

人口老龄化与个人消费贷款

摘要

我国现阶段已有 1.2 亿 65 岁以上老年人口，这充分说明我国已步入人口老龄化社会。人口老龄化对于社会经济产生了一定程度的影响，同时在我国中央大力倡导消费金融的背景之下，作为经济不可或缺的一部分的商业银行的贷款业务也必然会受到人口老龄化带来的冲击。

本文使用 2004—2018 年我国 30 个省（自治区、直辖市）的数据，并运用回归模型实证分析人口老龄化和商业银行个人消费贷款之间的关系，发现随着人口老龄化程度的加深，个人消费贷款将呈现出下降的趋势，且在东中西部地区产生不同的影响效果。基于此，笔者从国家政策导向，社会保障体系和商业银行自身业务拓展的三个角度提出建议，从而在我国更好的发展“银发经济”，充分带动我国老年人口为主的产业进行发展。

关键词：人口老龄化；消费；个人消费贷款

Abstract

With the population of the first baby boom in China entering old age one after another, China now has 120 million people over 65 years old, which fully shows that China has entered an aging society. The aging of the population has a powerful impact on the China's social economy. Meanwhile, in the context of consumer finance vigorously advocated by the central government, the loan business of commercial Banks, as an indispensable part of the economy, is also bound to be affected by the aging of the population.

The author uses the panel data in 14 years of China's 31 provinces, and using regression model empirical analysis how the growth of ageing population impact the commercial bank's personal consumption loans, found that as the degree of population ageing, personal consumption loans will present a downward trend, and the east has different impact on the central and western regions in our country. Based on this, the author puts forward Suggestions from three perspectives: national policy orientation, social security system and business expansion of commercial Banks. , so as to better develop the "silver economy" under the promotion of China's policies, and fully promote the industrial development of China's elderly population.

Keywords: population aging ;Consumption; Personal consumption loan

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