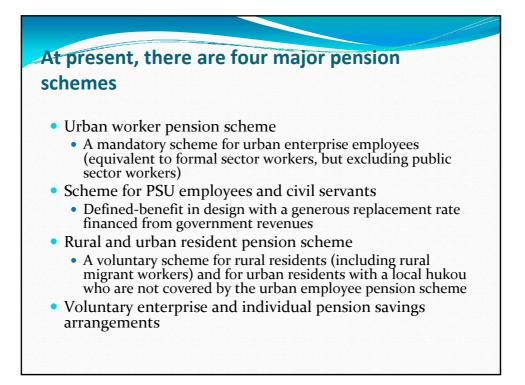
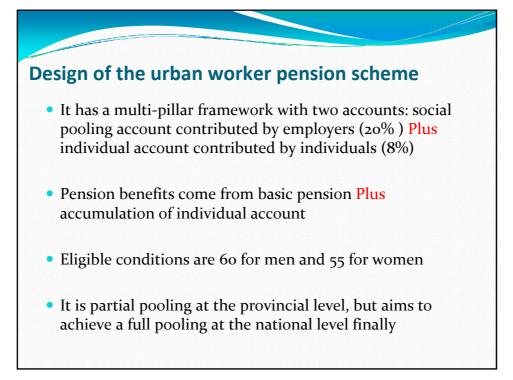


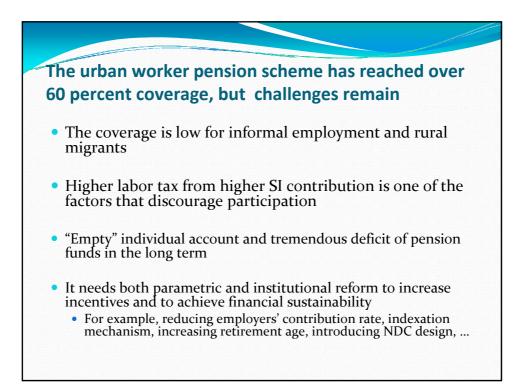
Pension schemes are integral parts of China's social protection system

SP programs	Urban Areas	Rural Areas
Social Insurance	Urban employees: Pension insurance, health insurance, unemployment insurance, work injury insurance and maternity insurance Informal sectors/residents: Basic health insurance Urban resident pension scheme	National Cooperative Medical Scheme (NCMS) Rural Resident Pension Scheme
Social Assistance	Urban Dibao Special and Temporary Assistance	Rural Dibao Special and Temporary Assistance Disaster Relief
Social Welfare	Welfare programs for the elderly children and the disabled Aged care programs	Wubao programs Aged care programs











- The old rural pension scheme was introduced in 1992, but largely relied on individual contribution, and the coverage stagnated around 12 percent
- The new rural pension scheme was introduced in 2009 after locally piloting
- Similarly, a national voluntary scheme that mimic the rural one was introduced for urban informal sectors and residents in 2011
- In 2014, rural and urban resident pension schemes are integrated into one system

