
Analysis on the Function of "Protecting Life, Promoting Employment and Preventing Unemployment" by Exerting the Unemployment Insurance System

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Abstract

At present, the unemployment insurance in our country has basically played the function of protecting life, but with the development of the times, the unemployment insurance needs to play a further role in preventing unemployment and promoting employment. On the basis of collecting relevant data of unemployment insurance and investigating in the relevant departments, this paper evaluates the functions of unemployment insurance in protecting life, preventing unemployment and promoting employment respectively. This paper analyzes the obstacles and factors which affect the further function of unemployment insurance, and finally to protect the life and in order to prevent unemployment and promote employment, the paper puts forward the countermeasures to play the function of unemployment insurance. It strives to realize the "Trinity" function of unemployment insurance system during the Thirteenth five-year Plan period.

Keywords

Life protection; Unemployment prevention; Employment promotion; "Trinity" function.

1. Introduction

With the solution of excess capacity and the implementation of economic structural adjustment policies, structural unemployment is becoming more and more serious, which aggravates the difficulty of total unemployment management. Unemployment insurance policies are needed to improve the employment ability of the unemployed, increase employment opportunities and promote employment stability through a variety of positive measures. Therefore, the unemployment insurance system can not only be limited to simple income compensation and life security, the functions of unemployment insurance need to be further expanded. In recent years, the construction of unemployment insurance system by the CPC Central Committee, the State Council attaches great importance. 2013 Party in the third Plenary Session of the 18th CPC Central Committee clearly pointed out to "strengthen the unemployment insurance system to prevent unemployment, promote employment function, improve the employment and unemployment statistics monitoring system." The decision of the Party Central Committee and the State Council has pointed out the direction for constructing the new functional framework of the "trinity" of unemployment insurance security, employment promotion and unemployment protection.

2. Evaluation of the basic functions of the unemployment insurance system

2.1 First, after years of development, the unemployment insurance system has played the basic function of protecting the life of the unemployed, but the coverage is still limited and the level of protection needs to be further improved.

First of all, from the unemployment insurance coverage rate (the number of unemployment insurance insured and the proportion of urban employment in that year): In recent years, the total number of people participating in unemployment insurance in China has been increasing, from 2008 to 2014, the average growth rate of unemployment insurance insured is 5.6%, In 2014, however, the growth rate of unemployment insurance insured was only 3.8%, which was the lowest rate in nearly six years. In addition, according to the coverage rate of unemployment insurance, the proportion of unemployment insurance insured to urban employment is maintained at about 40% all year round, and in 2011, it is lower than 40%. From the national point of view, coverage is still limited, far from the real realization should be guaranteed.

Secondly, from the unemployment Insurance system benefit coverage (the number of unemployment insurance payment and the proportion of urban registered unemployment in the year): in 2014, the benefit coverage rate of the national unemployment insurance system was 21.7%, and in recent years, the national urban registration of unemployment rate slowly increased. In general, with the number of registered unemployment in urban areas increasing year by year, the number of people receiving unemployment insurance should also show an increase trend. However, the low unemployment insurance system benefit coverage rate shows that the number of people receiving unemployment insurance decreases year by year when the coverage rate of unemployment insurance system is relatively low.

Thirdly, from the level of the replacement rate of unemployment insurance (annual per capita unemployment insurance/average annual wage of employed workers), the average level of the replacement rate of unemployment insurance in China is 18.2% from 2008 to 2014. It can be seen from this. The level of the replacement rate in China is still low, and the guarantee degree of unemployment insurance needs to be improved urgently.

Finally, from the perspective of the scale and structure of the unemployment insurance fund expenditure, although in recent years, both the unemployment insurance fund expenditure and the unemployment insurance fund total expenditure scale are increasing, the proportion of unemployment fund expenditure to the unemployment fund total expenditure is decreasing year by year. In addition, the growth of unemployment insurance fund expenditure and total unemployment insurance fund expenditure in China is relatively slow, which also causes the accumulated balance of the unemployment fund increases year by year. Unemployment insurance fund balance reached 445.1 billion yuan in 2014. This phenomenon reflects the small scale of unemployment insurance expenditure, the second is to show that unemployment insurance plays a relatively low proportion of the expenditure of guaranteeing life, and reflects the limited function of unemployment insurance to ensure life in our country.

2.2 Second, increase re-employment subsidies, strengthen employment introduction and explore the use of unemployment insurance fund to deal with unemployment. To a certain extent, the unemployment insurance system has played a role in promoting employment.

First, the use of re-employment funds has been increasing. Through the adoption of re-employment subsidy policy, increase the expenditure scale of unemployment insurance fund, in order to meet the unemployment risk and promote employment. Second, increase the intensity of employment introduction and promote the registration of unemployed people re-employment. During the period 2007-2011, the total number of registered unemployment in urban areas in China has been increasing, while the number of employment agencies has declined year by year. In the employment agencies, the success rate of employment is only about 50%.It shows that although our country is actively coping

with and solving the problem of reemployment of the unemployed and has made some achievements, it still needs to study the means to promote re-employment and improve the success rate of career introduction.

Third, actively explore the use of unemployment insurance funds to promote employment measures. Through practice, the scope of use of unemployment insurance fund in China has been expanded. In 2012, according to the previous pilot situation, the expenditure items are merged and adjusted in all regions, mainly including: vocational training subsidy, employment introduction subsidy, professional skills appraisal subsidy, social insurance subsidy, post subsidy, small guaranteed loan discount, Small secured loan fund and other projects. It can be seen that all regions throughout the country actively explore and widen the scope of use of unemployment insurance funds, which has played an important role in promoting employment.

2.3 Third, actively explore the function of unemployment insurance system to prevent unemployment.

The unemployment insurance fund continues to expand the beneficiary community, covering more people with difficulties in employment. The scope of the fund is gradually expanded from the urban unemployed person to the unemployed person and the employing unit of the urban unemployed person who has fulfilled the duty -payment obligation. The right and duty reciprocity principle gradually highlights, at the same time, the focus will be given to the older unemployed person, the zero-employment family, the low-security family, the disabled person and other key help groups.

3. Give full play to the function of “trinity” of unemployment insurance system.

To reform and perfect the unemployment insurance system, the guiding ideology should be established: according to the scientific concept of development and the requirement of realizing the goal of full employment, the unemployment insurance system should be regarded as an important means to perfect the active employment policy. To promote the reasonable flow and optimal allocation of the labor resources, and give full play to its function of safeguarding the basic livelihood of the unemployed, promoting employment and preventing unemployment, and forming unemployment insurance and employment work. Other safeguard systems are organically linked and reasonably connected to achieve sustainable development. Through the reform, to achieve the following basic objectives: at the end of the 13th Five-Year Plan, an unemployment insurance system with comprehensive laws and regulations, wide coverage, stable income and expenditure of funds, linking unemployment with employment system, integrating the functions of safeguarding basic living, promoting employment and preventing unemployment is established.

3.1 Countermeasures for further improving the function of unemployment insurance to ensure life

(1) Further expand the coverage of the system to provide unemployment protection for those employed in the informal sector. At present, China's unemployment insurance should be gradually extended to the following groups: a part of the non-material production department staff, namely, the working personnel in the State organ and the organ that refers to the administration of the civil service, social groups and their specialized personnel, private non-enterprise units and their employees, non-military employees in the army-owned organs and institutions. The second is all kinds of non-state-owned enterprises in both urban and rural areas, especially township enterprises and their employees. Third, urban independent entrepreneurs and employees, urban flexible employment personnel. Fourth, rural labor transfer and migrant workers.

(2) To determine a reasonable treatment of unemployment insurance to protect the unemployed people's basic life. According to the actual situation of different regions in China, such as the unemployment risk situation, the second and the third industry distribution structure, the elimination of production capacity and backward production enterprises to determine the reasonable payment

standards, and actively explore and reform the basis for the calculation of unemployment insurance treatment standards.

Within the limits of ensuring the basic livelihood of the unemployed workers and the affordability of local unemployment insurance funds, we can further explore and strengthen the connection with their contributions, the payment years and the real wage level. Avoid the solvency risk while ensuring the consistency of the right and obligation of unemployment insurance.

3.2 Countermeasures for further perfecting unemployment insurance system and promoting the employment function.

(1) Establish a linkage mechanism between unemployment insurance and employment. The unemployment insurance system itself is a complete set of employment and unemployment management information system. The national human resources and social security departments should actively cooperate with the unemployment insurance agencies at all levels to input this information into the computer network system in time, so as to ensure the continuation of the unemployment insurance relationship among employed persons. To achieve the communication and connection between the unemployment insurance institutions and the labor market and re-employment service organizations, and provide high-quality and efficient service to employers and individuals. At the same time, the daily business work of reviewing and issuing unemployment insurance benefits is closely integrated with the various business work of re-employment, so as to form a sound work standards and business process, and combine with the construction of the community platform in the street. The unemployment insurance business and re-employment services should be extended to the grassroots level and gradually improve the efficiency of public employment service in China.

(2) Further play the role of unemployment insurance re-employment training. First of all, improve the reemployment training measures. First, according to the situation of unemployment and the training needs of the unemployed, we should increase training programs and enrich the contents of employment training. Second, establish the reemployment training assessment system and feedback mechanism to strengthen the effect of reemployment training. Third, while strengthening the management of public training institutions, encourage the establishment of private training institutions, through the government purchase of social services or government subsidies to the unemployed, so it can free choice of training institutions, with their own development needs and the direction of employment training programs. Secondly, we should improve and perfect the service mechanism of reemployment career introduction. First, we should understand the causes of unemployment, carry out a reasonable career planning or psychological guidance for the unemployed in reemployment, and actively guide the re-employment of unemployed people. The second is to be a good intermediary role, good employment units and the bridge between employers the unemployed so as to avoid friction unemployment. Third, do a good job as a supervisor, strengthen the supervision of the employment agencies, further standardize the employment introduction behavior, and improve the success rate of career introduction.

(3) Standardize and clarify the expenditure items for employment promotion by the unemployment insurance fund. The first is to standardize and clarify the expenditure range of training subsidy, the second is to continue to improve the expenditure on social insurance subsidy, and third, to add job subsidy or wage subsidy in time according to the economic operation and unemployment situation. The four is to give subsidy to some industry enterprises to increase or create employment opportunities. The five is to set up and improve the project subsidy scheme, and to achieve entrepreneurship-driven employment. In short, continue to promote employment through further expansion of the use of unemployment insurance funds.

(4) Establish a flexible rate adjustment mechanism. In the process of energy saving emission reduction and economic restructuring to achieve no layoffs or less layoffs of the temporary business enterprises, we should strive to implement a flexible payment policy and reduce unemployment insurance premium rates in order to help them overcome difficulties and stabilize employment situation.

3.3 The countermeasures of further perfecting the function of unemployment insurance system to prevent unemployment

(1) Establish an unemployment prevention fund and identify the source and direction of expenditure of the fund. With the increasing balance of unemployment insurance fund in China, we can consider establishing the unemployment prevention fund according to the proportion of fund income and expenditure balance in that year. In the establishment of the model, the domestic can draw on the model of industrial injury prevention fund, foreign countries can draw on the Japanese employment insurance Fund from the enterprise collection of parts, for the enterprise employment stability practices.

(2) The establishment of unemployment monitoring-unemployment forecast early warning-a comprehensive and dynamic management model to prevent and control unemployment. China should write the analysis report on unemployment through the basic data and information provided by the unemployment monitoring, and grasp the changing law of unemployment. When the unemployment rate or the size and structure of the unemployed people is close to the pre-set warning line, the emergency procedures are initiated, the forecast and forewarning signal is issued to the society and the public, informing the relevant departments and the relevant enterprises units to prepare in advance to take timely and effective measures to promote employment and prevent unemployment, and start the regulation plan avoid large-scale unemployment and social unrest in the emergence of preventive factors. Of course, when the society is stable and the development of the economic situation is not greatly affected, this omnidirectional three-dimensional dynamic management model can improve the data and data and the mechanism of early warning and control of unemployment by dynamically perfecting the unemployment monitoring indicators and so on. And then promote the healthy development of this stereoscopic dynamic model.

3.4 Build a system of unemployment insurance to protect life, prevent unemployment and promote the integration of employment

(1) Adjust and optimize the expenditure structure of unemployment insurance fund. In general, China should increase the investment proportion of unemployment insurance in employment promotion and unemployment prevention projects, set up a multi-level and wide range of employment promotion services, and rationally determine the proportion of the funds to guarantee life, promote employment and prevent unemployment. Specifically, it is necessary to further improve the career introduction, employment guidance, employment counseling, vocational training and other traditional projects, to set up and improve the youth employment start plans and women's support programs, and to continue to support entrepreneurship training and establish intermediary service system for labor and employment. To encourage enterprises to create employment opportunities and to strengthen employment of unemployed persons, to set up policies and demonstration areas to encourage urban unemployed to venture into rural areas, and to continue to create community-and public-sector jobs that provide employment opportunities for vulnerable groups with long-term underprivileged. In sum, more unemployment insurance funds are being used in projects to promote employment and prevent unemployment, while the benefits of unemployment insurance are properly determined.

(2) Establish active labor market policies. One is to promote the integration of urban and rural labor market development. We will promote the establishment of a unified national labor market, achieve integration of urban and rural labor market, and accelerate labor mobility. To gradually establish a unified urban and rural employment registration system and to improve the current active labor market policy only by paying attention to the unreasonable situation of urban unemployed people. In addition, we should quicken the process of urbanization in rural areas and actively promote the reform of household registration system, employment system and social security system. Second, strengthen the reform of labor statistics system and actively promote the employment of disadvantaged groups. Referring to the American CES and CPS labor market survey methods, standardizing labor statistics indicators, and strengthening the systematic investigation of long-term unemployed personnel and

employment difficult groups in order to accurately understand and judge its composition characteristics, employment status, living conditions and social needs, and actively promote youth employment, women's employment and disadvantaged groups of employment. The third is to remove the employment threshold caused by compulsory certification, strengthen the functions of the employment service department, straighten out the employment services such as unemployment registration, employment training and job introduction, and give full play to the role of employment service departments in improving the employment skills of workers and promoting employment. Fourth, in formulating and perfecting the active employment policy, it is necessary to integrate the long-term unemployed college graduates and the landless peasants in the process of urbanization into the policy system.

(3) Define sectional responsibilities and promote integration of employment and unemployment services. The relevant institutions of unemployment and employment promotion should be reasonable, the division of labor should be clear, and the work system and organization layout should be closely combined with unemployment insurance and employment services. We should strengthen the dynamic management and employment service for the unemployed, realize the integrated operation of the unemployment insurance agencies and the public employment service agencies, and actively promote the re-employment of the unemployed. Employers, employees, trade unions, employers' associations, unemployment insurance agencies and relevant government departments do their best to help the unemployed to achieve re-employment and form a multi-level and multi-faceted service pattern to promote employment.

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