收入结构对城乡居民家庭商业保险需求的影响

摘　要

近年来研究表明收入对消费的影响不仅来源于绝对水平，收入结构也同样起到关键作用。本文使用2016年中国家庭追踪调查CFPS的数据，基于Probit及Tobit模型从微观层面研究收入结构对城乡居民家庭商业保险需求的影响，实证结果表明不同来源的收入对城乡家庭商业保险需求产生迥异的边际效应，其中低收入群体在所有群体中受到边际效应最大，财产性收入的边际效应在所有收入来源中最大；经营性收入与商业保险需求在农村家庭中呈显著负相关关系，在城镇家庭呈正相关；工资收入对保险需求的促进作用随收入水平提高而减弱；转移收入在城镇家庭中呈负相关，在农村家庭中呈正相关；各收入来源之间存在互相关联性，文章分别对以上回归结果进行分析，对有关调整收入结构的政策制定及商业保险需求研究具有一定的启示作用。

关键词:收入结构;收入水平;保险需求;城乡居民

Abstract

The mismatch between the growth rate of domestic income and insurance demand has always been one of the most major problems that has plagued Chinese insurance industry. Studies in recent years have shown that the impact of income on consumption not only comes from absolute levels, but also the income structure. This paper uses the data from the China Family Panel Studies, to research the impact of income structure on household commercial insurance demand with a micro-level based on Probit and Tobit models. The empirical results shows that the income from different sources have very different marginal effects on insurance demand. The low-income group suffers the largest marginal effect of all the samples, and the marginal effect of property income is the largest among all sources of income; operating income shows a significant negative correlation in rural households and positive correlation in urban households; marginal effect of wage income is getting weaker with the increase of income level; transfer income is negatively correlated in urban households and positively correlated in rural households ;there is a correlation between the various sources of income. This article analyzes the above regression results respectively. It has certain implications for policy formulation and research on commercial insurance products.

Key words: income structure; income level; insurance demand； Urban and rural residents

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