

## Analysis on the Willingness of Flexible Employees to Participate in Endowment Insurance -- Take Anshan

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### Abstract

In this paper, a questionnaire survey was conducted among flexible employees in Anshan to investigate their willingness to participate in pension insurance. The results were summarized and analyzed and then put forward suggestions and suggestions to improve the old-age insurance system, hoping to provide constructive suggestions for the reform of the old-age Insurance System in Anshan.

### Keywords

OLD-AGE Insurance, Flexible Workers, Anshan.

### 1. Introduction

In recent years, with the development of social economy and Internet, the number of flexible employees in our country is increasing day by day. To some extent, this has indeed promoted the progress of society, but at the same time, many problems about the flexible employees have become increasingly prominent, especially about the old-age Insurance of the flexible employees at present, there are different views on this issue in the society. In order to improve the living conditions of flexible employees, this paper takes Anshan as an example, analyzes the reasons of non-insurance through questionnaire survey, and then puts forward a series of improvement methods.

Survey on the willingness of flexible employees to participate in the old-age Insurance

#### 1.1. Basic Information

##### 1.1.1. Questionnaire Collection

In this survey, we released 500 questionnaires and collected 350 questionnaires. The recovery rate of the questionnaire was 70%, among which 336 questionnaires were valid and the recovery rate was 96%. The survey found that a total of 125 people participated in the social pension insurance, the participation rate was 37.2%; 211 people did not participate in the social pension insurance, the uninsured rate was 62.8%,

##### 1.1.2. Distribution of respondents

Among the 336 valid questionnaires collected, there were 102 males and 234 females, and the proportion of females was slightly higher than that of males. The age range was diverse, with 4 people aged 30 and younger in the survey, followed by 96 people aged 31-40, accounting for 28.6 percent, and up to 193 people aged 41-50, accounting for 57.4 percent of the total There are 43 people aged 51 and over.

### 1.1.3. Did Not Participate in the Insurance Reason

The choice thinks the old-age insurance premium is on the high side and the long-term person occupies about 83.4% , occupies the overwhelming proportion. 9.7% chose not to know the pension insurance, 4% chose their own financial problems, and 2.9% chose other reasons.

## 1.2. Analysis of Survey Results

From the results, we can see that for most flexible employees, the current social pension insurance system has some problems, and its popularity and importance have not been taken seriously. At present, many people in the society have very big misunderstanding about the old-age insurance and even the insurance, the insurance knowledge is not in place, and many flexible employees do not understand the essence of insurance at all The old-age Insurance Knowledge propagandizes not to be in place and so on the question really exists.

## 2. The Analysis of the Reasons Affecting the Insurance Intention

### 2.1. Unstable Income and Remuneration for Flexible Workers

The most remarkable characteristic of flexible employees is the flexibility of income. The distribution of flexible workers in all walks of life makes the income of flexible workers uneven. For example, a milk tea shop in Anshan earns about 20,000-30,000 yuan a year, a lawyer about 50,000 yuan a year, and a domestic worker about 30,000-54,000 yuan a year Successful freelancers can earn up to 100,000 yuan a month, but the average street vendor doesn't. As can be seen from the above data, the income of flexible workers varies.

But the old-age insurance request pays the expense monthly, each time pays the fixed amount insurance premium. For urban workers, the average monthly salary of the previous year as the basis for payment of wages, 20% by enterprises, 8% by individuals. However, for flexible employees, the base of Endowment Insurance contributions for flexible employees can be divided into five classes according to the average local salary of the previous year. Flexible employees choose one of these classes as the base of contributions And then pay in proportion to the fee.

First: social security average salary 60% ;

Second: 70% of the average social security salary;

Third: 80% of the average social security salary;

Fourth: 90% of the average social security salary;

Fifth Grade: 100% of average social security salary.

The above five files are flexible employees Endowment Insurance Payment Base, after choosing one file, and then according to the endowment insurance premium proportion of 20% contributions, 8% of which into personal accounts. Thus, urban workers in both insurance rates and insurance premiums are more flexible employment personnel to many concessions, and employers automatically for urban workers to deal with the insured matters, so more convenient.

### 2.2. There Are Some Misconceptions and the Enthusiasm of Participating in Insurance Is Not High

At present, 44.4% of the people know little or nothing about the endowment insurance. Most flexible employees don't know much about pension insurance and have a weak sense of risk prevention. They would rather save their money for savings than put some of it into insurance. Many flexible workers feel that retirement is a distant topic that needs no attention at this time. They feel that instead of putting their money into pension insurance, they should invest in their children's education and other financial instruments They don't have a plan for the future, and

many people with traditional views believe that the old-age pension need not depend on the old-age insurance, but on the Children So many flexible workers opt out of coverage.

### **2.3. The Premium Base and the Premium Rate Are Relatively High, and the Number of Years for Which the Premium Is Paid Is Unreasonable**

For flexible workers, a fixed payment period is a pressure, and they are not urban workers, there is no preferential low interest rate, so many people would rather choose to save more than buy their own insurance. Although the old-age insurance can give flexible employees the greatest security in life, but the high level of participation in the insurance prevents them from participating. In addition, the old-age Insurance System of our country stipulates that the insured must pay 15 years of retirement age before they can receive the old-age Insurance, the period is too long, but in reality there are many uncertainties These rules have made many people who had vacillated even more reluctant.

### **2.4. Many Employers Do Not Have the Idea of Providing Endowment Insurance for Flexible Employees**

Data show that 47% of China's current employers do not have flexible employment for the old-age insurance. The Employment Unit can be said to be a link between the flexible employees and the old-age insurance. The enthusiasm of the employment unit to promote the old-age insurance to a great extent determines the enthusiasm of the flexible employees to participate in the old-age insurance. However, because of the flexible working hours of flexible employees, it is difficult for employers to carry out collective insurance work. But many employers' decisions can still have a big impact on flexible workers, so their approach is important.

## **3. Countermeasures**

In view of the above reason analysis, we then proposed the following solution countermeasure.

### **3.1. Change the Age Limit for Payment to Make It More Flexible**

For flexible workers, a relatively flexible mode of payment could be established, for example, the term could be changed from monthly to quarterly to give more space and liquidity to their assets, or a default period could be established Or the number of arrears, if the insured's economic situation is a problem, you can stay until the next time together to pay, and so on different methods.

### **3.2. Hold More Lectures on Insurance Knowledge, Etc.**

At present, a big problem of endowment insurance is insufficient publicity, publicity work is not in place, many flexible employees do not even know the role and nature of endowment insurance, let alone participate in the insurance. Insurance lectures can be held on a regular basis, or even a special "Insurance Day" for insurance, on which insurance lectures can be held throughout the country, in order to convey insurance knowledge to the public in the most intuitive way.

### **3.3. Enhancing Understanding of Flexible Workers Through the Internet**

The most common and convenient way to get to know someone is through the Internet. We can use the Internet to count flexible workers across the country, where everyone can participate, save money, speed up and save time. Through the analysis of the statistical results can be drawn certain laws and experience, and thus come to a solution.

### 3.4. Employers Are More Active In Promoting Old-Age Insurance for Flexible Employees

As the employing units play an intermediary role in flexible employment and endowment insurance, it is very important to improve the employing units' endowment Insurance Knowledge Literacy. Secondly, the employing units can be promoted with a prize Flexible employees who actively carry out their work are given material or cash rewards by the employer, and the actual rewards are assessed on the basis of the work they perform. In this way they are encouraged to promote old-age insurance for people in flexible employment, thereby increasing the rate of participation.

## 4. Conclusion

In a word, flexible employees are not a group that has been paid attention to in our country. However, with the development of the times, this group will grow up slowly. Therefore, the security of their life must be very important. We should improve the enthusiasm of the flexible employees to participate in the insurance in various ways, so that they can know more about the pension insurance and have more confidence in the pension insurance. Insurance is very important for social progress, to protect the lives of the general public, that is, to a certain extent, to eliminate the impact of risk. Flexible workers are an important force in ensuring social diversity and promoting economic development, and a large part of their livelihood security can be met through pension insurance, if pension insurance can become more flexible, the rate of insurance coverage can be greatly increased.

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