

**A multi-level analysis on the determinants of social insurance
participation of China's floating population:
A case study of six cities in Fujian Province**

Liyue Lin and Yu Zhu

**Center for Population and Development Research, C/O School of Geography,
Fujian Normal University, Fuzhou, Fujian Province 350007, P.R. China**

Abstract: Based on the data from a sample survey conducted in Fujian Province in 2006, this paper examines the determinants of social insurance participation of China's floating population, from three levels including the city, the enterprise and the floating population. The results indicate that social policies of the cities significantly affect social insurance participation of the floating population; enterprise characteristics have relatively vague impact without obvious regularity on social insurance participation of the floating population; to a certain degree, individual characteristics of the floating population exert some influence on their social insurance participation, but their employment stability is not a significant determinant. Finally, the paper discusses the policy implications of the research results.

Key words: the floating population; social security; determinants

Introduction

Internal migration has played an important role in poverty reduction for floating population and their families in China. However, floating population may easily fall into new poverty again given many risks they face in the migration process. As one of the important means for them to avoid such risks, social insurance is also an important part in social protection of the floating population. Lack of social insurances may result in costs which destroy the delicate balance of the household budget, and the consequences can be disastrous. Thus, the establishment and promotion of social security systems for

migrants should be regarded as a major component of poverty reduction. In China, the government has recognized that comprehensive social protection policies for migrants must be formulated, and have made great efforts to extend social security from urban residents to rural-urban migrants. However, so far the majority of the floating population has still been excluded from urban social insurance programs. The survey data collected by National Bureau of Statistics of China in 2006 revealed that 73.37%, 73.77%, 84.65% and 67.46% of the surveyed migrant workers were not covered by old-age insurance, medical insurance, unemployment insurance and insurance against work-related injuries respectively (NBS, 2006). In recent years, the society has paid high attention to the problem, and the research on the social insurance participation of the floating population becomes a hot issue in the academic circles. However, for rather a long period, China's household registration (*Hukou*) system and its influence have always been regarded as the intuitional constraints and main cause for the low social insurance participation of the floating population (Chen, 2005; Gao, 2007). A current viewpoint holds that, without urban *Hukou*, the floating population has different identity and legal status from the local residents, thus cannot share the same social insurance treatment with them (Zhu, 2004; 2007; 2009). Recently, scholars have eventually realized that the analytical framework above is not sufficient enough to explain the low participation of social insurance of the floating population. Therefore, researches on the issue begin to step out of household-registration-system centered framework, and are more concerned about some other factors, such as the mobility of the floating population's employment, the initiative of the enterprises to insure the floating population, and the regional disparity of social insurance system, etc (Lan and Ren, 2004; Zheng and Huang Li, 2007).

However, the explanation of existing studies on the effects of other factors beyond the *Hukou* system is still weak. Firstly, most of these researches ignore the influences that the differences in social policies concerning the floating population among different cities exert on their social insurance status. In fact, the attitude of the government of migrant destination cities and the related social policies determine to a large extent the social insurance of the floating population. The "four stage" theory on migration and

settlement put forward by W. R. B·hning (1984) is the best explanation to such roles of government policies. According to W. R. B·hning's theory cited by Zhou and Ruan (2003), "In the stage of survival and striving for social rights of the migrants, the migration destination government plays a major part. Whether the immigrants acquire the same social rights or they are excluded by the society is closely related with the local policies and socioeconomic and cultural situation" (Zhou and Ruan, 2009). In terms of social policies, cities in China do not have a uniform policy on the floating population (Xie, 2007); therefore, their impact on the social insurance of the floating population will vary from one another. Secondly, the influence of the enterprises is less involved in existing studies. In current arrangement of social insurance system of the floating population, the majority of the floating population can insure themselves only through their enterprises, and there is no clear policy or measure to force enterprises to insure the floating population. Therefore, the enterprises still have freedom of choice to insure them or not. The initiative of the enterprises to insure the floating population has become an important factor affecting the social insurance participation of them. Besides, though a few researches examine the influences from the enterprises, they merely describe vaguely that enterprises are reluctant to take out insurance for the floating population, for they are only profit-oriented. Despite the fact that many enterprises refuse to take out insurance for the floating population, differences may exist in enterprises of different scale, industry and ownership (Gao, 2007). Generally speaking, enterprises of different characteristics may possess different property rights and belong to different historical cultural traditions, and this can affect the protection of the rights of the floating population (Liu and Zhang, 2007); enterprise scale is also a very important variable, because "scale is more likely to be regarded as an independent variable producing and deciding other structural variables" (Scott, 2002); furthermore, the difference in industry the enterprise belong to may produce the difference in social insurance of the floating population. These factors make it important to observe the influences from enterprises. Thirdly, studies only treat the floating population as a homogeneous whole, while ignoring the difference of social insurance participation caused by individual differences. In fact, the floating population is a complex heterogeneous group, and there is obvious disparity in the aspects of employment,

income, housing and mobility trend (Zhu, 2007; Lin and Zhu, 2008). For them, the decision of whether or not participating in social insurance is the result of maximizing self-expected utility after an integrated consideration of their own conditions and risk aversion (Wang, 2007). In the maximization of expected effectiveness, groups with different characteristics will obviously have different choices as to taking out social insurance. Hence, the researches, which treat the floating population as a homogeneous whole while ignoring their inherent difference, are not able to explain their differences in the demand for social insurance. The related policy suggestions are also too obscure and monotonous.

Based on previous related researches, this paper uses the survey data collected in six cities in Fujian Province in 2006 and employs a logistic regression model to investigate the determinants of social insurance participation of the floating population from three levels involving the city, the enterprise and the floating population. Three questions are expected to be answered: Will the differences in social policies of the cities relating to the floating population transform to the differences in their social insurance participation? For the floating population in the same labour market, will the enterprise characteristics have a significant effect on their social insurance participation? How do the individual characteristics of the floating population affect their social insurance participation after the urban labour policies and enterprise characteristics are under control?

Data description and variable definition

Data used in this paper was collected in 2006 through a survey conducted by our project team in six cities in Fujian Province. Multiple stratified sampling procedures were first used for selecting respondents. Six cities were selected: Fuzhou (the provincial capital), Xiamen (a city specifically designated in the state plan), Quanzhou and Sanming (two prefecture-level cities), Jinjiang and Fuqing (two county-level cities). Secondly, as the proportion of the number of the floating population employee in the secondary sector compared with that in the tertiary sector was 1.6:1 according to the “2000 census”, three

enterprises in the secondary sector and two in the tertiary sector with more than 100 employees were randomly selected for each city, following systematic random sampling principles with the number of enterprise employee as the sampling identifier. Finally, based on the record of employees provided by each enterprise, the stratified method (“white collar” and “blue collar”) and the proportional random sampling method were used to choose 20 employees from each enterprise. The survey yielded a total of 600 valid responses.

The social insurance participation status is defined as whether a selected employee participates in old-age insurance, medical insurance, insurance against work-related injuries and unemployment insurance respectively in his or her migration destinations. The independent variables are divided into the following three groups (Table 1).

The first group: individual characteristics, including sex, age, marital status, education attainment, income, employment characteristic and employment condition. Education attainment is converted according to the following principle: the education attainments of 0 year, 6 years, 9 years, 12 years and 15 years stand for that of illiterate or semiliterate, primary school, junior high school, senior high school or vocational school, and college level or higher, respectively. Employment characteristic and employment condition include occupation, employment regularization, urban working experience and employment stability. Employment regularization level is defined as whether or not the employees sign contract with their enterprises, and their contract term as well; urban working experience is represented by the length of their migration outside their places of origin; working months in the present enterprise and the frequency of changing work are used as proxy variables to measure the employment stability of the floating population.

The second group: enterprise characteristics, including the ownership, industry and scale of the enterprise. In terms of ownership, enterprises can be divided into state-owned enterprises, private enterprises, foreign or joint ventures and other stock ones. Enterprise industry includes construction industry, transportation industry,

manufacturing industry, commerce and service industry. The evaluation of enterprise scale is based on the classification standard in “The provisional method for the classification of large, medium and small scale enterprises”(NBS, 2003) issued by the design and management department, National Bureau of Statistics of China in 2003, and the actual situation of the enterprises involved in the survey as well. Thus the enterprises are divided into the small enterprises with less than 500 workers, the medium-sized enterprises with 500 to 2000 workers and the large-scale ones with more than 2000 workers.

The third group: city characteristics. Referring to the existing researches (Barrett and Robert, 2003; Gao, 2007), this paper uses the dummy variables of different cities as the proxy variables of the characteristics of social policies of the cities. Xiamen is set as reference group, and the dummy variables of five cities are defined as Fuqing, Fuzhou, Jinjiang, Quanzhou and Sanming.

Table 1 Descriptive statistics of independent variables

Variables	Mean	Variables	Mean
Sex	0.5	Enterprise ownership	
Marital status	0.49	State-owned enterprise	0.06
Age (year)	26.96	Private enterprise	0.3
Occupational		Foreign or joint venture	0.45
White-collar employees	0.11	Other stock enterprise	0.19
Blue-collar employees	0.89	Enterprise industry	
Length of education (year)	10.08	Construction industry	0.04
Individual monthly income		Transportation industry	0.49
Below 800 Yuan	0.3	Manufacturing industry	0.45
800-1000 Yuan	0.43	Commerce and service industry	0.02
More than 1000 Yuan	0.27	Enterprise scale	
Contract signing		Small enterprise	0.41
Contract-signing rate	0.84	Medium-sized enterprise	0.21
Length of working contract		Large-scale enterprise	0.38
1 month- 1 year	0.35	Places of destination	
1 year- three years	0.41	Fuqing	0.17
Longer than three years	0.08	Fuzhou	0.17
Length of migration experience (month)	54.51	Jinjiang	0.17
Length of working in the present enterprise (month)	18.52	Quanzhou	0.17

Frequency of changing work (time)	2.55	Sanming	0.17
Sample size	600	Xiamen	0.17

Multi-level analysis on the determinants of social insurance participation of China's floating population

Based on the above descriptive statistics, this paper uses four logistic regression analysis models to examine the determinants of the social insurance participation of the floating population. The dependent variable is whether or not a member of the floating population participates in the old-age insurance, insurance against work-related injuries, medical insurance and unemployment insurance respectively, while the independent variables are three groups of variables. Table 2 provides the regression analysis results showing the effects of these three groups of variables on the above four social insurance participation of the floating population.

The effects of social policies of the cities

In the model, we estimate the coefficient of the dummy variables of different cities, and the result shows that the social insurance participation of the floating population in the other five cities is significantly lower than that of Xiamen. This suggests that the more social protection policies concerning the floating population there are in a city, the higher social insurance participation of the floating population the city has (Table 2). In fact, Xiamen has begun to explore and has gradually improved the social insurance system for the floating population since the 1990s. A series of related policies and regulations have been enacted successively, including “Provisional management measures for hospitalization medicare of migrant workers in Xiamen”, “Provisional measures for social insurance of migrant workers in Xiamen”, “Provisional measures for basic medical insurance of migrant workers in Xiamen”, “Regulations for the implementation of ‘rules of insurance against work-related injuries in Xiamen’”, and “Proposals about the treatment of insurance against work-related injuries and some other problems by the Bureau of labor and social security of Xiamen”, etc. The

formulation and implementation of these policies and regulations standardize the items in the social insurance treatment of the floating population and the methods and criteria of their payment as well. Meanwhile, these policies and regulations also expand the coverage of the social insurance, and effectively protect the social insurance rights of the floating population in Xiamen. However, in the other cities, the number of related policies is less than that in Xiamen, and the policies are enacted rather late there. Take Quanzhou for example, it was as late as in 2007 that “Opinions on strengthening the management and service of the floating population” was approved, which it is prescribed that the qualified members of the floating population who hold the “temporary residence card” can enjoy ten treatments including participation of various social insurance programs in their present location including counties, cities and districts in Quanzhou. Before that, the social protection provided by the government to the floating population was almost blank in terms of the social insurance. Moreover, since the implementation effect always takes a long period to be seen, it also takes time to identify to what extent the social insurance status of the floating population in this place improves.

The effects of enterprise characteristics

It is unexpected that enterprise characteristics only have vague effect without obvious regularity on social insurance participation of the floating population. Enterprise scale has significant positive effect only in the model of unemployment insurance and insurance against work-related injuries; enterprise ownership has significance only in the acquisition of medical insurance; enterprise industry does not have a strong influence on the participation of the four social insurances (Table 2). The situation above is closely related to the fact that for a long time China treats economic development as the primary goal and adopts policies with the family taking the main responsibility for social protection in the countryside (Cook and Kwon, 2008) . Under these circumstances, even the state-owned enterprises treat the employed members of the floating population differently, who get much less income and benefits than the formal workers. Their situation is worse in those foreign enterprises and private

enterprises, the former coming to China to utilize the cheap labour force, the latter in their early development stage with vague property rights and small scale(Liu and Zhang, 2007). All this leads to the situation that the floating population, who make great contribution to China as the “World Factory”, is excluded from the social security system. Furthermore, those rural to urban floating population generally neglect their entitled rights, because they have the long tradition of relying the family as the basis of their social security system. In addition, the Chinese traditional thought of “Harmony is precious” may affect their social insurance status through affecting their behaviour consciousness (i.e. they are not inclined to fight to protect their own rights). These can also lead to the low social insurance participation of the rural-urban floating population. Obviously, no matter what kind of enterprise in terms of ownership, scale and industry the floating population is employed in, there is no significant difference in their status of social insurance participation. Consequently, it is imperative for the government to improve the initiatives of the enterprises as a whole in their contribution to get the floating population covered by social insurance.

The effects of individual characteristics of the floating population and their employment environment

The effects of individual characteristics of the floating population

The sex of the floating population does not have a significant effect on their participation of the old-age insurance and unemployment insurance. However, male participation in medical insurance and insurance against work-related injuries is much higher than those of female. A possible explanation is that, the female members of the floating population have low productivity and their work has a high substitutability, so the cost of their turnover is less than that of the insurance afforded by the enterprise; another explanation is that the male’s work is much more intense and dangerous than the female, therefore their coverage is relatively higher by the medical insurance and insurance against work-related injuries. No matter what kind of explanation we adopt, this estimation result reflects that, female group is more likely to be neglected by their

employers, thus more likely to be disease-stricken and poverty-stricken, compared with male floating population.

In the model, age has a significant positive effect on the old-age insurance, medical insurance and insurance against work-related injuries (Table 2). This is probably because that with the increase of age, the anti-risk ability declines, and this means the weakening of the self-insurance ability. Thus social insurance becomes more attractive and a priority to be considered. Individual monthly income has significant positive effect on the participation in all four insurances, which is in accordance with our prediction. The corresponding explanation is that, with higher income, the ability in participating in insurance the floating population is improved, and accordingly, the possibility of participating in social insurance becomes higher. However, such result shows from another perspective that the weak consciousness of the floating population in insurance participation is possibly the forced choice under their low-income situation, since social insurance is not that imperative compared with some current urgencies such as education of the children, daily expenditure, etc.

Surprisingly, marital status, occupation and education attainment do not have a significant effect on the social insurance participation of the floating population. The reason may lie in that the variable of marital status is highly related to the variable of age, thus its influence is weakened to some extent. The insignificant effect of occupation may relate to the role the floating population plays in the city. Most of them make a living by selling labor, and in the participation of the city life they play a relatively single economic role, other than the role of a member of the society. They have got used to depending on themselves and bearing the risks themselves, and are reluctant or are not able to put apart an important income to take out insurance (Norton et al, 2002) . However, the insignificant effect of the education attainment rests on the fact that the education level shows the difference of human capital, which is embodied through the employment in different occupations(Liu and Zhang, 2007). Therefore, as the occupation does not have a significant effect on the social insurance participation of the floating population, the effect of the education attainment is not significant, either.

The effects of the employment environment of the floating population

As the proxy variable of the employment regularization, the contract term has a significant positive effect on the social insurance participation of the floating population. It lies possibly in the fact that the longer the contract term the floating population signs with the enterprise, the higher the employment regularization level and the higher the possibility of coverage by the social insurance. It is worthwhile to note that, while the length of migration experience, Length of working in the present enterprise, and the frequency of changing work, have a certain impact on old-age participation, they do not have a significant effect on the participation of the other three. The result is opposite to our prediction, and the explanation is related to the following facts. According to the current system arrangement, both the enterprises and the employed members of the floating population are responsible for paying for the insurance, and therefore the floating population has the choice of whether to take out the insurance or not. However, in the system design of the old-age insurance, the excessively long insurance term and its poor portability cannot care for the long-term benefit to the floating population. Thus the floating population, the group with mobility as of their major characteristics, is unwilling to pay the expensive insurance premium. On the contrary, for those members of the floating population who has relatively stable jobs, this design plays an effective role in their future old-age security to some extent, so the possibility of their old-age insurance participation becomes higher. Nevertheless, for other kinds of insurance, under present circumstances the employers are the ones who decide whether or not to participate in the insurance programs for the floating population and pay for them. As the floating population themselves does not have many alternatives, their mobility does not affect significantly their social insurance participation. This result reveals the disadvantages of the design of the social insurance system for the floating population, and reflects the absence of a social security system, which is arranged according to the characteristics of the floating population, and which can take care for their long-term benefits. Therefore, there should be a long-term system design of the social insurance for the floating population, which can get the participating floating population covered

on a long-term basis if possible. The insurance term had better be separated from the working place, working unit and the length of employment, as to increase its transferability and portability(Wang, 2007). If the insurance term cannot be separated from the working place and the length of employment, and the social insurance participation of the floating population is still the responsibility of their enterprises, then the employment regularization of the floating population should be reinforced according to the analysis result. That is to say, the social insurance participation of the floating population should be improved through strengthening the contract-signing rate and extending the contract term.

Table 2 The results of the logistic regression model

Independent variables	Regression Coefficient (B)			
	Old-age insurance	Unemployment insurance	Medical insurance	Insurance against work-related injuries
Sex (ref=female)				
Male	0.274	0.015	0.648*	0.016*
Age	0.044*	0.047	0.032**	0.047**
Marital status (ref= single)				
Married	-0.241	-0.237	0.074	-0.237
Length of education	0.056	0.026	0.107	0.046
Individual monthly income (ref = 800 Yuan and less)				
800-1000 Yuan	1.189***	0.873***	1.523***	0.872***
More than 1000 Yuan	2.484***	2.162***	2.305***	2.162***
Occupation (ref = Blue-collar employees)				
White-collar employees	-0.483	0.029	-0.991	0.028
Length of migration experience	-0.010*	-0.004	-0.005	-0.004
Length of work in the present enterprise	0.011*	-0.002	0.006	-0.002
Frequency of changing work	-0.135*	-0.143	-0.004	-0.143
Length of working contract (ref = No contract)				
1 month - 1 year	1.193***	1.311***	1.055*	1.311***
1 year – 3 years	1.688***	2.002***	1.021**	2.002***
Longer than 3 years	1.115*	1.287*	0.882*	1.287**
Enterprise size (ref = small enterprise)				
Medium enterprise	0.182	-0.676*	-0.219	-0.676*
Large-scale enterprise	0.107	-1.231**	0.088	-1.231**
Enterprise ownership (ref = state-owned enterprise)				

Private enterprise	-0.649	-1.252	-1.199*	-1.252
Foreign or joint venture	-0.168	0.641	-0.933*	0.641
Other stock enterprise	-0.207	0.115	-1.080**	0.115
Enterprise industry (ref = construction industry)				
Transportation industry	0.135	1.032	0.304	1.032
Manufacturing industry	0.757	-0.127	0.869*	-0.127
Commerce and service industry	-0.344	-1.295*	-0.433	-1.295*
Places of destination (ref= Xiamen)				
Fuqing	-0.485*	-1.633***	-2.414***	-0.023*
Fuzhou	-0.421*	-0.132*	-1.031*	-1.428***
Jinjiang	-1.727***	-1.519***	-2.474***	-0.741**
Quanzhou	-2.012***	-2.672***	-2.703***	-0.022*
Sanming	-0.668*	-0.713*	-0.464	-0.017*
Constant	-3.241***	-2.966*	-2.203**	-2.974***
Model Chi-square	203.971***	170.665***	220.731***	199.861***
Nagelkerke R square	0.393	0.358	0.440	0.378
Model prediction accuracy	79.30%	80.30%	83.30%	73.70%

(Notes: * P < 0.10; ** P < 0.05; *** P < 0.001.)

Conclusion and policy implications

Based on the data collected in six cities in Fujian, this paper uses a logistic regression model to estimate the effects of social policies the cities, enterprise characteristics and individual characteristics of the floating population on social insurance participation of the floating population. Four findings are presented: (1) Social insurance participation of the floating population is affected by local policies and varies from region to region. Cities with fairly complete social policies for the floating population usually have higher insurance participation; (2) Enterprise characteristics play a certain but limited role in deciding the social insurance participation of the floating population. For instance, enterprise scale is significant only in the model of insurance against work-related injuries and unemployment insurance, enterprise ownership in acquisition of the medical insurance, and enterprise industry is insignificant in the participation in all four social insurances; (3) Male are more likely to be covered by insurance against work-related injuries and medical insurance; the older the floating population gets, the

higher possibility they have of the social insurance coverage; (4) Occupation does not have a significant effect on the social insurance participation; the more regulated the employment, the greater possibility of acquiring social insurance. The stability and experiences of employment play a significant part in old-age insurance participation, but do not have significant impact in other insurances.

The conclusions above have important policy implications. First, improving the social security policies of the migration destination for the floating population is important for increasing their social insurance participation. Every migration destination should strengthen efforts, and each government should take more responsibility in this respect. It should be noted that those who are willing to transfer the *Hukou* of the whole family to the destination accounted for only 34.6% of the respondents of the survey. When having the destination's *Hukou* is conditional on giving up the land at the place of origin, the proportion declined to 23.6% (Zhu, 2007; Zhu and Chen, 2009). Therefore, in order to solve the problem of social security of the floating population, we cannot simply rely on giving them urban *Hukou* through the *Hukou* system. According to the characteristics of the floating population, the destination governments should also make some social security policies different from those targeting the local residents. Thus the local governments of the destination cities bear more responsibility in improving social insurance participation of the floating population than commonly expected.

Secondly, the studies show that, under the current system arrangement of social insurance of the floating population, the groups with relatively low risk-resistance ability, including the floating population with irregular employment and the female floating population, are most likely to be excluded from social security coverage. Obviously, this kind of system arrangement weakens the protective effect of the social insurance, and makes it lose much of its significance. Nowadays it is advocated that migrant workers be gradually given the same treatment as the local residents. Government at all levels should guarantee the full play of its protective effect, carry out social insurance in order to expand social security coverage of the floating population, and the social insurance rights of the disadvantaged groups such as the females should

be paid high attention to. Another finding of the regression results is that, the employment stability of the floating population, involving working experience in the city, length of work in the present enterprise and frequency of changing work, do not have a significant effect on the participation of other insurances other than old-age insurance. This fact indicates that the possibility of social insurance participation is not necessarily high for the floating population with higher employment stability, and therefore there exist much space for improving the status of their social insurance participation. At the same time, the results indicate that the negative influences the mobility of the floating population has on their social security participation cannot be over-emphasized. In fact, the overemphasis of the influence, or the thought that it is unchangeable, provides an excuse for the enterprises and the local governments to avoid or delay solving social insurance problem of the floating population (Lin, 2007). As Zhou holds, “ The difficulties in transferring social insurance to different regions are fundamentally conceptual, rather than technical. In the highly mobile society, as long as we can start from protecting the rights of the social members participating in social insurance, and truly consider about ‘people’s livelihood’, it is not difficult to solve the problem technically” (Yao, 2008). Therefore, designing and improving actively the social insurance system for the floating population is the foundation to solve their social insurance problems.

Thirdly, under current system arrangement, the function of the enterprises should be considered to realize the protective effect the social insurance system has on the floating population. The results in the paper show that, enterprise characteristics do not have a significant effect on social insurance participation of the floating population. Even in some state-owned or large-scale enterprises, their social insurance participation is not higher than that in the private or small-scale ones. This indicates that employment in larger and state-owned enterprises is not necessarily better regulated, and that they do not incline more to carrying out national laws, regulations or local policies. Therefore, the government should make it compulsory for the enterprises to get the employed members of the floating population covered by insurance programs, monitor the enterprises’ implementation of social insurance policies, and strengthen the supervision

of the state-owned and large-scale enterprises. Meanwhile how to enhance the initiatives of the enterprises should also be considered to gradually improve the enterprises' contributions in social protection of the floating population.

This paper is based on the research of “Migration trends of the floating population and their effects on China’s urbanization processes” supported by the Humanity and Social Science Foundation, State Education Ministry of China (Project Code 05JA840003), the research of “Social protection of rural-urban migrants in an era of increasing population mobility: China and Vietnam compared” funded by Ford Foundation and International Development Research Center of Canada (IDRC) (PO/0713/1L) , the research of “The differentiation of women migrants in the migration process and their rights issues: Case studies from Fujian Province of China” funded by IDRC (Grant No.: 105447-001), and some researches supported by the Graduate Innovation Fund of School of Geography, Fujian Normal University.

References

Barrett, G. F. and Robert, C. (2003). Adverse Selection and the Decline in Private Health Insurance Coverage in Australia: 1989-95. *The Economic Record*, 79 (246): 279-296.

Cook, S. and Kwon, H. (2008) .Economic reform and social protection in East Asia. Paper presented to the ISS-IHD international conference on universalisation of social protection, 17-20th February 2008, Delhi, India.

Chen, Y.F. (2005). “Migrant worker”: System and identity (in Chinese). *Sociological Studies*, (3): 119-133.

Gao W.S. (2007). Study on the elements influencing the social security of migrant workers in China's cities(in Chinese) . *Market and Demographic Analysis (now Population and Development)*, 13(5): 66-72.

Lan, C.D., Ren B.P. (2004). On the social insurance problems of the migrant workers (in Chinese). *Social Science research*, (5): 106-111.

Lin, L.Y. and Zhu Y (2008). Housing conditions of the floating population under the double residential status and the factors affecting them (in Chinese). *Population Research*, (3): 48-57.

Lin M. (2007). Study on the social insurance problems of the migrant workers (in Chinese). *Journal of the Party School of the Central Committee of the C.P.C*, (1): 78-83.

Liu, L.P., Zhang C.N. (2007). Human Capital, Social Capital, Enterprises Institution or

Social Environment: Wage determination model of migrant workers in Peal River Delta (in Chinese). *Sociological Studies*, (6): 114-137.

Norton, A., Conway, T. and Foster, M. (2002). Social protection: defining the field of action and policy. *Development policy review*, 20(5): 541-567.

Scott, R. (2002) .*Organizations: Rational, Natural and Open Systems*, (translated by Huang, Y.; Li, X.; Shen, W.; Xi, K. Huaxia Publishing House: Beijing.

The service industry research center in National Bureau of Statistics of China(NBS) (2006). Research on life quality of migrant workers (in Chinese). Retrieved from http://www.stats.gov.cn/_oldweb/tjfx/fxbg/t20061011_402358407.htm

The design and management department, National Bureau of Statistics of China (NBS) (2003). The provisional method for the classification of large, medium and small scale enterprises (in Chinese). Retrieved from http://www.stats.gov.cn/_oldweb/tjbz/qyxbz/t20030528_80450.htm.

Wang, Z. (2007). An empirical analysis on the medical insurance coverage of rural-urban migrant workers and its causal factors: Evidence from the survey in five Chinese cities (in Chinese). *Chinese Journal of Population Science*, (5): 60-71.

Xie, G.H.(2007). Migrant workers and urban labor market (in Chinese). *Sociological Studies*, (5): 84-111.

Yao Y.J. (2008). Guangdong Province: Is there anything we can do about to transfer of the old-age insurance of the floating population between different places? (in Chinese) . *South Weekend*. April. 17, 2008. Section C: P 17.

Zheng, G.C., Huang Li, R.L. (2007). Rural-urban Migrant Worker in China: Issue and Social Protection (in Chinese). People's Publishing House: Beijing.

Zhou, Y. E., Ruan Z.Y. (2003). Contemporary international migration theory: present and trends (in Chinese). *Journal of Jinan University (Philosophy & Social Science Edition)*, (3) :1-8.

Zhu Y. (2004). Overseas research on non-permanent migration and its implications for the issues of floating population in China (in Chinese). *Population Research*, (3): 52-59.

Zhu, Y. (2007). China's floating population and their settlement intention in the cities: Beyond the *Hukou* reform. *Habitat International*, 31(1): 65-76.

Zhu, Y and Chen, W. (2009). The settlement intention of China's floating population in the cities: recent changes and multi-faceted individual-level determinants, *Population, Space and Place*, Forthcoming.