论文　　最新目录 | 下期目录 | 过刊浏览 | 高级检索　　<< Previous Articles | Next Articles >>

我国基本养老金隐性债务变化趋势分析——基于改进精算测算模型的实证研究

张迎斌, 刘志新, 柏满迎, 罗淇耀

北京航空航天大学经济管理学院, 北京 100191

China's Basic Implicit Pension Debt Trends Analysis——Based on the Improved Actuarial Calculation Model Empirical Study

ZHANG Ying-bin, LIU Zhi-xin, BAI Man-ying, LUO Qi-yao

School of Economics and Management, Beihang University, Beijing 100191, China

- 摘要
- 参考文献
- 相关文章

Download: PDF (2061KB)　　HTML (1KB)　　Export: BibTeX or EndNote (RIS)　　Supporting Info

摘要 隐性债务问题是养老保险制度改革过程中需要面对的重要问题。本文在前人精算测算模型基础上,指出其在数据选取、参数设定、最新制度应用等方面的不足,从三个方面扩展了精算测算研究:结合最新法规对测算模型进行完善,考虑了未来工资增长率与历史工资增长率的区别,修改了养老金调整系数;在测算模型中考虑了过渡性养老金与基础性养老金领取特点的区别;利用最新、最合理的数据进行实证分析。通过研究本文发现,保持合理的工资增长率水平与利率水平可以保证隐性负债规模实际可控,确保隐性负债占财政收入和GDP比例在安全线以内。为此,本文建议:维持温和的工资增长,保证隐性债务不过高的同时兼顾社会福利的提高;尽量提高社会养老金运作的投资收益率,但同时应当权衡提高收益率的成本与其降低的隐性债务之间的利弊。

关键词: 隐性债务　精算测算模型　养老保险制度

Service
- 把本文推荐给朋友
- 加入我的书架
- 加入引用管理器
- Email Alert
- RSS

作者相关文章
- 张迎斌
- 刘志新
- 柏满迎
- 罗淇耀

Abstract: The implicit debt problems is the important issue of the pension system reform process. The drawbacks of previous studies, that in the data selection, parameter setting, latest institutional applications are pointed out in this paper. Then implicit debt study is extended from three aspects: improving calculation model combined with the latest regulations, modifying pension adjustment factor, considering the difference between the wage growth rate and the historical rate of wage growth. Further,considercing the transitional pension and fundamental pension differences in the calculation model, empirical analysis of the latest and the most reasonable data is carried out. The results show that keeping a reasonable level of several key factors can ensure the actual controlled the size of the hidden liabilities and the total fiscal revenue and GDP ratio within safe limits.To this end, this paper proposes to maintain moderate wage growth, control of a reasonable level of interest rates, take a variety of channels to increase the social pool fund balance. In the end,several suggestions are made in this paper:maintaining moderate wage growth meanwhile banlancing implicit debt and socia welfare;increasing rate of return on pension insurace investment meanwhile balancing advantages and disadvantages of yield rate and implicit debt.

引用本文:

张迎斌, 刘志新, 柏满迎等 .我国基本养老金隐性债务变化趋势分析——基于改进精算测算模型的实证研究[J] 中国管理科学, 2013,V21(5): 40-49

[1] 黄晓. 我国养老保险隐性债务的精算模型[J]. 统计与决策,2006,12(2):63-65.

[2] 李丽君. 基于精算模型下我国基本养老保险隐性债务的测算研究[D]. 长沙:湖南大学,2009.

[3] 东明,郭亚军,杨怀东. 随机利率下社会养老保险隐性债务的精算分析[J]. 系统工程,2005,23(5):55-60.

[4] 柏满迎,雷黎. 中国养老保险隐性债务未来规模的预测[J]. 数理统计与管理,2008,27(3):354-361.

[5] Holzmann R, Palacios R,Zviniene A. On the economics and scope of implicit pension debt: an international perspective[J]. Empirica,2001,28(1):97-129.

[6] Wang Yan,Xu Dianqing,Wang Zhi, Zhai Fan. Options and impact of China's pension reform: a computable general equilibrium analysis[J]. Journal of Comparative Economics,2004,32(1):105-127.

[7] Bettendorf L J H,Ben J. Heijdra. Population ageing and pension reform in a small open economy with non-traded goods[J]. Journal of Economic Dynamics and Control,2006,30(12):2389-2424.

[8] Alfonso R,Martíns S. Endogenous retirement and public pension system reform in Spain[J]. Economic Modelling,2010,27(1):336-349.

[9] Ponds E ,Severinson C,Yermo J. Implicit debt in public-sector pension plans: an international comparison[J]. International Social Security Review,2012,65(2):75-101.

没有找到本文相关文献