

Research on the Current Situation and Problems of Rural Basic Endowment Insurance System in Hangzhou—Example on 10 Administrative Villages in Three Districts and Counties of Hangzhou

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Abstract—This paper introduces the current situation of change and operation of rural basic endowment insurance in three districts in Hangzhou, including the urban and rural residents', land-lost and urban employee endowment insurance. This research understand the effect of rural basic endowment insurance policy and find out the problems and difficulties existing in the implementation process of rural basic endowment insurance under the interview of typical villages in Fuyang, Tonglu and Linan in Hangzhou. Based on the focus of rural basic endowment insurance, the current situation analysis and countermeasures are carried out from the angle of demand and supply in order to establish and perfect the basic endowment insurance system in the rural areas.

Index Terms—rural basic endowment insurance, implementation process, policy

I. INTRODUCTION

From the constituent part perspective, there are three categories of rural basic endowment insurance in Hangzhou: first, basic endowment insurance for urban and rural residents, and second, basic endowment insurance for land-expropriated farmers, third, basic endowment insurance for employees.

From the policy perspective, rural basic endowment insurance has experienced four stages: start, development, maturity and perfection. In the 1990s, China urgently needed to have its own rural social endowment insurance system to solve the problem of increasing aging of the rural population. In 1992, the Ministry of Civil Affairs of the People's Republic of China promulgated the "Basic Plan for County-level Rural Social Endowment Insurance", which provided the policy basis for establishing rural social endowment insurance. In 1999, the document of State Council [1999] No. 14 pointed out that it is necessary to rectify areas in rural areas that have already been carried out rural social endowment insurance but have not been eligible for universally enforcement. The number of people participating rural

social endowment insurance in rural areas in Zhejiang Province began to decrease after the promulgated document. Faced with the previous development difficulties, the party's "16th National Congress" proposed that, gradually explore the establishment of a rural pension security system. In 2005, the No. 1 Document of the Zhejiang Committee [2005] called for the exploration of the rural social endowment insurance system, and focused on areas with rapid urbanization development. Some counties and cities started bold innovation and practice of social endowment insurance for urban and rural residents to respond the development direction. After the document of state council [2009] No. 32, a trial of a new type of rural social endowment insurance was launched nationwide from 2009, and uniform provisions were made on the object of insurance: basic principles, treatment benefits, and financing models for the implementation of the system. In 2014, the document of state council [2014] Document No. 8 redefined personal payment grades, pension benefits, and adjusted government subsidy standards. Under the guidance of national documents, Zhejiang Province renamed the former "urban and rural residents' social endowment insurance" as "urban and rural residents' basic endowment insurance" in order to comply with the national policy and adjusted the level of payment and payment subsidy standards meanwhile.

In order to satisfy the basic lives needs for aging, the state implements a pension insurance system for the farmers whose land has been expropriated. In 1958, the "National Measures for the Acquisition of Land for Construction (Revised Draft)" proposed recruitment and monetary compensation resettlement to compensate land-lost farmers; in 2004, "Guidance on the employment and social security of land-expropriated farmers (Draft for Soliciting Opinions)", Strictly stipulated and managed the land requisitioned, clearly proposed the scope of the aging security for the land-requisitioned farmers in the urban planning area; In 2010, "the Zhejiang Province Compensation for Land Acquisition and Basic Livelihood

Security Measures for Land-Requisitioned Farmers” proposed that land-expropriated farmers participating in basic livelihood security receive monthly basic living allowances starting from the month of the women’s full 55 years of age and men reaching the age of 60; In 2017, the state established a special endowment insurance system for land-lost peasants who have partially or completely expropriated land, so that land-lost farmers can receive a certain amount of pension each month.

There are two main ways for rural residents to participate in endowment insurance of employees: first, employees in all enterprises and institutions, participate in the insurance in the form of units, and pay endowment insurance fees according to a certain percentage; second, employees who are not employed in units and flexible employees identity, such personnel need to purchase endowment insurance on their own, and the proportion of payment is lower than the former. In addition, the land-expropriated farmers can convert from the basic endowment insurance for land-expropriated farmers to urban employee endowment insurance: First, the land-lost farmers within the working age group can handle the co-payment of employee endowment insurance; Second, over the working age of the land-expropriated farmers can handle the conversion of employee endowment insurance and need to make up for 15 years at a time, if the staff meets the conditions for collection collect endowment from the following month and terminate the treatment of land-acquisition.

Rural basic endowment insurance has been a hot topic among scholars since its establishment. Most of the studies on urban and rural residents’ endowment insurance focus on the changes in the new rural pension insurance to research the affections on the income, poverty, consumption, subjectivity of the rural elderly population welfare and labor supply et al. Zhang Chuanchuan et al (2014) found that the “new rural insurance” pension income significantly increased the income level of the rural elderly, reduced the incidence of poverty, and improved their subjective welfare, and promoted family consumption and reduced labor supply for the elderly partly. There was less discussion on the problems of rural basic pension insurance. Nie Jianliang et al (2014) based on a questionnaire survey of four provinces in China, from the perspective of the selection of farmers’ contribution premiums, the study found that farmers under the both internal and external constraints adopt a symbolic strategy for participating in insurance payments. The vast majority of farmers chose the lowest payment of endowment insurance premiums which will severely restrict the ability of new farmers to maintain old-age protection.

The study on land-lost endowment insurance focuses on issues of the balance of supply and demand, the existing problems of land-lost endowment insurance, and the convertibility to employees’ endowment insurance. Currently, land-lost endowment insurance is mainly included in the new rural endowment insurance system, and pensions for land-lost peasants are established separately et al. The three models of the endowment

insurance system are accompanied by problems such as low level of coordination of endowment insurance, low level of security, small coverage, and low enthusiasm for farmers to participate in the insurance (Wu Xintian, 2011). Tian Beihai et al (2013) analyzed the problem of the degree of fit between the supply and demand of land-lost farmers’ social endowment insurance system from the perspective of supply and demand equilibrium. The study found that the social endowment insurance system for land-lost peasants has imbalances in supply and demand in three areas, namely, the individual’s payment burden is too heavy, and the sharing of fundraising responsibilities is not reasonable; the one-time payment regulations and the long-term payouts for land-lost peasants are expected to vary greatly and the low level of treatment cannot meet the multi-level needs of landless farmers.

To understand the implementation effect of the current rural basic endowment insurance policy in Hangzhou, to find out the problems and difficulties in the implementation of rural basic endowment insurance. The research team of 8 conducted field investigations in 10 administrative villages in three counties: Fuyang, Tonglu and Linan on 2017 August 28- September 15. The survey conducted a total visit to 10 administrative villages such as Chengzhuang Village and 14 natural villages.

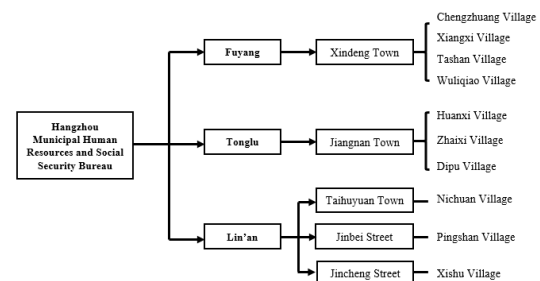


Figure 1 Research area selection.

Since employees’ endowment insurance is most popular among residents, there is no obvious problem in actual payment, this article focuses on the discussion of urban and rural residents’ endowment insurance and land-lost endowment insurance. Further, this topic focuses on rural basic endowment insurance. The main research content is divided into two parts: first, to understand the implementation of rural basic endowment insurance in typical villages in Hangzhou under the form of research and interviews; second based on the first part interviews to analyze the main problem of the place of research.

II. THE IMPLEMENTATION OF RURAL BASIC ENDOWMENT INSURANCE

A. The Implementation of Urban and Rural Residents’ Endowment Insurance

The implementation of old-age insurance for rural residents in the three districts of Fuyang, Tonglu and Ling’an is as follows. Taking Linan as an example, from 2010 till now, urban and rural residents’ endowment insurance has been adjusted three times, from 70 yuan per month to the current 150 yuan, and the payment standard

has increased from the original 6 levels to the current 13 levels. As of July 2017, in Linan, the number of the insured of urban and rural residents' endowment insurance in 2017 was 143,458 people, including pensionable 75,888 people. In 2017, the fund's income was 107.13 million yuan, paying 11,345 million yuan. The current year's deficit was 6.32 million yuan, and the accumulated fund balance was 7.05 million yuan. In 2015, 73,001 people in Fuyang participated in the social pension insurance of urban and rural residents. The basic pension was 190 yuan per month and 236.2 yuan per month after retirement. In 2015, 137,623 people in Tonglu participated in the pension insurance of urban and rural residents, and the basic pension was 150 yuan a month, and 196.2 yuan per month after retirement.

B. The Implementation of Land-lost Endowment Insurance

Taking Linan District as an example, the unified fixed payment in 2014 was 26,000 yuan; the land-expropriated farmers can receive a living allowance of 340–475 yuan when they reach retirement age. As of June 2017, the number of people insured by the land-expropriated farmers was 6028 people, including pensionable 2984 people. The fund income was 31.81 million yuan, payment was 29,160,000 yuan, the current year's balance was 2.65 million yuan, and the accumulated fund balance was 208.1 million yuan.

There are 9992 landless farmers participate in insurance in Tonglu. The amount of land-lost pension insurance in Tonglu is divided into three levels, which are 28,000 yuan, 22,000 yuan and 17,000 yuan respectively. In 2015, the payment of living security was 6 million 650 thousand yuan, down 28.3% from 2014.

In addition, there are 8557 people in Fuyang who have been included in the social security coverage. Allowed urban and rural residents 75 years of age or older and some streamlined personnel to participate in the social security policies of the land-requisitioned people. More than 9300 people participated in the program and enjoyed treatment. In 2015, the basic livelihood guarantee funds collected by the land-requisitioned people were 237 million yuan and the cost was 357 million yuan.

From the perspective of the index allocation scheme of rural land-lost endowment insurance in all regions, it can be summarized as three models: first, the strong intervention model of the village committee represented by Fuyang Xindeng. The Land and Resources Bureau of Fuyang District determines the scope of land loss and determines the total index of land-lost endowment insurance, while the specific index allocation plan is determined by the administrative village itself, determinant including age, size of land acquisition, and lottery. At present, there is no scientific and reasonable allocation plan with a high degree of acceptance among villagers. The problem of unfair policies has led to the greatest public grievances. The second is the free market model represented by Tonglu Dipu. Tonglu presented a series of market-oriented operation models with less intervention from the village committee represented by the shenao and dipu, with high satisfaction from the

villagers: Demand for land-lost endowment insurance targets Farmers (not necessarily land-lost farmers) negotiate with the land-lost farmers others (Market pricing) to decide the candidate. The program focuses on efficiency but ignores the fairness of the results. The third, Linan adopts a distribution plan for the unified area, which stipulates that villagers (groups) of villagers with a per capita arable land of less than 0.2 mu should be included in the basic livelihood coverage of the land-expropriated farmers. The standard line of 0.2 mu is divided into administrative villages, natural villages, groups, or family households. According to the criterion of maximizing the interests of landless farmers, each small project can be flexibly implemented. This model is the most scientific and flexible distribution scheme among the three districts surveyed.

III. RURAL BASIC ENDOWMENT INSURANCE PROBLEM— —BASED ON RESEARCH INTERVIEWS

The main problems in the implementation of the rural basic endowment insurance found that among the three endowment insurance programs for rural residents, the focus of the current contradiction is on the problem of rural land-lost endowment insurance, which is reflected in the inadequate supply of pension insurance indicators and unfair allocation of indicators. The root cause of the problem lies in the contradiction between the unreasonable design of the current rural land-lost endowment insurance system and the fear of the land-lost peasants that cannot effectively guarantee the endowment pension. Urban and rural residents' endowment insurance coverage is low, cannot meet the basic survival needs, leading to farmers tend to participate in urban employees endowment insurance; while urban employees endowment insurance allows freelancers to buy on their own but on the one hand, payment of a long period of time, the amount of payment is high, on the other hand, there are strict age restrictions that cause rural residents to be incapable or ineligible to purchase.

The reason why land-lost endowment insurance is favored is not land-lost endowment insurance itself, but it can effectively convert to urban employee endowment insurance, and has the following advantages in transferring employee endowment insurance: first, as long as the farmers get the land endowment insurance index, then land-lost endowment insurance can be transferred without any age restrictions. Second, the land-lost farmers who have reached the retirement age can make a one-time payment of the pension and shorten the payment period. Third, some areas (such as Fuyang) can offset much year of employee endowment insurance payment period; fourth, land-lost endowment insurance can be transferred to urban employee endowment insurance enjoying low-interest loans provided by rural commercial bank, ensuring that farmers who have no money can pay fees on time as long as they obtain indicators. Based on the above four advantages, land-lost endowment insurance has generally been welcomed after the introduction of endowment insurance policy for employees. The survey found that more than 95% of the

farmers had participated in land-lost insurance will transfer to urban employee endowment insurance. While the supply of land-lost endowment insurance indicators was insufficient so that the pattern and characteristics of self-distribution indicators were generated in various places, and contradictions were prominent due to unfair distribution.

Due to the lack of supply of land-lost endowment insurance, the imbalance between supply and demand equilibrium of land-lost endowment insurance and the unfair distribution of indicators has been fierce. This problem mainly occurs in areas where the indicators are lacking and where the village committee decides on the index allocation plan. There are basically no such contradictions in the Linan District where there are sufficient land-lost endowment insurance indicators. First, the issue of disparity in remuneration led farmers to distrust the government. According to the “Zhejiang Provincial Government Regulation on the Compensation for Land Expropriation and the Basic Livelihood of the Land-Requisitioned Farmers (Department of Provincial Government Decree No. 264)”, the Land and Resources Bureau of each area recognizes the general indicators of endowment insurance for land-lost farmers based on certain criteria. For example, in Fuyang, the three types of land can be used to calculate endowment insurance for land-lost farmers acquired for water conservancy renovation, highway expansion (networked roads), and farm settlements, while Tonglu calculates land-lost endowment insurance indicators based on land acquisition signed by the State Land Bureau. Land is an important guarantee for peasants’ economic income. Farmers who have lost their land do not meet the standards of local land and resources bureaus. Except for the difference in compensation funds for land acquisition, the distribution of land loss indicators also differs greatly. Taking Wuliqiao Village in Fuyang as an example, the village responded to the government’s call to rectify the homestead and resulted in the requisition of a large number of villagers’ land; the construction of Xiangxi Village Road also involved the acquisition of a large number of villagers’ land. However, as this type of project does not belong to the Bureau of Land and Resources’ scope of the specified land-lost indicators has led to a large number of land-lost farmers unable to obtain life protection after the land-lost. Second, there is a lack of effective coordination between the different departments involved in the endowment insurance, and there are inconsistencies in the implementation of policies in different regions or in different periods in the same district. For example, there are more land acquisitions in the development zone and there are many land loss indicators. Taking Chengzhuang Village in Fuyang as an example, there are more than 1500 indicators of land-lost in the village; while in remote mountainous areas, there are few land acquisitions and there is a severe shortage of indicators. Although government projects such as returning farmland to forests do not fall within the scope of land-lost endowment insurance indicators, there is some irrationality in the strict regulations in different

regional indicators that cannot be coordinated. Then take Jiangnan Town of Tonglu as an example. For natural villages and administrative villages, where the average village per capita of the administrative villages after the requisition of the land is less than 0.2 mu of cultivated land, the villagers can gain land-lost endowment insurance. However, the reality is that many natural villages have been merged into one administrative village, resulting in the administrative village failing to meet the criteria for participation in the village. This has made natural villages that have reached the standard unable to enjoy the preferential policies of the village. The same situation in the Linan District is the opposite treatment, the district based on the peasants administrative village, natural village, group, family households, adopt the most flexible conducive to the implementation of standards for the protection of peasants lost their land, which greatly increased farmers’ satisfaction. In addition, regarding the issue of whether the indicators can be allocated among different villages, the standards for policy implementation in different periods in different regions are inconsistent. For example, in Fuyang District, farmers over 75 years of age in the entire region, regardless of whether they have lost land, can participate in the land-lost endowment insurance; in 2016, the policy is further liberalized, Farmers over 70 years of age can participate in the land-lost endowment insurance for, indicators scheduling from redundant indicators in the development zone. This policy is currently canceled. Thirdly, the village-level departments’ autonomous allocation of land-lost endowment insurance indicators is prone to serious inequalities, and high dissatisfaction of villagers. For areas with insufficient indicators, it is often the villages’ commitment that set their own distribution standards. The specific allocation scheme has a wide gap. Take Wuliqiao Village, Xindeng Township in Fuyang as an example. The village is composed of four natural villages. Each village has different distribution standards. The villagers have strong dissatisfaction. Fourthly, due to the historical problems of policy convergence, there are prominent contradictions between the dissatisfaction of old land-lost peasants’ old resettlement and the inconsistency of the new policy. The survey found that historical problems are mainly reflected in two aspects: first, land-lost endowment insurance has not received widespread attention at the beginning of promotion due to the inability to transfer to urban employee endowment insurance. At the same time, due to asymmetric information, many local village officials have become more serious in their abuse of rights. The problems left over by history have led to dissatisfaction with villagers who have lost land but also lost land-lost endowment insurance policies and some village officials’ undercover operations. Second, before the policy of transferring land-lost endowment insurance to employee endowment insurance has been issued, land-lost farmers who meet the regulations can choose to apply for land-lost endowment insurance or collect money for resettlement after they have lost their land; this directly leads to the partial selection of monetary settlement before the introduction

of the new policy missing the opportunity to transfer to employee endowment insurance. This historical problem only exists in Qiancun Village (Natural Village) of Zhaixi Village in Tonglu. From March to June of 2011, due to land acquisition of National Highway 320, 111 people chose monetary settlement, and 56 people chose endowment insurance. In accordance with the spirit of Document No. 221 issued by Zhejiang Province Human Resources and Social Security Department (2011), the non-agricultural households whose land was expropriated before July 20, 2011 can renew the land-lost endowment insurance; that is, the farmers who choose monetary settlement before July 20, 2011 can still re-submit land-lost endowment insurance. However, although the village had begun to handle land acquisition before June 2011, it did not complete the procedures for farmer-to-peasant conversion of land-expropriated farmers until December 2011, which exceeded the time limit of the policy requirement on July 20. The resettled non-employed persons cannot renew the land-lost endowment insurance. At present, there are still more than ten people who have not been able to obtain any endowment security. The number of petitions by villagers has affected social harmony and stability. Fourth, due to factors such as high payment levels and policy adjustments, a partial contradiction arises between farmers' willingness to purchase employee endowment insurance and their lack of confidence in the policy. Taking Linan as an example, according to the policy, "If the employees who are not employed in the unit are employed as flexible employees, the proportion of pension contributions is 18%". According to 2016, the average wage of employees in Zhejiang Province is 56,385 yuan, and Linan District the base figure of employee payment is a minimum of 2819.25 yuan in 2017, and increase from 580.5 yuan per month before July 2017 to 620.64 yuan. According to the minimum 15 year contribution period, it will need to pay 11,9162.9 yuan. For pure farmers without retirement income protection, the demand for such endowment insurance is strong, at the same time, the education level of pure farmers is low, the work is unstable, the income is not fixed, and the pressure for independent payment is relatively large. At the same time, local policies have changed rapidly, and there is a lack of buffers at all levels of implementation. The central government's delayed retirement policy has no clear provisions on the rural endowment insurance buy on their own. The lack of clear policies leads to insufficient farmers' confidence in the current pension policy. Finally, due to the lack of publicity, the main contradiction in the rural pension insurance policy is sharply adjusted and the farmers' policy awareness seriously lagging behind. On the one hand, in recent years, rural endowment insurance policies have undergone major changes from top to bottom, especially urban and rural residents' endowment insurance policies and land-lost endowment insurance policies. Among them, changes in the urban and rural residents' endowment insurance policies mainly focus on the increase in the level of individual contributions, the increase in government subsidies, and the continuous

increase in basic pensions. At the same time, the policy of transferring land-lost endowment insurance to employee insurance is mainly to change the amount of personal payment. In Fuyang, the cost of land-lost endowment insurance can offset at the beginning of the 9-year and eight-month pension insurance payment period, gradually reducing to 6.5 years, until after July 1, 2017, the deductions will be cancelled. In the rural areas, the transfer of land-lost endowment insurance to employee endowment insurance requires repayment of nearly 150,000 yuan at a one time. There are similar policy changes in Tonglu and Linan. On the other hand, rural basic old-age insurance policies have large problems in publicity.

IV. CONCLUSION

The current focus of the rural basic endowment insurance contradiction lies in the issue of land-lost endowment insurance. The solution must be improved from the perspective of supply of indicators, and the second must be analyzed from the perspective of indicators. Taking the fiscal pressure and financial sustainability issues into account, the supply of land-lost endowment insurance indicators will only become stricter. Ensuring the fairness of the distribution of indicators under limited indicators will help alleviate the current direct contradiction of land-lost endowment insurance. However, the problem of solving the problem of land-lost endowment insurance index itself is only a temporary solution. To solve the problem from the root, it is necessary to establish a diversified and multi-dimensional rural basic endowment insurance system that can adapt to the characteristics of rural areas and meet the needs of different farmers.

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