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**Social Insurance Provision in Urban China:
Variations according to Region and Workplace Ownership**

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Abstract:

Using data from a household survey conducted in four cities in 2005, we examine the variations in Chinese workers' access to social insurance by region and workplace ownership. Our results show that the provisions of the three major social insurance schemes—old-age, medical, and unemployment insurance—are better in cities with higher economic development. Workers who are in domestic private enterprises and who are self-employed have fewer benefits than workers in state-owned and foreign enterprises. To reduce the segmentation and disparities in social insurance provision, the central government should consolidate social insurance management and enhance employer compliance. Our results also indicate that while workers still expect the workplace to provide social insurance benefits, they are also cognizant of the current level of economic development in China and, therefore, do not expect the government to establish a universal old-age insurance system for all citizens. The workers' expectations and attitudes toward these social insurance schemes are likely to affect the potential for further expansion of social insurance coverage to include rural residents.

Keywords: social insurance, region, ownership, urban China

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Introduction

Since the mid-1980s, a series of reforms has been introduced by the Chinese government to replace the old urban social security system established under the planned economy with a new social insurance system corresponding to the market economy. The main feature of the reforms was the introduction of cost-sharing: in order to finance the social insurance system, funds are contributed jointly by enterprises, individuals, and the state (Frazier, 2006; Maitra et al., 2007; Nyland et al., 2006). Although the reforms have led to the expansion of social insurance coverage from state-owned enterprises to all urban enterprises regardless of ownership type and employees' *hukou* status, there are still great disparities in accessing social insurance benefits arising from differences in workers' residential registration status and types of workplace ownership (Nielsen et al., 2005). The social insurance reforms were initiated at the national level; however, the implementation of these regulations was delegated to localities, which led to the "segmentation" of social insurance provision across regions (Zheng and Sun, 2008).

Various studies have documented the reform process and the changes in China's social insurance provisions from the perspective of government policy design and implementation (Lin and Kangas, 2006; Zhu and Nyland, 2005), but few researchers have examined the extent of Chinese workers' participation in these programs, the expectations and attitudes of Chinese workers towards their contributions, and the variations across regions and types of workplace ownership. Using data from the China Labor Survey (2005), which was conducted in four cities representing different geographic locations and levels of economic development, we examine

social insurance provision in urban China from the workers' perspective. We focus particularly on the variations in workers' access to social insurance according to region and workplace ownership. Based on our analysis, we suggest possible approaches to reduce the disparities in social insurance provision during the reform process, approaches that take into account Chinese workers' expectations and attitudes.

Social Insurance Provision in Urban China: Reforms and Expansion

Before market-oriented economic reforms were introduced in China in the 1980s, its urban residents were well organized in their workplaces (*danwei*), which provided lifetime employment, medical benefits, and retirement pensions. Employees of state-owned enterprises, in particular, were in an "iron rice bowl" system, and enjoyed guaranteed employment and cost-free pensions and medical benefits (Lü and Perry, 1997; Walden, 1986). As the state-owned enterprises adapted to market-oriented economic reforms, the old social welfare and insurance system was considered a burden, which lessened their competitive edge. In response to this situation, the government released state-owned enterprises from the obligation to provide social welfare, such as housing and childcare, and social insurance, such as medical benefits and retirement pensions (Leung, 1994).

In the 1990s, the Chinese government introduced a series of medical and pension reforms. These reforms introduced cost-sharing in the financing of social insurance. Where the state had once been the sole provider of virtually cost-free medical and pension benefits, the new enterprise-based welfare and insurance system shifted the obligation to individuals, who were required to contribute to their own medical benefits and future retirement funds. Costs are now

distributed among workers, employers, and the state. (Frazier, 2006; Maitra et al., 2007; Nyland et al., 2006).

The social insurance reforms relieved state-owned enterprises from shouldering the entire responsibility for welfare provision. The reforms also led to the expansion of social insurance coverage from state-owned enterprises to all urban enterprises, regardless of their ownership. The same social insurance system now is applied to foreign enterprises, domestic private enterprises, and individual businesses. China's newly developed system includes old-age insurance, medical insurance, and unemployment insurance. The premiums and coverage for each insurance scheme are defined in the regulations issued by the Chinese central government and are summarized as follows.

Old-Age Insurance. The new old-age insurance system for Chinese employees in urban areas was initiated in 1997 and combines pooled funds and personal accounts. Insurance premiums are jointly paid by employers and employees. The premiums paid by enterprises cannot exceed 20% of its total salary disbursement. Each province, autonomous region, and municipality determines its own proportion of the enterprise premium payment. Employees pay 8% of their wages as premiums. Self-employed individuals and those with flexible employment pay an amount equivalent to approximately 18% of the average wage in their locality. Initially, old-age insurance was reserved for employees of state-owned enterprises and collectively owned enterprises in urban areas. In 1999, this coverage was expanded to include foreign enterprises, domestic private enterprises, and all other types of businesses in urban areas. Provinces, autonomous regions, and municipalities decided whether to include self-employed persons in accordance with the specific conditions in their localities. In 2002, the basic old-age insurance coverage was expanded to all those with flexible employment.

Medical Insurance. China's basic medical insurance system also combines pooled funds and personal accounts. The funds are contributed by both employers and employees. Employers pay 6% of the business's total salary disbursement. Employees contribute 2% of their wages. The program now covers all employers and employees in urban areas. People with flexible employment, including individual business owners, migrant workers, and temporary workers, can also participate in the basic medical insurance program.

Unemployment Insurance. The unemployment insurance system for urban workers was standardized in 1999. The premiums are paid jointly by employers and employees. Employers pay 2% of their total salary disbursement, and individuals pay 1% of their wages. All enterprises and institutions in urban areas must participate in the unemployment insurance program. In the case of migrant workers, employers must pay the unemployment insurance premiums, but the workers are not required to contribute. Unemployment benefits come in a lump sum rather than in monthly payments for eligible migrant workers.

After years of trial and error, the Chinese social insurance system has assumed a concrete shape and the number of participants continues to increase. According to the 2004 Chinese government white paper, China's Social Security and Its Policies, the enrollments in the old-age insurance, medical insurance, and unemployment insurance schemes were 155.06 million, 109.02 million, and 79.75 million, respectively, in 2003. By the end of 2006, the numbers had reached 187.66 million, 157.32 million, and 111.87 million, respectively. The annual increase is about 7% (Zheng and Sun, 2008).

Social Insurance Provision in Urban China: Segmentation and Disparity

Through various reforms, the former enterprise-based social welfare system in urban China has been transformed into a jointly funded, state-managed social insurance system (Lin and Kangas, 2006). Although the design of the system was the result of long deliberation, two key issues of policy implementation remain problematic: the regional differences in social insurance management and disparities in employer compliance.

The social insurance reforms were initiated at the national level; however, the implementation of these regulations was delegated to localities, which has led to great variations in compliance, premiums, and benefits across provinces, autonomous regions, and municipalities. The phenomenon was given the name “segmentation” by Zheng and Sun (2008). Wang (2008) argues that the regional disparities in economic development are the underlying cause of disparities in social insurance development. According to Wang (2008), the rankings of the old-age insurance development index (OIDI) are consistent with the level of economic development across localities: Guangdong, Shanghai, and Zhejiang are the top three, and Hainan, Tibet, and Chongqing are the bottom three. In general, the east coast has the highest levels of social insurance, followed by the middle inland region. The western inland area has the lowest level.

Employer non-compliance has also been a significant barrier to the implementation of equitable social insurance reforms in China. Private-sector firms are more likely to fail to pay social insurance premiums for their employees than state-owned enterprises (Gao, 2001). Western and Japanese enterprises tend to adopt the good practices of their native countries (Chan, 2001). Zhu and Nyland (2005) argue that the lack of an effective enforcement mechanism is the major reason for such discrepancies. In Shanghai, for example, the annual audit of businesses’ insurance premiums only covers a small percentage of the firms registered. The probability of being found guilty of non-compliance is low, and, even if a business is charged, the penalties are

mild. Analysis of data collected in Shanghai shows that the rate of non-compliance with social insurance obligations on the part of businesses is between 70% and 80% (Maitra et al., 2007; Nyland et al., 2006).

In addition, access to social insurance is still affected by workers' *hukou* status. Although the government policy has expanded the coverage to include workers with flexible employment, social insurance accounts are not portable across provinces. Migrant workers are, therefore, reluctant to participate in the various insurance schemes. As Nielsen et al. (2005, p.353) note, "there is little likelihood the majority of migrant workers who have moved to China's towns and cities will be able to access the social insurance benefits traditionally available to those with urban registration."

Although the reforms have turned the Chinese social insurance system into a cost-sharing enterprise, Chinese workers are still inclined to believe that the government should assume full responsibility for social security. As Zhu and Nyland (2005, p.67) observe, "this is particularly significant in a society that, because of its Communist history, accepts social protection is a right." Meanwhile, because of the rapid economic development in the past 30 years, people also believe that the state now has the financial resources to cover social security.

While there are studies that provide useful analyses of policy development and implementation, little research has been devoted to the workers' perspective. The extent of Chinese workers' participation in social insurance programs is still unclear, and the workers' attitudes towards their expected contributions have not been studied. In this paper, we attempt to shed light on these issues by asking the following questions:

1. What kinds of social insurance coverage do workers have access to? Do they receive employer-provided old-age insurance, medical insurance, and unemployment insurance?

2. How does workers' social insurance coverage vary by region and workplace ownership?
Which groups of workers still do not have access to social insurance coverage?
3. What are the workers' attitudes regarding sharing the responsibility of contributing to social insurance funds? Do they think that the employers are contributing the right amount, too much, or too little? More specifically, how do workers feel about financing old-age insurance? Do they think that the state should assume most of the responsibility? Or do they accept or prefer commercial pension insurance plans?

Data and Methods

Data for this study came from a household survey we conducted in four cities in China in 2005. While the survey's particular focus was knowledge of, and attitudes towards, labor law and labor law disputes involving Chinese workers, it also included questions concerning workers' social insurance coverage and their feelings about social protection and sharing its costs. We confined our survey to four cities—Foshan, Chongqing, Wuxi, and Shenyang—that represent a wide range of characteristics. They vary in terms of geography, industrial sectors (and types of ownership), economic development, and integration with the global economy through trade and investment.

Foshan, in southern coastal China, was one of the first areas to be opened up to foreign investment and trade. It has a high level of economic development and is closely integrated with the global economy. The industrial sector is dominated by foreign and private businesses.

Chongqing, in southwest inland China, is the capital of Sichuan Province. It is less integrated with the global economy and has a lower level of foreign direct investment than the

coastal areas. Chongqing has a large state-owned enterprise sector and high levels of layoffs and unemployment.

Wuxi, in central coastal China, has a moderately high level of economic development, varied ownership, and increasing integration with the global economy. In *Wuxi*, there are few layoffs and low rates of unemployment.

Shenyang, in northeast inland China, is the capital of Liaoning Province. It is less integrated with the global economy and has a lower level of foreign direct investment than the southern and central coastal areas. *Shenyang* has a large state-owned enterprise sector and the rates of layoffs and unemployment are high.

The survey's target population was people between 18 and 65 who have work experience and reside in dwellings within the city limits. The survey employed GPS/GIS spatial probability sampling techniques (Landry and Shen, 2005). Respondents (both permanent residents and migrant workers) were chosen by means of a four-stage population-proportional-to-size sampling. The number of respondents in the completed sample was 4,112 (over 1,000 in each city), and the overall response rate was 73%. In this study, we focus on workers who were employed at the time of interview and exclude those who were unemployed or did not participate in the labor market. The final sample for our analysis includes a total of 2,531 workers in the four cities.

Our analysis is composed of two parts. The first part focuses on workers' access to social insurance provision. We present descriptive statistics on workers' access to social insurance coverage in each city. We then report the findings of bivariate and multivariate analyses that we conducted to discover the associations between workers' access to social insurance provision and workplace ownership, controlling for individual characteristics, such as age, gender, education, and residence. We estimated separate models for the four cities in our study. In the second part

of our analysis, we examine workers' attitudes towards sharing payment for social insurance and responsibility for social security provision, particularly for old-age insurance. The results are primarily descriptive in this section. Survey design effects (stratum, cluster, and individual weight) were taken into account throughout the analysis.

Results

Table 1 presents descriptive statistics of workers in each city and the variations in workers' access to old-age insurance, medical insurance, and unemployment insurance. The average age of workers in the sample is 34. About 42% are female. Chongqing has the highest percentage of workers with middle school education or less (37%), and Shenyang has the highest percentage of workers with some college education or more (42%). The majority of the workers have *hukou* in the city (about 78%), and the percentage of migrant workers ranges from 20% in Wuxi and Shenyang to 25% in Foshan and Chongqing.

[TABLE 1 ABOUT HERE]

In terms of variations in workplace ownership across cities, Foshan has the lowest percentage of state-owned enterprises and the highest percentage of domestic private enterprises and foreign enterprises. The enterprise ownership composition in Wuxi is diverse, with a high percentage of both state-owned enterprises and foreign enterprises. Both Chongqing and Shenyang have a higher percentage of state-owned enterprises and a lower percentage of foreign enterprises.

Access to social insurance coverage varies greatly across the four cities. Workers in Wuxi have the highest rates of access to all three schemes: about three-quarters have old-age and health insurance, and more than half have unemployment insurance. Foshan ranks second among

the four cities, followed by Shenyang. Workers in Chongqing have the worst social insurance coverage: only about 44% of workers in Chongqing have old-age insurance and medical insurance, and less than one-quarter are covered by unemployment insurance.

How does workers' access to social insurance vary according to workplace ownership in each city? Table 2 presents the results of a bivariate analysis of workers' access to social insurance and types of workplace ownership. In general, the majority of those employed by state-owned enterprises and foreign enterprises have access to social insurance coverage. In all four cities, workers in domestic private enterprises and those who are self-employed have less access to all three social insurance schemes. The workers in Chongqing and Shenyang who work in domestic private enterprises or who are self-employed have even less access than workers in Foshan and Wuxi in similar situations.

[TABLE 2 ABOUT HERE]

We employed multivariate regression techniques to model the associations between workers' access to social insurance provision and workplace ownership, controlling for individual characteristics, such as age, gender, education, and *hukou* status. We also included a variable in the model that indicates whether the respondent signed some form of labor contract with the enterprise. This variable will enable us to determine whether labor contracts decrease the incidence of non-compliance on the part of the employers and increase workers' insurance coverage. We estimated separate models for the four cities. The regression results are reported in Table 3.

[TABLE 3 ABOUT HERE]

The results from the regression estimations are consistent with those in the bivariate analysis. After controlling for workers' demographic characteristics, workers who are in

domestic private enterprises and who are self-employed are still less likely to have access to social insurance than those working in state-owned enterprises and foreign enterprises. The patterns are generally consistent across the four cities, with only one exception: in Wuxi the difference between domestic private enterprises and state-owned enterprises is not significant. The regression results also indicate that workers who are less educated are also less likely to have social insurance coverage. Moreover, there are still significant differences in accessing social insurance according to *hukou* status: migrant workers are at a disadvantage.

Workers who sign some form of contract are more likely to have social insurance coverage in all three schemes and across the four cities. The coefficients are significant and indicate that labor contracts may function as an effective form of legal support and encourage employer compliance in the provision of social insurance benefits.

How do Chinese workers view the social insurance reforms? In Table 4, we present data on workers' attitudes towards sharing payment for social insurance and responsibility for social insurance, particularly old-age insurance.

[TABLE 4 ABOUT HERE]

Among workers who receive social insurance from their workplace, about 60% think that the employers' portion of contribution to the insurance funds is appropriate. Between one-quarter and one-third of workers think that the workplace does not contribute enough. Few workers think the workplace contributes too much. In general, workers still expect that the workplace should assume the main responsibility for payments to various social insurance funds.

The above results are consistent with the responses we received to several further questions concerning old-age insurance. The majority of the workers think that the employer and the worker should contribute to the old-age insurance fund, and that they should not rely on the

government or a private insurance policy. This attitude is less likely to be held by workers in Foshan, which may be due to the larger migrant population and increased job mobility in that city. Consistently, workers in Foshan are also the least likely to agree that people should still rely on workplace in providing old-age insurance in the following question.

From the perspective of citizens' rights, the majority of the workers (nearly 90%) believe that old-age insurance is a basic right. However, when asked whether China is rich enough to provide universal old-age insurance for all citizens, about 70% are realistic about the current level of development in China and agree that China is not yet rich enough to provide universal old-age insurance.

Discussion: Social Insurance Reforms in the Chinese Context

China's gradual introduction of market-oriented economic reforms during the last thirty years has radically transformed its social insurance system; rather than an "iron rice bowl" provided by the workplace, there is a new social insurance system in which costs and responsibilities are shared among workers, employers, and the state. This study's explicit focus on the workers' views on access to, and shared responsibility for, social insurance coverage addresses a key question affecting the viability of social insurance reforms in China: how have the people responded to the government-initiated policy design and implementation?

The results of this study provide a clear picture of Chinese workers' views on the social insurance reforms and of the disparities in social insurance coverage according to region and by workplace ownership. Workers in cities of high economic development (Foshan and Wuxi) have better social insurance provisions than those in cities of low economic development (Chongqing and Shenyang). Although the government policy requires social insurance coverage to be

extended to all workers, regardless of workplace ownership, the coverage for workers in domestic private enterprises and the self-employed still lags behind that provided for workers in state-owned and foreign enterprises.

To address the segmentation and disparity in social insurance provision across regions and types of workplace ownership, social insurance regulation and fund management must be centralized. In order to achieve this, the central government should consolidate social insurance management, ensure employer compliance, and make the benefits transferable across regions and workplaces. Labor contracts may provide employers with a legal initiative to comply with social insurance provisions during this process.

While workers still expect the workplace to provide social insurance benefits and believe that old-age insurance is each citizen's basic right, they are also aware of the state of China's economy and do not expect the government to establish an old-age insurance system for all citizens, including the China's many rural residents. While workers are realistic about the current situation in China, the findings of this study also indicate that measures to eradicate the urban/rural division in social insurance provision may be met with resistance from Chinese urban residents who have been the reform beneficiaries. The societal response to the government's policies could either promote or hinder the further expansion of the social insurance coverage to include rural residents.

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Table 1. Descriptive Statistics of Workers in Four Cities: China Labor Survey, 2005

	Foshan	Chongqing	Wuxi	Shenyang
Demographic Characteristics				
Age (years)	32.3	34.8	35.0	34.7
Gender (female)	42.4%	40.0%	42.1%	43.9%
Education				
Middle school or less	28.2%	37.0%	26.1%	29.2%
High school graduate	36.5%	30.4%	39.4%	28.8%
College and above	35.3%	32.6%	34.6%	42.0%
Residency (<i>hukou</i> in the city)	76.9%	74.7%	79.2%	82.7%
Labor Contract				
Signed Some Form of Contract	60.1%	47.2%	62.5%	48.0%
Workplace Ownership				
Majority State-owned Enterprise	12.3%	23.8%	28.8%	22.8%
Domestic Private Collective Enterprise	29.7%	28.9%	21.1%	18.8%
Foreign Enterprise or Joint Venture	9.3%	3.2%	8.9%	6.3%
Self-employed ^a	29.7%	27.6%	21.0%	25.7%
Government and Shiye Danwei	18.9%	16.4%	20.1%	26.4%
Receive Social Insurance from Workplace				
Old-Age Insurance	61.5%	45.5%	73.4%	55.4%
Medical Insurance	68.5%	44.4%	77.1%	57.8%
Unemployment Insurance	40.1%	24.0%	52.7%	37.8%
Sample N	689	631	623	588

Note.

Survey design effects (stratum, cluster, and individual weight) were taken into account in the estimations.

^a Including individual business owners, migrant workers, temporary workers, etc.

**Table 2. Bivariate Analyses of Social Insurance Provision and Workplace Ownership in Four Cities:
China Labor Survey, 2005**

	Foshan	Chongqing	Wuxi	Shenyang
Receive Old-Age Insurance from Workplace				
Majority State-owned Enterprise	86.0%	85.9%	89.6%	89.1%
Domestic Private Collective Enterprise	60.0%	35.5%	65.1%	41.3%
Foreign Enterprise or Joint Venture	82.0%	66.6%	98.5%	77.2%
Self-employed ^a	40.4%	11.9%	32.1%	17.3%
Government and Shiye Danwei	70.6%	57.1%	91.0%	68.4%
Receive Medical Insurance from Workplace				
Majority State-owned Enterprise	93.5%	74.7%	91.6%	80.4%
Domestic Private Collective Enterprise	68.0%	32.2%	73.8%	41.2%
Foreign Enterprise or Joint Venture	97.9%	62.8%	98.5%	75.4%
Self-employed ^a	47.5%	15.0%	35.0%	13.8%
Government and Shiye Danwei	71.5%	67.8%	94.4%	88.6%
Receive Unemployment Insurance from Workplace				
Majority State-owned Enterprise	61.8%	50.6%	69.9%	58.9%
Domestic Private Collective Enterprise	37.6%	16.7%	51.0%	26.9%
Foreign Enterprise or Joint Venture	56.2%	59.2%	78.9%	66.4%
Self-employed ^a	27.9%	4.5%	16.5%	4.5%
Government and Shiye Danwei	41.3%	24.3%	56.1%	53.0%
Sample N	689	631	623	588

Note.

Survey design effects (stratum, cluster, and individual weight) were taken into account in the estimations.

^a Including individual business owners, migrant workers, temporary workers, etc.

Table 3. Multivariate Regressions on Social Insurance Provision among Workers in Four Cities: China Labor Survey, 2005

	Old-Age Insurance				Medical Insurance				Unemployment Insurance			
	Foshan	Chongqing	Wuxi	Shenyang	Foshan	Chongqing	Wuxi	Shenyang	Foshan	Chongqing	Wuxi	Shenyang
Demographic Characteristics												
Age (years)	0.062** (0.021)	0.066** (0.012)	0.041** (0.014)	0.081** (0.017)	0.054+ (0.027)	0.063** (0.013)	0.034* (0.015)	0.084** (0.028)	0.037* (0.017)	0.058** (0.018)	0.047** (0.012)	0.059** (0.015)
Gender (female)	-0.308 (0.336)	0.358* (0.173)	0.144 (0.418)	-0.652** (0.233)	-0.155 (0.230)	-0.275 (0.255)	0.309 (0.445)	0.031 (0.229)	0.142 (0.285)	0.066 (0.262)	-0.189 (0.228)	0.156 (0.182)
Education												
Middle school or less (reference)	--	--	--	--	--	--	--	--	--	--	--	--
High school graduate	-0.064 (0.388)	1.178** (0.309)	0.161 (0.391)	0.116 (0.233)	0.212 (0.358)	0.617* (0.252)	0.085 (0.453)	0.032 (0.294)	-0.227 (0.376)	1.473** (0.382)	0.445 (0.386)	-0.158 (0.311)
College and above	0.775* (0.364)	1.872** (0.294)	1.109* (0.473)	1.491** (0.447)	1.312** (0.415)	1.547** (0.234)	1.678** (0.519)	1.675** (0.541)	0.905* (0.381)	1.669** (0.349)	1.022 (0.608)	1.006** (0.339)
Residency (<i>hukou</i> in the city)	0.605+ (0.344)	0.414 (0.318)	0.926* (0.362)	0.913+ (0.533)	0.446 (0.318)	0.584* (0.241)	0.575 (0.498)	1.049* (0.507)	0.981* (0.411)	0.748 (0.509)	0.934** (0.311)	0.678+ (0.349)
Labor Contract												
Respondent signed some form of contract	1.178** (0.247)	1.021** (0.245)	1.865** (0.331)	1.754** (0.348)	1.087** (0.352)	0.896** (0.196)	1.872** (0.368)	1.191** (0.318)	0.702** (0.215)	0.917** (0.226)	1.018** (0.168)	1.666** (0.308)
Workplace Ownership												
Majority State-owned Enterprise (reference)	--	--	--	--	--	--	--	--	--	--	--	--
Domestic Private Collective Enterprise	-1.073** (0.383)	-1.704** (0.367)	-0.806+ (0.438)	-1.922* (0.706)	-1.742** (0.571)	-1.152** (0.289)	-0.626 (0.398)	-1.183* (0.436)	-0.747* (0.335)	-0.907+ (0.492)	-0.249 (0.343)	-0.747* (0.286)
Foreign Enterprise or Joint Venture	-0.124 (0.748)	-0.464 (0.543)	2.327+ (1.230)	0.240 (0.691)	1.219 (1.050)	0.216 (0.466)	1.747 (1.179)	0.897 (0.552)	-0.341 (0.605)	1.121* (0.437)	1.031** (0.363)	1.278* (0.519)
Self-employed	-1.588** (0.567)	-2.849** (0.545)	-1.717** (0.453)	-2.558** (0.467)	-2.265** (0.498)	-1.922** (0.383)	-1.966** (0.388)	-2.414** (0.426)	-0.830** (0.250)	-1.951** (0.420)	-1.530** (0.410)	-2.263** (0.445)
Government and Shiye Danwei	-0.554 (0.466)	-1.637** (0.401)	0.384 (0.435)	-1.616* (0.623)	-1.617* (0.695)	-0.273 (0.258)	0.522 (0.498)	0.482 (0.401)	-0.703* (0.296)	-1.144* (0.438)	-0.656* (0.313)	-0.220 (0.317)
Constant	-1.728+ (0.954)	-2.941** (0.700)	-1.943* (0.818)	-3.071** (0.861)	-0.579 (0.873)	-3.080** (0.486)	-1.208 (0.913)	-3.989* (1.471)	-2.544** (0.837)	-4.820** (1.115)	-3.012** (0.831)	-4.160** (0.686)
Wald F Statistics	20.11(10.25)	31.93(10.22)	23.68(10.26)	20.33(10.25)	20.90(10.25)	41.25(10.22)	22.79(10.26)	18.73(10.25)	22.08(10.25)	108.91(10.22)	24.57(10.26)	6.98(10.25)

Note.

Survey design effects (stratum, cluster, and individual weight) were taken into account in the estimations. Standard errors in parentheses; ** p<0.01, * p<0.05, + p<0.1.

Table 4. Attitudes towards Social Insurance Provision among Workers in Four Cities: China Labor Survey, 2005

	Foshan	Chongqing	Wuxi	Shenyang
Attitudes of Workers Who Receive Social Insurance from Their Workplace:				
Payment for Old-Age Insurance				
Workplace portion too high	3.2%	2.0%	2.4%	3.2%
Workplace portion appropriate	62.8%	63.9%	65.9%	56.1%
Workplace portion too low	26.0%	26.9%	23.9%	33.2%
Don't know or no answer	8.1%	7.2%	7.8%	7.5%
Payment for Medical Insurance				
Workplace portion too high	2.4%	2.4%	1.2%	1.2%
Workplace portion appropriate	53.7%	56.5%	61.3%	57.5%
Workplace portion too low	34.6%	30.5%	28.8%	34.6%
Don't know or no answer	9.3%	10.7%	8.7%	6.7%
Payment for Unemployment Insurance				
Workplace portion too high	3.6%	2.3%	2.2%	1.1%
Workplace portion appropriate	57.0%	62.7%	58.6%	62.2%
Workplace portion too low	27.5%	28.4%	28.2%	26.0%
Don't know or no answer	11.9%	6.7%	11.1%	10.6%
Attitudes towards Old-Age Insurance Provision among Workers:				
Who do you think should pay for the old-age insurance?				
Government	32.2%	20.8%	25.4%	35.4%
Workplace and worker	46.7%	64.4%	64.6%	59.3%
Private insurance purchase	9.1%	5.7%	4.8%	1.9%
Don't know or no preference	11.9%	9.1%	5.2%	3.4%
People should not rely on <i>danwei</i> in providing old-age insurance, because <i>danwei</i> is only a workplace.				
Strongly agree	5.9%	6.3%	5.9%	3.1%
Moderately agree	25.1%	24.7%	28.9%	18.3%
Moderately disagree	52.1%	43.4%	45.3%	51.3%
Strongly disagree	11.5%	18.6%	16.9%	24.9%
Don't know or no answer	5.4%	7.0%	3.0%	2.4%
Having old-age insurance is each citizen's basic right.				
Strongly agree	53.9%	67.2%	66.2%	72.1%
Moderately agree	33.5%	23.2%	26.7%	23.9%
Moderately disagree	4.2%	3.5%	3.2%	2.6%
Strongly disagree	1.2%	0.0%	0.3%	0.0%
Don't know or no answer	7.1%	6.1%	3.6%	1.4%
China is not yet rich enough to provide universal old-age insurance.				
Strongly agree	17.5%	23.8%	14.6%	24.6%
Moderately agree	54.4%	46.3%	56.2%	51.3%
Moderately disagree	19.8%	18.6%	22.5%	16.0%
Strongly disagree	2.6%	2.7%	3.5%	4.0%
Don't know or no answer	5.7%	8.7%	3.1%	4.1%

Note.

Survey design effects (stratum, cluster, and individual weight) were taken into account in the estimations.