

Investigation and Analysis of Social Insurance Payment of Employees in Beijing

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Abstract: At present, the social security system in Beijing is constantly improving, but there are still some companies that do not provide social insurance for employees, and the participation rate of social insurance is low. In order to better explore the payment of social insurance in Beijing, we carried out research activities on the participation of employees in social insurance in Beijing. Through literature review, social survey, data processing, and writing papers and research reports, this article conducts research on the participation of Beijing employees in social insurance. Through data analysis, it is expected to understand and master the participation base, the basic situation of participating in social insurance, and the payment base, and obtain data to deeply analyze the situation of Beijing employees' social insurance, the company's payment, etc. It is concluded that the current social security indicator system in Beijing is not perfect, the corresponding new indicators are few, and the indicators lack coordination; The overall development level of social security in Beijing is increasing year by year, and the development momentum is strong. From the data results of our survey, the social security system in Beijing still needs to be improved in the future, and the indicators need to be improved and stickiness needs to be strengthened, but there is a lot of room for improvement and development in the overall development direction in the future, The social security system should be developed in a higher and better direction with a positive attitude.

1. Introduction

The payment of social insurance costs is not only related to the security level and treatment of employees, but also related to the stability and safety of the national social security fund. However, at present, the insurance participation of employees in Beijing is not optimistic. The White Paper on Social Insurance for Chinese Enterprises 2021 shows that in 2021, the coverage, timeliness and base compliance of corporate social insurance will decline slightly and steadily. In 2021, the number of enterprises with a fully compliant social insurance base will decline slightly to 29.9%. There is still a long way to go. Then what causes the low compliance of social insurance payment in Beijing and the insufficient payment base will be the focus of our research and discussion. We will analyze the problem based on the questionnaire data and propose hypothetical suggestions for solving the problem.

2. Research Background

2.1. Large Scale Social Insurance Collection

Since the promulgation of the Labor Insurance Regulations of the People's Republic of China, although China's social insurance has been collected in the form of "fees". However, the selection of the main body of social insurance collection has gone through four stages: the All China Federation of Trade Unions collection, the absence of the main body of collection, the collection of social insurance departments, and the collection of social insurance departments and tax departments. [1] At the same time, there are still some problems in the collection and payment of social insurance in China. Some regulations are unclear, some regulations have lagged behind, and some regulations have not been implemented, which affect the sustainable and healthy operation of the social insurance system. This situation is not compatible with the requirements of the modernization of national governance [2].

2.2. Status Quo of Social Insurance for Employees in Beijing

Since 2018, Beijing has actively built the "Internet plus social security handling" model, improved the "trinity" service model of social security online service platform, mobile phone mobile client, and social security self-service terminal, opened up online application and offline processing channels, and provided "one-stop" online processing, progress tracking, and push services for social security business services for service objects. However, under this "Internet plus social security agency" model, the social insurance payment in Beijing is still not so optimistic. [3] We found that about 84% of the employees know that there are social insurance clauses in the signed contracts. At the same time, we learned about employees' awareness of participating in social insurance. Employees engaged in catering, tourism, security, and construction generally believed that they must sign the corresponding provisions of social insurance. In contrast, employees engaged in party and government organs and public institutions paid less attention to this. [4] In the interpretation of the social insurance base of Beijing in 2021, it is mentioned that the flexible employment personnel in Beijing are mainly the individuals who file their personal identity with the social insurance agency in the urban area and participate in social security, and the individuals who pay social insurance in the street service center. [5] Beijing is also adjusting the upper and lower limits of social insurance in a timely manner according to the status quo of social insurance participation, so as to facilitate the grasp of enterprise human resources practitioners. [6] With the improvement of people's living standards and the popularization of social insurance payment, the social security expenditure in Beijing has been growing at different levels in recent years. However, there is a large gap between the growth rate of GDP and social security expenditure in Beijing. The overall level of social security in Beijing is low and the growth rate is slow, which indicates that the social security expenditure in Beijing is not coordinated to some extent due to economic development. Wang Jing believes that local laws and regulations partially regulate and supplement the social security work, but there are still obvious gaps and many problems in the social security system in some regions. [7] The current social security system in Beijing is not perfect, with few new indicators, lack of representativeness, and lack of coordination between indicators.[8] At the same time, with the continuous improvement of the social indicator system, the indicators in each subsystem are not updated in time, making operability worse. [9] Beijing also has the main problem of insufficient payment base. Pang Fengxi believes that when the size of the fee base, the distribution of the payment population and other basic bases are not clear, resulting in a narrow base and a high collection rate, it is easy to prevent the law benefiting the whole people from becoming a good law, but also easy to cause legal loopholes, affecting the seriousness and legitimacy of the law. [10]

3. Respondents

A variety of survey methods are used in a comprehensive way. Questionnaire survey is adopted: a unified questionnaire is used to ask respondents for information or opinions, and a unified question is used to ask Beijing employees about their own social insurance, from which 300-500 people are sampled for questionnaire survey; Using the literature survey method: search for Chinese and foreign literature, extract relevant hot information about social insurance in the past two years, and summarize it into a literature review; By using the method of interview and investigation, direct interview was conducted through oral conversation, so as to know more about the social insurance payment in Beijing and discuss their own demands for social insurance.

4. Research Results

4.1. The Status Quo and Influencing Factors of Employees' Participation in Social Insurance in Beijing

4.1.1. Status Quo of Beijing Employees' Participation in Social Insurance

0.25% did not know or participate in the insurance at all, 9.25% did not know whether the company paid for itself or not, 29.25% were partially insured within the company, and 37.5% were all insured within the company. After sorting out, it was found that there were significant or extremely significant differences between the type of account held and the nature of the company where the employee belongs, there is a situation that they do not know or participate in the social insurance of themselves and their companies. At the same time, there is a situation that they participate in the insurance but do not know about the internal insurance of the company as a whole. Partial insurance and full insurance are the main situations for Beijing employees to participate in the social insurance. At the same time, the full insurance is not significantly higher than the partial insurance, that is, Beijing employees do not fully participate in the social insurance, there are a few employees in Beijing who do not participate in social insurance, and the employees themselves do not know how to pay social insurance. There are a few uninsured employees in the company, and the majority of Beijing employees participate in the society according to the process

Payment of insurance. As shown in Figure 1.

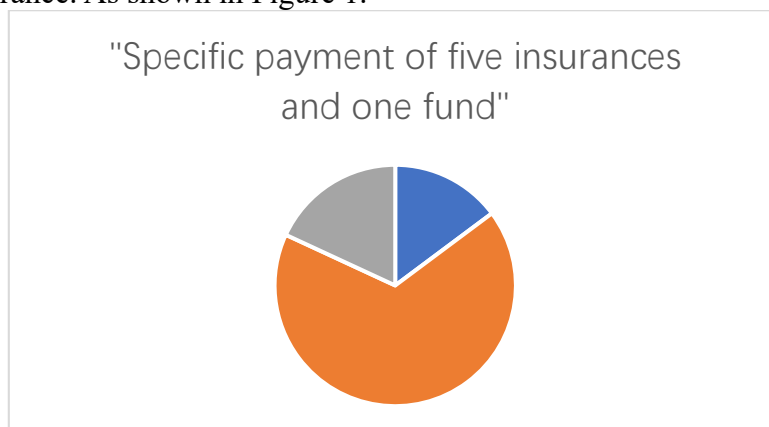


Figure 1: Specific payment of five insurances and one fund"

4.1.2. Different ages of employees in Beijing

Among all Beijing employees surveyed, the age range is 23-58 years old. According to different

age groups, the age range is 23-30 years old. 91.6% of the employees participate in social insurance and 8.4% do not pay social insurance; Between 30 and 40 years old, 75% of the employees participate in social insurance, and 25% of the employees do not participate in social insurance; Between the ages of 40-58, 54% of the employees participate in social insurance, and 46% of the employees do not participate in social insurance. After sorting out, it is found that different ages have significant differences in the payment of social insurance. With the increase of age, the number of employees who pay social insurance gradually decreases. The largest proportion of employees who pay social insurance is between the ages of 23-30. Because the social insurance system is not perfect and universal, Some employees over 40 years old did not pay social insurance, and the proportion of older employees who paid social insurance fell by fault.

4.2. Beijing Employees' Awareness of Social Insurance and Its Influencing Factors

4.2.1. Beijing Employees' Awareness of Social Insurance

The first is "knowing a little", accounting for 41.25%, the second is "knowing a lot", accounting for 36.75%, the third is "knowing clearly", accounting for 12.75%, and the fourth is "basically unclear", accounting for 9.25%. After investigation and sorting, it is found that there are significant and extremely significant differences between the education level and the position of employees. Most employees are concentrated in knowing a little and knowing most of them. They have heard about or have a superficial understanding of social insurance, know what to pay, and how to pay, The information of in-depth exploration, such as how much to pay and what base number to pay on, is not understood. The two extreme problems, which are clearly known and basically unclear, account for two minority proportions of social insurance payment respectively. Employees who do not know the social insurance payment and clearly understand each step do not occupy a dominant position among employees engaged in work in Beijing.

4.2.2. Education Level of Employees in Beijing

15.06% of the employees with junior high school education or below have no basic understanding of social insurance, 15.5% have a clear understanding, 46.55% know most of them, and 22.41% know a little; 13.62% of employees with high school, technical secondary school and vocational high school education have no clear understanding of social insurance, 15.51% have a clear understanding, 35.1% know most of them, and 37% know a little; 7.5% of the employees with college and undergraduate degrees are basically unclear about social insurance, 16.23% know it clearly, 46.03% know it mostly, 39.2% know it a little, 3.8% of the employees with graduate degrees or above are basically unclear about social insurance, 35.6% know it clearly, 42.3% know it mostly, 19.2% know it a little, After investigation and sorting out, it is found that there is a significant difference between the employees' education level and their understanding of social insurance, especially in the two parts of basic unclear and clear knowledge. It is basically unclear that the increase rate of education level shows a stepwise decline, and it is clear that the increase rate of education level shows a stepwise rise. The education level affects the employees' thinking and view of things, With the improvement of the education level of employees, they will have a deeper understanding of the social insurance payment, which can better protect their rights from being damaged.

5. Conclusions and Countermeasures

5.1. Conclusion

By measuring the level of social security in Beijing, we draw the following conclusions: First of

all, the current social security indicator system in Beijing is not perfect, the corresponding new indicators are few, and the indicators lack coordination. Secondly, the overall development level of social security in Beijing is growing year by year, and the development momentum is strong. The proportion of per capita social security expenditure and total social security expenditure in GDP has been rising. This is mainly because the Beijing Municipal Government attaches great importance to people's livelihood, implements a large number of important policies and measures, and persists in improving people's lives. The social insurance is in a state of growth and develops rapidly. The expenditure on urban basic endowment insurance is increasing constantly. The number of people who participate in the four major insurances of basic medical insurance, unemployment insurance, maternity insurance and work-related injury insurance is soaring, which shows that the development level of social insurance in Beijing is relatively high. The level of social assistance is on the rise and the development range is relatively large, which indicates that the social assistance system in Beijing is gradually transitioning from "filling the gap" assistance to "moderately inclusive" assistance, enabling more disadvantaged groups to share development benefits. The development level of social welfare is relatively slow, the growth trend is not obvious, the number of urban convenience and benefit service outlets is declining, and the social welfare security system is not perfect. The growth trend of social preferential treatment is not obvious, showing a decline first and then an increase, which shows that the social preferential treatment system is not perfect.

The main reasons for the low awareness of social insurance among Beijing employees are:

Employees' awareness of social insurance is weak, and the channels and ways to understand policies are limited. The guarantee object of the social insurance system is all the workers. The workers are the final beneficiaries of the social insurance system, and they also have the legal right to enjoy social insurance benefits. Many employees do not know that it is their right to enjoy social insurance benefits. Most employees have weak social insurance awareness and do not know how to actively safeguard their rights when their own social insurance rights are violated.

The social insurance work of the unit is not in place. At present, many units have not done a good job in social insurance related work, and many basic policy information has not been informed to the employees, so that the employees encounter some problems related to social insurance in their daily work and life, and can not seek help. For example, in the process of changing their work, the employees are not clear about the transfer and continuation process of social insurance relations, which often leads to insurance interruption for a period of time, It is difficult to reimburse some insurance related expenses incurred during this period.

The government's propaganda and implementation are insufficient. The development of the social insurance system can not be separated from the vigorous publicity of the government. However, through the survey and network information, we can find that the proportion of social insurance related policies that are understood through the social insurance knowledge manual issued by the government and the social insurance staff in the place where the household registration is located is not high. However, the publicity of TV, news, newspapers and magazines is far from the ideal level. In general, the government's propaganda on social insurance related policies and knowledge is far from enough, and the government departments' work on social insurance policy propaganda needs to be further improved.

5.2. Countermeasure

From the above analysis, it can be seen that the recognition of social insurance of employees in Beijing is generally low, which is mainly due to three reasons: employees themselves, units and social insurance institutions. We believe that the establishment of social insurance knowledge training system for unit employees can effectively improve the current lack of social insurance awareness of

unit employees and enhance their social insurance awareness. Establishing and improving the government supervision system is conducive to standardizing the payment behavior of enterprises.

5.2.1. Strengthen Social Insurance Knowledge Training

The organization of social insurance knowledge training for employees is convenient and the cost of organization training is low. The unit can set up the training of general knowledge of social insurance in the induction training of new employees or another time outside the working hours. Compared with the social insurance department of the government, it is more convenient for the unit to organize employee training. The social insurance department of the government needs to arrange special trainers to organize training, and choose the appropriate training place. The training cost is far higher than the unit.

Relevant government departments also regularly carry out knowledge popularization activities in enterprises or communities, increase training and popularization of social insurance payment related knowledge, improve people's understanding, and avoid people's passive underpayment or omission due to lack of understanding, resulting in insufficient payment base, etc.

5.2.2. Establish and Improve the Government Supervision System

Relevant government departments should strengthen the supervision and inspection of enterprises, and the audit and audit of social security should be strengthened, especially for enterprises with insufficient payment, corresponding punishment measures can be taken, such as fines, educational warnings, etc. At this stage, Beijing has no regulatory and punitive measures against the situation that the insurance has been insured, but the payment capacity is insufficient. For those enterprises that have participated in insurance but have not paid enough, it is suggested that Beijing strengthen labor supervision, should be included in the scope of labor dispute arbitration proceedings, and improve the supervision system.

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