

Performance Evaluation Index System for Provincial-Level Unemployment Insurance Consolidation

Hongru Yao¹, Yinxiao Zhang^{1*}, Peng Yan¹

¹ Hebei University of Architecture, Zhangjiakou, Hebei, China

Email Address

hebeiyhr@126.com (Yinxiao Zhang)

*Correspondence: hebeiyhr@126.com

Received: 14 August 2023; **Accepted:** 31 August 2023; **Published:** 18 September 2023

Abstract:

This paper proposes a performance evaluation index system for provincial-level unemployment insurance consolidation. The purpose of this evaluation system is to assess the effectiveness and efficiency of the consolidation efforts, as well as the overall achievement of the unemployment insurance program at the provincial level. The index system consists of four main categories: coverage and accessibility, financial sustainability, service quality, and policy effectiveness. Each category is further divided into several specific indicators, such as the percentage of insured workers, the ratio of funds to expenditures, the satisfaction rate of unemployment insurance services, and the impact of policies on unemployment rates. By using this evaluation system, policymakers and administrators can better understand the strengths and weaknesses of the consolidation efforts, identify areas for improvement, and make informed decisions to enhance the overall performance of the provincial-level unemployment insurance program.

Keywords:

Performance Evaluation, Index System, Provincial-Level

1. Introduction

Provincial-level unemployment insurance consolidation refers to the process of integrating and harmonizing the various unemployment insurance systems at the provincial level into a unified and efficient system. This consolidation aims to streamline administrative processes, improve the effectiveness of unemployment insurance programs, and ensure better coverage and support for unemployed individuals across the province.

The background of provincial-level unemployment insurance consolidation can be traced back to the need for a more coordinated and comprehensive approach to address unemployment challenges at the provincial level. Previously, each province had its own separate unemployment insurance system, leading to inconsistencies in coverage, benefit levels, and administrative procedures. This fragmentation often

resulted in inefficiencies, inequities, and difficulties for individuals seeking unemployment benefits.

Unemployment insurance is an important part of China's social insurance, which plays an important role in guaranteeing the basic life of the unemployed, promoting employment and preventing unemployment [1]. The significance of provincial-level unemployment insurance consolidation lies in its potential to overcome these challenges and create a more equitable and efficient system. By consolidating the various provincial systems, it becomes possible to establish standardized eligibility criteria, benefit levels, and administrative procedures. This not only ensures a fairer distribution of resources but also simplifies the process for individuals seeking unemployment benefits, reducing bureaucratic hurdles and delays.

Furthermore, provincial-level unemployment insurance consolidation can facilitate better data collection and analysis, enabling policymakers to gain a more accurate understanding of unemployment trends and patterns at the provincial level. This information can then be used to develop targeted interventions and policies to address unemployment more effectively.

In summary, the background and significance of provincial-level unemployment insurance consolidation highlight the need for a more coordinated and efficient approach to address unemployment challenges at the provincial level. By integrating and harmonizing the various provincial systems, this consolidation aims to improve coverage, streamline administrative processes, and ensure better support for unemployed individuals.

The purpose of the performance evaluation index system for provincial-level unemployment insurance consolidation is to provide a comprehensive framework for assessing the effectiveness and efficiency of the consolidation efforts. This section will discuss the rationale behind developing such a system and highlight its significance in evaluating the performance of the unemployment insurance consolidation at the provincial level. It will also outline the objectives of the evaluation system and explain how it can contribute to improving the overall management and implementation of the consolidation process. Additionally, this section will provide an overview of the key stakeholders involved in the evaluation process and their roles in ensuring the successful implementation of the performance evaluation index system.

2. Economic Benefit Evaluation Indicators

The evaluation of the balance between income and expenditure of the unemployment insurance fund is one of the crucial performance indicators for provincial-level unemployment insurance consolidation. The financial equilibrium of the unemployment insurance fund directly impacts the sustainability and operational efficiency of the unemployment insurance system. The new feature of the model is that the insurer and workers interact repeatedly [2]. The evaluation of the income and expenditure balance of the unemployment insurance fund necessitates consideration from various perspectives.

Firstly, assessing the balance of income and expenditure of the unemployment insurance fund requires an analysis of the sources of income. The primary sources of income for the unemployment insurance fund include contributions from businesses and employees, government fiscal subsidies, and investment returns. When evaluating

the income and expenditure balance of the unemployment insurance fund, it is essential to assess the stability and sustainability of these income sources to ensure the long-term equilibrium of the fund. Evaluating the balance of income and expenditure of the unemployment insurance fund involves analyzing its expenditures. The fund's expenditures mainly cover payments for unemployment benefits, vocational training expenses, employment and entrepreneurship subsidies, among others. When assessing the income and expenditure balance of the fund, it is crucial to evaluate the scale and structure of these expenditures to ensure that they align with the objectives of the unemployment insurance system and meet the needs of the employees. The assessment of the income and expenditure balance of the unemployment insurance fund should also consider the fund's reserve levels. The reserve levels of the unemployment insurance fund directly affect its sustainability and resilience to financial risks. When evaluating the income and expenditure balance of the fund, it is necessary to assess the reserve levels to ensure that the fund can withstand unforeseen circumstances and economic fluctuations.

Evaluating the balance between income and expenditure of the unemployment insurance fund is a vital component of the performance evaluation of provincial-level unemployment insurance consolidation. This evaluation encompasses aspects such as the stability and sustainability of income sources, the scale and structure of expenditures, and the reserve levels of the fund. Through the assessment of these indicators, a comprehensive understanding of the income and expenditure balance of the unemployment insurance fund can be obtained, providing a basis for further improvements in the unemployment insurance system.

The assessment of unemployment insurance fund utilization efficiency stands as a pivotal indicator in appraising the performance of provincial-level unemployment insurance consolidation. This evaluation primarily seeks to gauge the correlation between the utilization of these funds and the economic benefits they yield. By conducting an appraisal of the efficiency in employing unemployment insurance funds, an impartial assessment of the operational state of the unemployment insurance system can be achieved, thereby furnishing a foundation for the subsequent enhancement of unemployment insurance policies.

In the course of evaluating the efficiency in unemployment insurance fund utilization, it is imperative to consider several key metrics. Firstly, commencing with an analysis of the income and expenditure of the unemployment insurance funds offers insights into their efficiency. This entails scrutinizing the sources of income for these funds, encompassing contributions from both businesses and employees, government fiscal allocations, and other revenue streams. Additionally, a comprehensive examination of fund expenditures, which encompass the disbursement of unemployment benefits and the outlay associated with vocational training, is essential. This comparative analysis of income and expenditure facilitates an assessment of fund efficiency.

The efficiency in unemployment insurance fund utilization can be assessed by scrutinizing the distribution of unemployment benefits. Unemployment benefits constitute a central component of the unemployment insurance system, significantly enhancing the living standards of unemployed individuals while promoting employment. Consequently, while evaluating the efficiency in employing unemployment insurance funds, factors such as the application process for unemployment benefits, the reasonableness of benefit distribution standards, and

related considerations should be taken into account. Analyzing the distribution of unemployment benefits provides valuable insights into fund efficiency.

The evaluation of unemployment insurance fund efficiency can encompass an examination of expenses related to vocational training. Vocational training represents a critical means of augmenting the employability of unemployed individuals and facilitating their reintegration into the workforce. As such, during the assessment of fund efficiency, diligent attention should be paid to expenses linked to vocational training, including the execution of vocational training programs and the evaluation of training effectiveness. An analysis of vocational training expenses contributes significantly to the assessment of fund efficiency.

The evaluation of unemployment insurance fund utilization efficiency constitutes a vital component within the performance assessment framework for provincial-level unemployment insurance consolidation. This evaluation encompasses multiple dimensions, including income and expenditure analysis, scrutiny of unemployment benefits distribution, and examination of vocational training expenses. Through the comprehensive evaluation of these facets, a holistic understanding of unemployment insurance fund efficiency emerges, thereby laying the groundwork for the refinement of unemployment insurance policies.

The assessment of the timeliness of disbursing unemployment insurance benefits is an important indicator for measuring the performance of provincial-level unemployment insurance consolidation. Timely disbursement of unemployment insurance benefits is crucial for ensuring the basic livelihood needs of unemployed individuals and promoting employment stability. This article evaluates the timeliness of unemployment insurance benefit disbursement through the following aspects:

Evaluation of Disbursement Period: By analyzing the disbursement period of unemployment insurance benefits, we assess whether the timing aligns with regulatory requirements. This includes examining the time gap between applying for unemployment insurance benefits and the actual disbursement, as well as the frequency of disbursements within each disbursement period.

Assessment of Disbursement Accuracy: We evaluate the accuracy of unemployment insurance benefit disbursement, ensuring that the disbursed amounts are precise and error-free. This involves cross-referencing the disbursed amounts with the actual circumstances of unemployed individuals to confirm that the amounts match their pre-unemployment wages.

Evaluation of Disbursement Process: The assessment includes an examination of the efficiency and simplification of the unemployment insurance benefit disbursement process. This entails analyzing the entire disbursement process for any cumbersome procedures and lengthy approval times, as well as determining whether it contributes to improved disbursement efficiency and reduced errors.

Assessment of Information Transparency in Disbursement: We assess the transparency of information related to unemployment insurance benefit disbursement, focusing on whether unemployed individuals can access relevant disbursement information promptly. This evaluation involves reviewing the clarity and specificity of channels used to disseminate disbursement information and assessing the availability of convenient query methods.

3. Social Benefit Evaluation Indicators

3.1. Unemployment Insurance Coverage Rate Evaluation

The evaluation of the Unemployment Insurance Coverage Rate holds significant importance within the framework of provincial-level unemployment insurance consolidation performance assessment. This evaluation endeavors to comprehensively gauge the efficacy of unemployment insurance policies, quantifying the reach and protective capacity of the unemployment insurance system in society. To delve deeper into the Unemployment Insurance Coverage Rate Evaluation, it can be approached from the following multifaceted dimensions:

a. Number of Insured Individuals:

At the forefront of assessing the unemployment insurance coverage rate lies the pivotal metric of the number of insured individuals. This fundamental indicator scrutinizes the trajectory of growth in the count of individuals covered by the unemployment insurance system. It serves as a barometer of the system's outreach and its allure among the workforce. A rising number of insured individuals signifies an expanding safety net, signifying that an increasing workforce segment is availing the protective benefits of unemployment insurance.

b. Coverage Rate:

Another linchpin of evaluating the unemployment insurance coverage rate is the Coverage Rate itself. This metric encapsulates the proportion of the labor force population actively participating in the unemployment insurance program. Tracking changes in the Coverage Rate illuminates the depth of penetration of the unemployment insurance system across diverse demographic segments. An escalating Coverage Rate signifies heightened engagement from the workforce, fortifying their individual capacity to navigate employment uncertainties.

c. Coverage Scope:

The assessment of the unemployment insurance coverage rate is incomplete without considering the comprehensiveness of the program's coverage scope. This dimension encompasses the spectrum of individuals eligible for insurance coverage, the industry sectors encapsulated by the program, and the geographical regions encompassed within its protective ambit.

Enterprises become the beneficiaries of their own contributions, which increases the enthusiasm of enterprises to pay unemployment insurance premiums, and the surplus funds also provide economic support for enterprises [3]. Scrutinizing the Coverage Scope facilitates a nuanced understanding of the system's protective blanket, encompassing distinct demographic groups, various geographic locales, and diverse industry sectors. An expansive coverage scope signifies an inclusive safety net, extending the protective umbrella over a wider expanse of workers.

In summary, the Unemployment Insurance Coverage Rate Evaluation constitutes a pivotal element within the provincial-level unemployment insurance consolidation performance assessment framework. Our proposed scheme improves upon this system in two ways: first, by making the payments history dependent it provides incentives to search and retain formal jobs; secondly, personalized accounts make withdrawals costly for the agents and prevents long periods of unemployment. [4] It necessitates a holistic examination of the number of insured individuals, the Coverage Rate, and the

breadth of coverage scope. By delving into these multifaceted dimensions, policymakers and administrators can glean insights into the extent and inclusiveness of the unemployment insurance system, paving the way for informed decisions aimed at fortifying the societal safety net and fostering economic stability.

3.2. Evaluation of Unemployment Insurance Benefit Levels

The evaluation of unemployment insurance benefit levels holds a pivotal position within the comprehensive performance evaluation index system for provincial-level unemployment insurance consolidation. This multifaceted evaluation involves a thorough examination of various dimensions related to the levels of unemployment insurance benefits, ensuring that they effectively serve the needs of unemployed individuals. To comprehensively evaluate the level of unemployment insurance benefits, several critical aspects merit consideration:

a. Benefit Standards:

The foundation of evaluating unemployment insurance benefit levels begins with a meticulous assessment of benefit standards. These standards profoundly influence the quality of life and the level of social security experienced by unemployed individuals. Therefore, when evaluating the adequacy of unemployment insurance benefits, it necessitates an in-depth and comparative analysis of benefit standards. This analysis aims to ascertain whether these standards are calibrated to meet the basic living requirements of unemployed individuals adequately.

b. Coverage of Benefits:

Another crucial facet of evaluating benefit levels pertains to the coverage they provide. Benefit coverage encompasses a spectrum of factors, including the categories of unemployed individuals eligible for benefits, the duration of support during unemployment, and the conditions governing benefit receipt. A comprehensive assessment of unemployment insurance benefit levels necessitates a holistic consideration of these factors to determine whether the coverage they offer is equitable and rational.

c Timeliness of Benefit Payments:

Evaluating benefit levels also involves a meticulous evaluation of the timeliness of benefit payments. It is imperative that unemployed individuals receive unemployment insurance benefits promptly during their period of joblessness to meet their basic living requirements. Consequently, when assessing the level of unemployment insurance benefits, the speed and efficiency of benefit disbursements are paramount considerations. Ensuring that these benefits can adequately address the timely needs of unemployed individuals forms a critical aspect of the evaluation process.

3.3. Unemployment Insurance Service Quality Evaluation

At present, combined with the demand for protection and the trend of technological empowerment, the new era has put forward the requirements of multi-level protection and digital service for temporary empowerment insurance for flexible employment personnel, which is a positive future trend from the perspective of development [5]. The assessment of the quality of unemployment insurance services is a fundamental element within the performance evaluation framework for provincial-level unemployment insurance consolidation. When appraising the quality of these services, it becomes evident that several critical facets should be taken into account:

Firstly, there's the imperative to gauge the capabilities and efficiency of unemployment insurance agencies in delivering their services. This encompasses the assessment of their proficiency in processing unemployment registrations, providing vocational training, and furnishing employment guidance, among other essential services. The efficiency of these processes directly influences the overall quality of service. Secondly, it necessitates an evaluation of the scope of service coverage and the satisfaction levels of service recipients. This entails the examination of metrics such as the rate of participation of unemployed individuals in the program and the proportion of individuals who successfully access unemployment insurance benefits. A comprehensive understanding of service coverage and recipient satisfaction is crucial in assessing quality. Additionally, it requires a meticulous consideration of the fairness embedded within service delivery. This encompasses a rigorous examination of the equity and impartiality in the services provided to various groups of unemployed individuals. Ensuring that services are distributed fairly and equitably is pivotal to delivering high-quality services.

Conducting a rigorous evaluation of the quality of unemployment insurance services plays a pivotal role in promptly identifying areas for improvement. By addressing these issues and enhancing the efficiency, coverage, fairness, and overall quality of services, the broader societal impact of the unemployment insurance program can be significantly improved.

4. Management Efficiency Evaluation Indicators

4.1. Unemployment Insurance Management Cost Evaluation

Unemployment Insurance Management Cost Evaluation plays a pivotal role within the comprehensive performance assessment framework for provincial-level unemployment insurance consolidation. The government can intervene by introducing a public UI scheme to protect dismissed employees of talent-intensive industries [6]. This evaluation encompasses various expenditures incurred by unemployment insurance agencies during their administrative processes and aims to gauge the efficiency with which these agencies provide unemployment insurance services. In addition, since increases in unemployment insurance benefits may impact the cost of loans through their effects on workers' exposure to costly unemployment, I expect the effect to be more pronounced for borrowers belonging to industries with high layoff separation rates and high labor intensity (i.e., those industries with higher expected worker unemployment costs) [7]. In particular, the evaluation of management costs can be conducted by delving into several key dimensions:

a. Human Resources Cost Evaluation:

One facet of the assessment revolves around scrutinizing the allocation of resources towards human capital within unemployment insurance agencies. This encompasses expenditures such as employee salaries, investments in staff training, recruitment-related costs, and more. By conducting a comparative analysis of human resources costs vis-à-vis the quality and efficacy of unemployment insurance services rendered, one can ascertain the rationality and effectiveness of these management expenses.

b. Administrative Expenses Evaluation:

Another critical aspect of the evaluation pertains to the assessment of administrative outlays incurred by unemployment insurance agencies. Administrative expenses encompass various overheads, including office rent, the maintenance of equipment,

procurement of office supplies, and other ancillary costs associated with administrative management. By juxtaposing administrative expenses against the delivery of unemployment insurance services, it becomes possible to gauge the appropriateness and cost-efficiency of these management expenditures.

c. Technical Support Cost Evaluation:

The assessment extends to the examination of investments made by unemployment insurance agencies in information technology and system support. This category encompasses expenses related to the development and maintenance of systems, data management, and other costs associated with technical support. By drawing parallels between technical support costs and the quality and efficiency of unemployment insurance services, one can evaluate the rationality and technological sophistication of these management expenditures.

d. Regulatory Cost Evaluation:

The evaluation process also involves a meticulous review of expenses stemming from regulatory activities and risk control initiatives undertaken by unemployment insurance agencies. This category encompasses costs such as salaries of inspectors, expenses related to risk assessment, and other relevant outlays associated with regulatory functions. Through a comparative analysis of regulatory costs and the safety and reliability of unemployment insurance services, one can gauge the rationality and effectiveness of these management expenses.

4.2. Unemployment Insurance Management Efficiency Evaluation

Under the provincial pooling mode, on the one hand, unemployment insurance funds are collected and used throughout the province, which improves the mutual aid ability, anti-risk ability and security ability of the fund, and gives full play to the role of unemployment insurance in reducing burdens and fees, preventing unemployment, promoting employment, and ensuring life, effectively solving the problems such as insufficient fund payment period of some cities and municipalities [8]. The management efficiency of the unemployment insurance system can be evaluated using a set of indicators. These indicators assess various aspects of the management process and help measure the effectiveness and efficiency of the system.

a. Claims processing time: This indicator measures the average time taken to process unemployment insurance claims. A shorter processing time indicates a more efficient management system.

b. Accuracy of benefit disbursement: This indicator measures the accuracy of disbursing unemployment insurance benefits. It evaluates the percentage of correct benefit payments made by the system, indicating the effectiveness of the management process.

c. Administrative costs: This indicator assesses the expenses incurred in managing the unemployment insurance system. It measures the administrative costs as a percentage of the total benefits paid out, reflecting the efficiency of resource allocation.

d. Compliance with regulations: This indicator measures the extent to which the unemployment insurance system complies with relevant regulations and policies. It assesses the adherence to legal requirements, procedural guidelines, and ethical

standards, indicating the effectiveness of the management process in ensuring compliance.

e. Fraud detection and prevention: This indicator evaluates the effectiveness of the system in detecting and preventing fraudulent claims. It measures the number of fraudulent claims detected and the success rate of preventing fraudulent activities, reflecting the management's ability to maintain the integrity and sustainability of the unemployment insurance system.

The most important function of the unemployment insurance fund is to provide the basic livelihood for the unemployed group

Provide security, and can effectively play a positive role in preventing unemployment and promoting employment, and in order to maintain social stability and promote the construction of a harmonious society [9].

4.3. Unemployment Insurance Management Innovation Evaluation

In the process of legal system innovation of social insurance fund raising, we should understand its specific development status, mainly including pension insurance, medical insurance, unemployment insurance, work-related injury insurance, maternity insurance and other fund projects, and elaborate on them in detail, so as to make full use of social insurance funds [10]. The "Adoption of Technology" indicator assesses the degree to which the system has embraced advanced technology and digital tools to streamline and automate processes. This includes the utilization of online platforms for claims filing, automated data processing systems, and digital communication channels, reflecting the level of innovation in management.

The "Accessibility and Convenience" indicator evaluates the ease of access and convenience for beneficiaries when using the unemployment insurance system. It considers factors such as the availability of online portals, mobile applications, and self-service options that allow individuals to access information and services with ease, anytime and anywhere. The "Integration with Other Social Security Systems" indicator assesses the extent to which the unemployment insurance system integrates with other social security programs, such as healthcare, retirement, and disability insurance. This measurement reflects the system's collaboration with other agencies to provide comprehensive support and services to unemployed individuals.

The "Collaboration and Partnerships" indicator evaluates the system's efforts in collaborating with various stakeholders, including employers, training institutions, and job placement agencies, to create a comprehensive support network for unemployed individuals. It assesses the level of collaboration and the effectiveness of partnerships in achieving better outcomes for beneficiaries. The "Stakeholder Engagement" indicator measures the involvement and engagement of stakeholders, including beneficiaries, employers, and trade unions, in the decision-making and management processes of the unemployment insurance system. This assessment considers the effectiveness of mechanisms for soliciting feedback, conducting consultations, and ensuring transparency and accountability. The "Evaluation of Outcomes" indicator evaluates the impact of management innovation in the unemployment insurance system. It assesses outcomes such as the reduction in unemployment duration, reemployment rates, and the overall improvement in the financial sustainability of the system.

By evaluating these indicators collectively, policymakers and administrators can comprehensively assess the effectiveness of management innovation in the unemployment insurance system. This allows them to identify successful practices and make informed decisions to further drive innovation and improvement within the system, ultimately benefiting both beneficiaries and society at large.

5. Improvement and Prospects

The performance evaluation index system for provincial-level unemployment insurance consolidation provides a comprehensive framework for assessing the effectiveness and efficiency of the consolidation efforts. However, there is always room for improvement and further development in any evaluation system.

a. Refinement of indicators: Continuous refinement of the indicators is essential to ensure their relevance and alignment with the changing needs and goals of the unemployment insurance program. Regular review and updates should be conducted to reflect emerging trends and best practices in unemployment insurance management.

b. Data collection and analysis: A robust data collection and analysis process is crucial for accurate evaluation. Efforts should be made to improve the data collection methods, data quality, and analytical techniques. This will enhance the accuracy and reliability of the evaluation results.

c. Benchmarking and comparative analysis: Benchmarking the performance of provincial-level unemployment insurance consolidation against national or international standards can provide valuable insights into areas for improvement. Comparative analysis with other provinces or countries can help identify best practices and areas where targeted interventions are needed.

d. Stakeholder involvement: The involvement of various stakeholders, including policymakers, administrators, beneficiaries, and employers, is vital in the evaluation process. Regular consultation and feedback mechanisms should be established to ensure that the voices and perspectives of all stakeholders are considered.

e. Long-term impact assessment: While the evaluation system focuses on assessing the short-term performance of provincial-level unemployment insurance consolidation, it is essential to conduct long-term impact assessments. This will help determine the sustainability and effectiveness of the consolidation efforts in achieving long-term goals, such as reducing unemployment rates and improving social security.

f. Continuous improvement: Evaluation should not be seen as a one-time exercise but an ongoing process. Feedback from the evaluation should be used to identify areas for improvement and drive continuous improvement in the unemployment insurance consolidation efforts.

In conclusion, the performance evaluation index system for provincial-level unemployment insurance consolidation provides a valuable tool for assessing the effectiveness and efficiency of the system. However, it should be continuously refined and improved to ensure its relevance, accuracy, and alignment with the evolving needs of the unemployment insurance program. Through continuous improvement and stakeholder involvement, the evaluation system can contribute to the enhancement of provincial-level unemployment insurance consolidation efforts and ultimately improve the overall performance and outcomes of the program.

Conflicts of Interest

The author declares that there is no conflict of interest regarding the publication of this article.

Funding

This work was supported by Hebei provincial department of human resources and social security research project support project, project number: jrshz-2023-02151.

References

- [1] Huang, Y.Y.; Wang, G. Protecting the People's Unemployment Insurance "life money" - Interpretation of the Decision to amend the Guangdong Unemployment Insurance Regulations. *Voice of the People*, 2022, 08, 50-52.
- [2] Denderski, P.; Stoltenberg, C.A. On existence of private unemployment insurance with advance information on future job losses. *Social Science Electronic Publishing* [2023-09-12].
- [3] Liu, Y. Discussion on the development of unemployment insurance system in China. *Cooperative Economy and Science and Technology*, 2023, 18), 162-165.
- [4] A.F.C.; B.E.E.; Juan M. Sánchez C. Designing unemployment insurance for developing countries. *Journal of Development Economics*, 2020, 148.
- [5] Chen, H.; Li, S.L.; Ma, N. Study on the rate determination of Temporary enabling Insurance for flexible employees during unemployment. *China Insurance*, 2023, 07, 33-38.
- [6] Pagano, M.; Picariello, L.; Talent Discovery, Layoff Risk and Unemployment Insurance. *Discussion Paper Series in Economics*, 2017.
- [7] Shen, Y.; Labor Unemployment Insurance and Bank Loans. *SSRN Electronic Journal*, 2018.
- [8] Shi, P.T.; Li, H.; Zhang, Y.H. et al. Provincial pooling of unemployment insurance, how to "upgrade" fund security. *China Social Security*, 2023, 04, 56-59.
- [9] Lu, R. On the innovation of unemployment insurance fund management. *Finance and Accounting Learning*, 2017, 01, 182.
- [10] Yang, Y. Path analysis of Improving the legal system of Social Insurance fund raising in China. *Legal Science Expo*, 2021, 23, 153-154.



© 2023 by the author(s); licensee International Technology and Science Publications (ITS), this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (<http://creativecommons.org/licenses/by/4.0/>)