



SEM
TSINGHUA UNIVERSITY
清华经管学院

清华大学经济管理学院
School of Economics and Management, Tsinghua University



同方全球人寿
Aegon



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2022中国居民 退休准备指数调研报告



THTF

50%
249

2003

Aegon





1.

1.1	02
1.2	2022 5.70	03
1.3	03
1.4	04

2

2.1	.....	06
2.1.1	.....	06
2.1.2	"	09
2.2	.....	10
2.2.1	.....	10
2.2.2	.....	12

3

3.1	.....	20
3.1.1	.....	20
3.1.2	.....	21
3.1.3	.....	22
3.2	.....	23
3.2.1	.....	23
3.2.2	.....	24

4

4.1	.....	28
4.1.1	.....	28
4.1.2	.....	31
4.1.3	.....	32
4.2	.....	34
4.2.1	.....	34
4.2.2	.....	36
4.2.3	.....	37
4.2.4	.....	38
4.2.5	.....	39
4.2.6	.....	40

5

5.1	.....	42
5.1.1	.....	42

5.1.2	.....	43
5.2	.....	44
5.2.1	.....	44
5.2.2	.....	45
5.2.3	.....	46
5.2.4	.....	47
5.3	.....	47
5.3.1	.....	47
5.3.2	.....	48
5.3.3	.....	48
5.3.4	.....	49

6

6.1	.....	52
6.1.1	.....	52
6.1.2	.....	55
6.2	.....	57
6.2.1	.....	57
6.2.2	.....	60
6.3	.....	61
6.3.1	.....	62
6.3.2	.....	64
6.4	65
6.4.1	65
6.4.2	68
6.4.3	71
6.5	72
6.5.1	72
6.5.2	73
6.5.3	74

7

7.1	76
7.2	76
7.3	77
7.4	78

8

8.1	79
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01.

01.

1.1

2022

- ◆
- ◆
- ◆



扫码查看电子版报告



扫码查看报告重点内容摘要

1.2

2022

5.70

1.4

2022

5.70

2022

2021

1.3

- ◆
- ◆
- ◆
- ◆
- ◆





5

2021

20.8%

2019
2027

2035
2020

2019-2050

2013 35
2016 1800
2017 50%
2017 2.3
2021
2013 30%
2017 50%
2017 2.3
2021

"

1994

" "

2022 4

"

" "

" "

2.4

" "

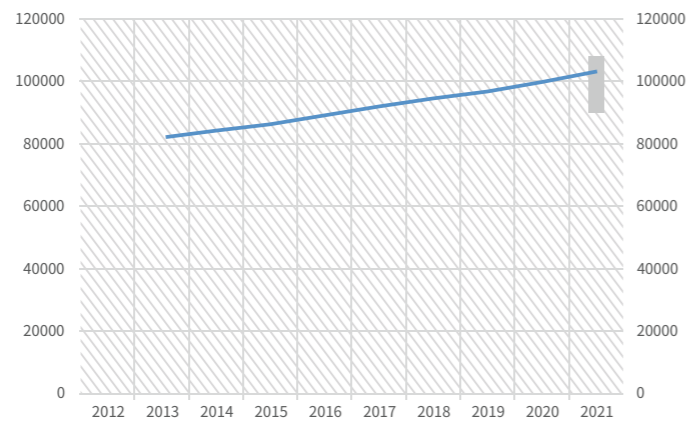
2021
2875

3%

10

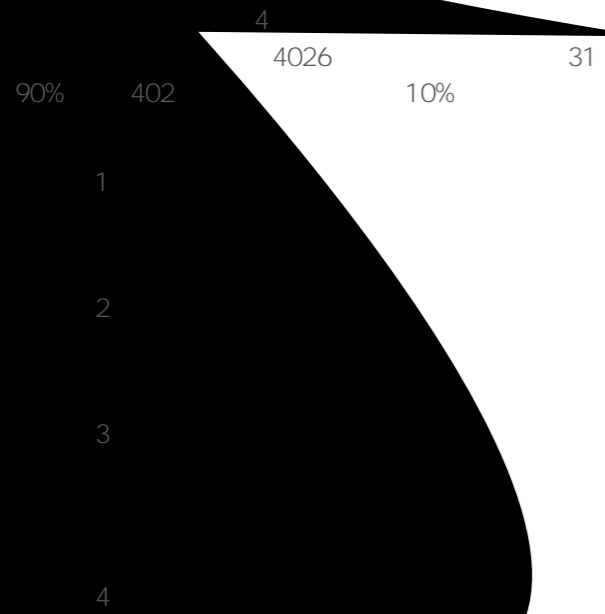
2.2

2



2022 8 15 9 23

2.2.2

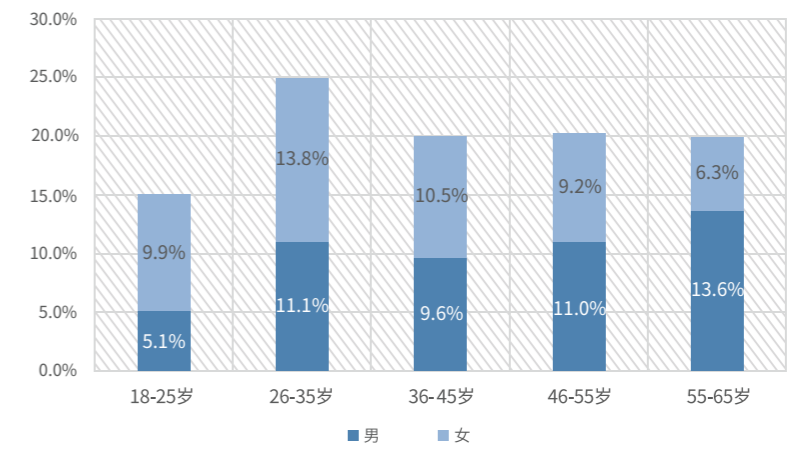


4026

25.4

7

20% 26-35
25



55

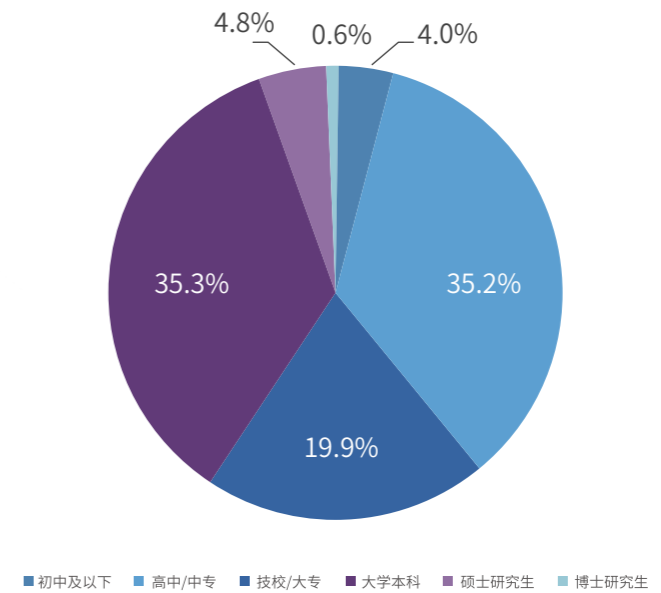
2.5

25

3

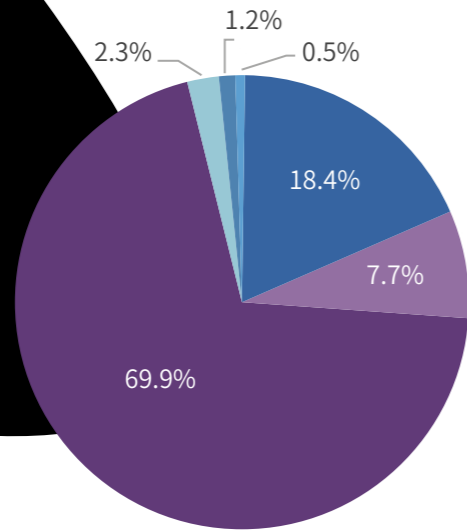
70%

2.6



2.6

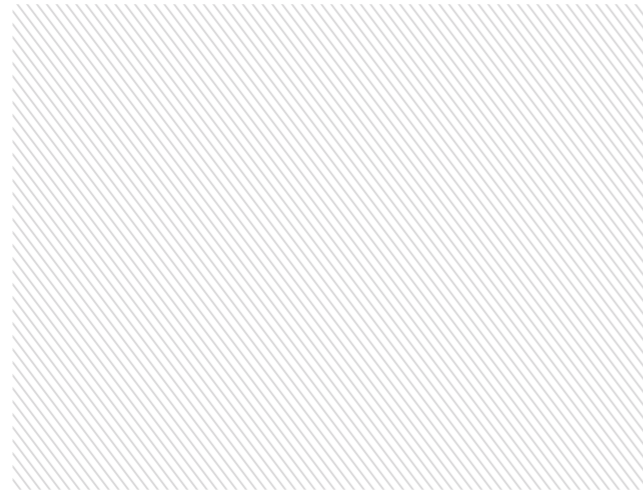




■ 单身 ■ 伴侣/未婚 ■ 已婚 ■ 离婚 ■ 丧偶 ■ 再婚

27

私营^



7	31								
	2.10								
8		9.2	8	180					
	1	75.6%	10	4.3%					
	400	20	1	15					
		71.4%	19.5	20					
		8.7	1						

观测值
4026
1300
1743
558
252
54
63
12
13
4
15
12
4026
1586
953
866
355
196
70

观测值
402*

2.14

2

2.13

1

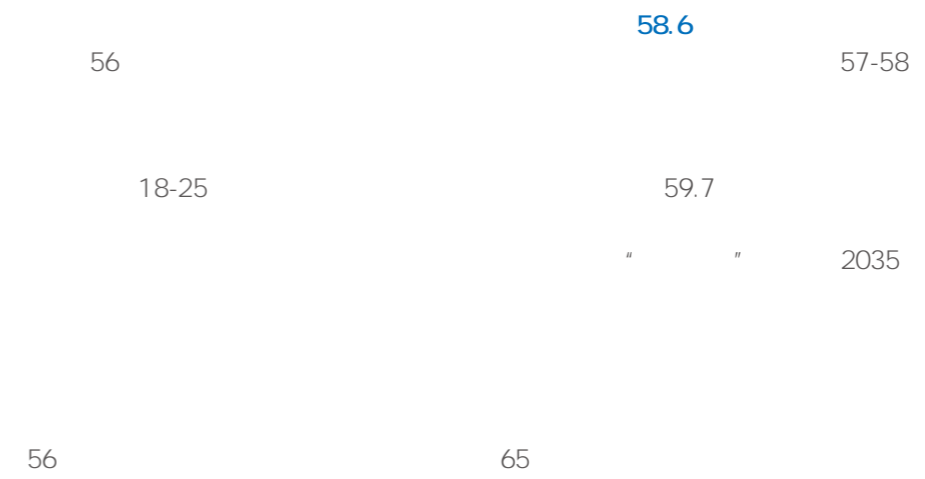


03.

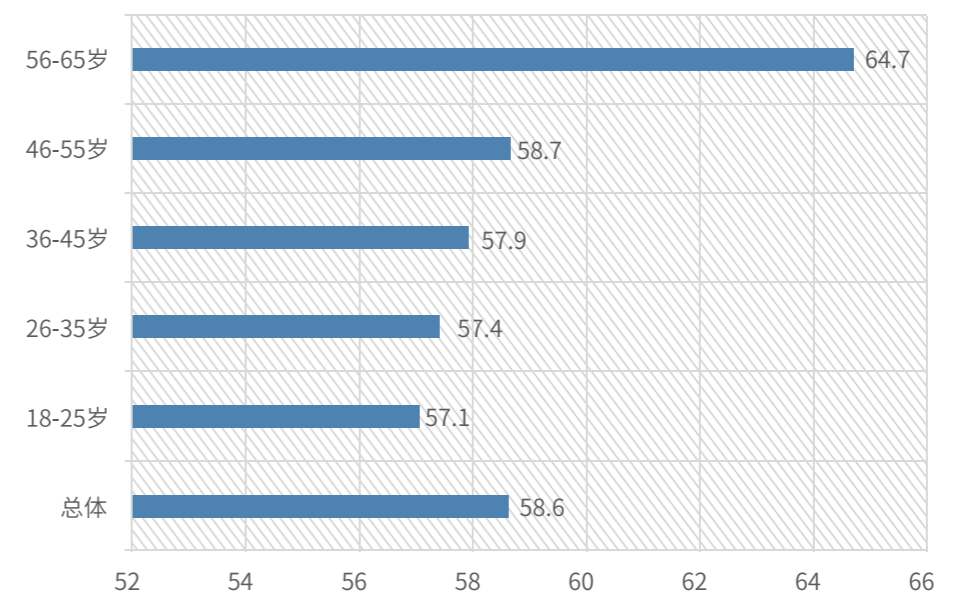
03.

3.1

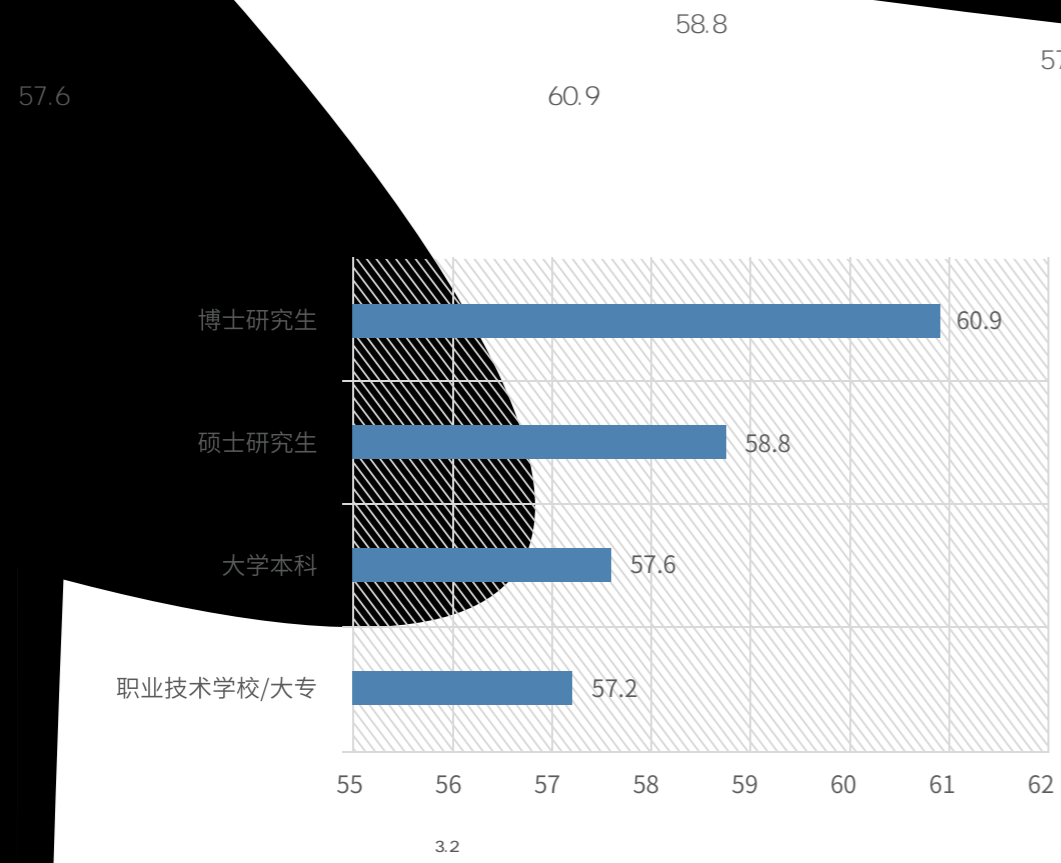
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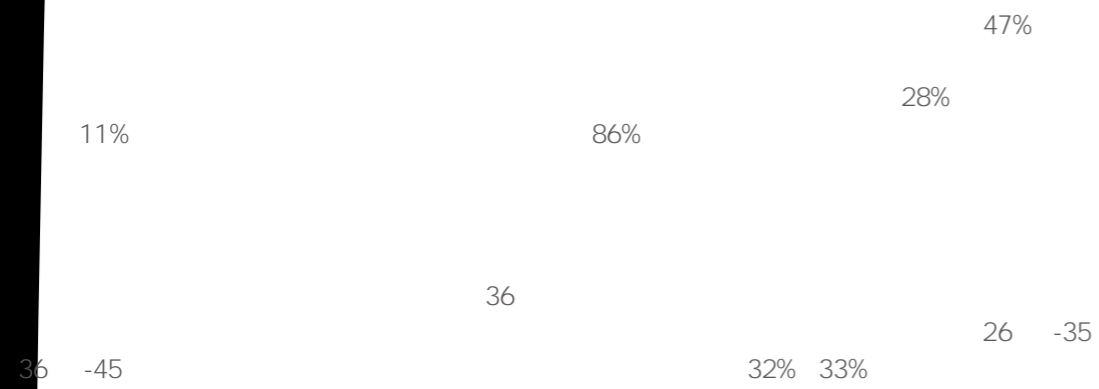
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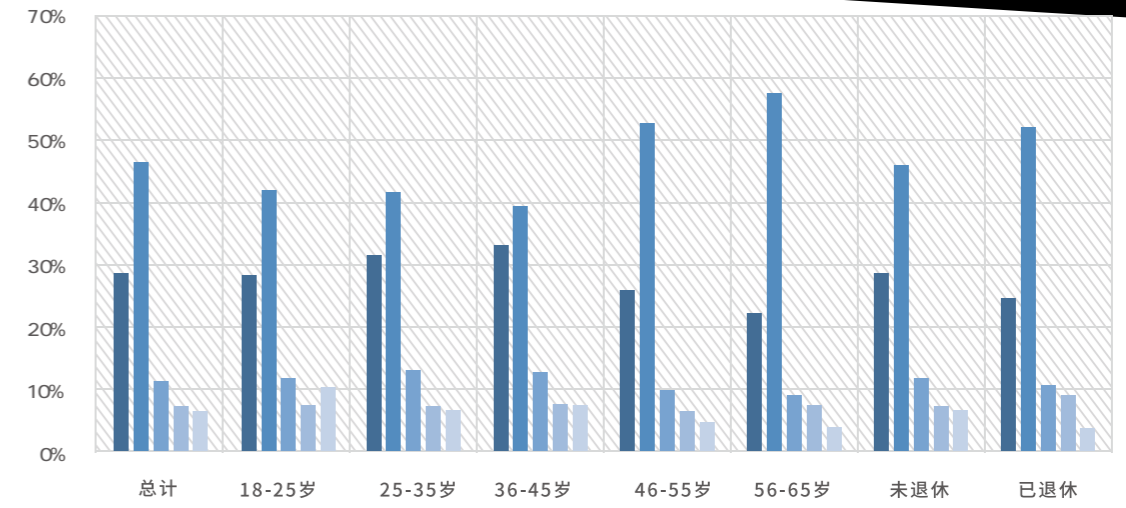
3.1



3.1.2

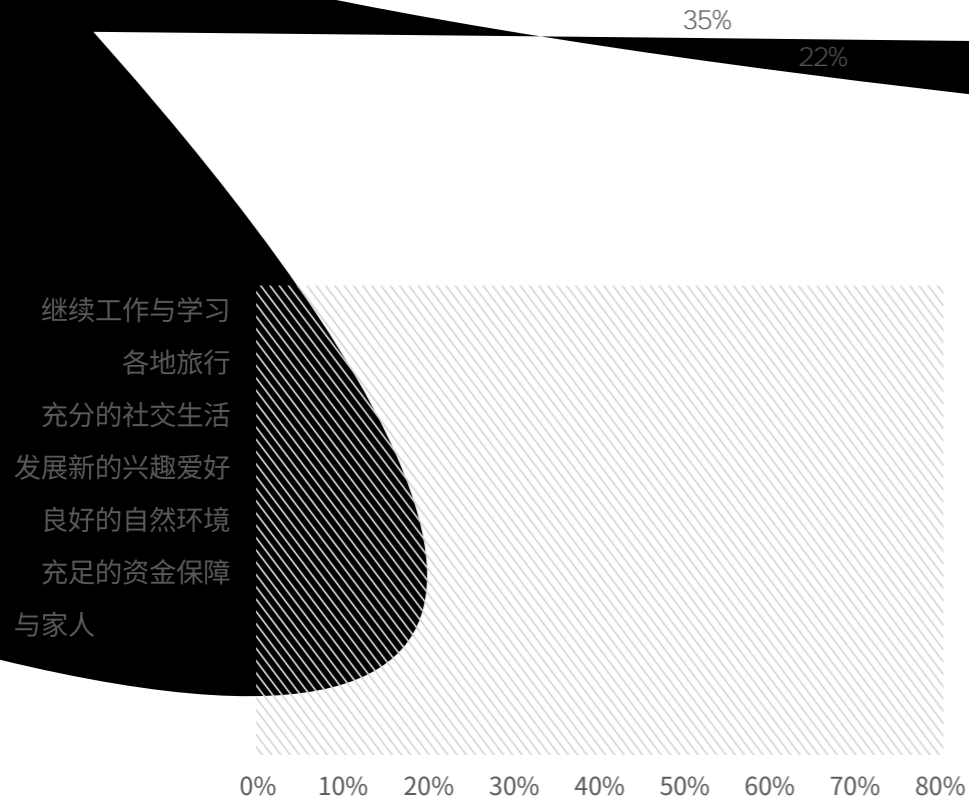


18-25 26



3.1.3





2020

47%



04.

04.

4.1

0-10

6-8
6

8-10

4.1.1

A.
B.
C.
D.
E.

A.
B.
C.
D.
E.

A.
B.
C.
D.
E.

A.
B.
C.

D.
E.

A.
B.
C.
D.
E.

A.
B.
C.
D.
E.

10.33%

16.25% 18.75% 13.75% 17.50% 22.92%
0 2.5 5 7.5 10

退休责任意识

财务规划知识水平

2022

5.70

2021

6.87

2022

2021

9.2

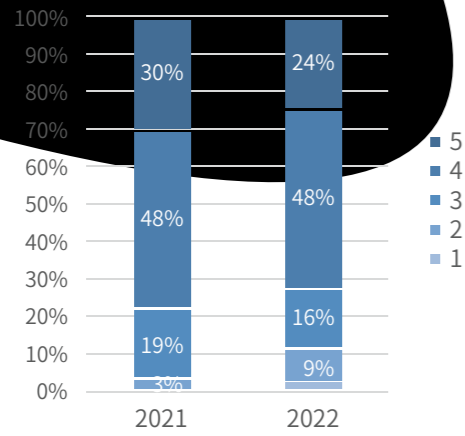
2021

50%

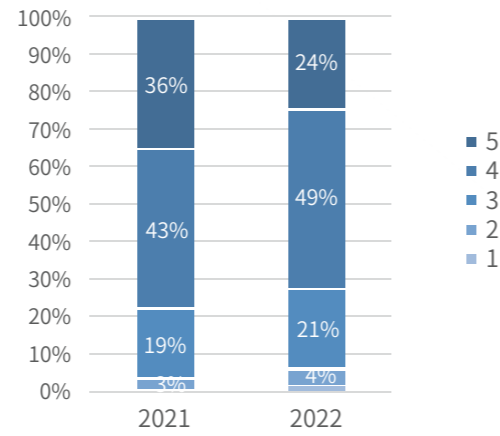
4.1.2

2022

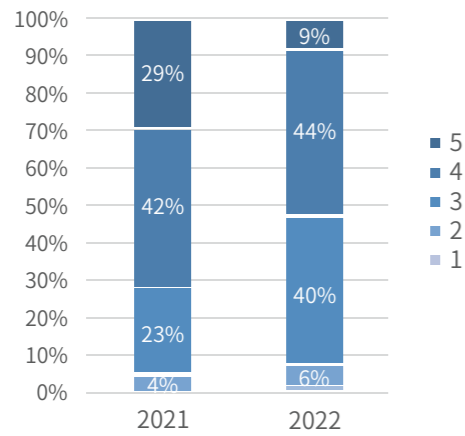
2021



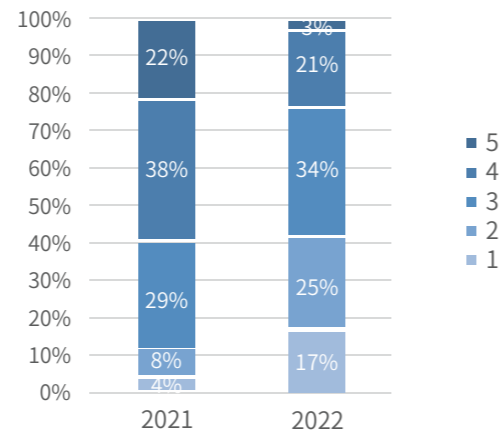
4.4



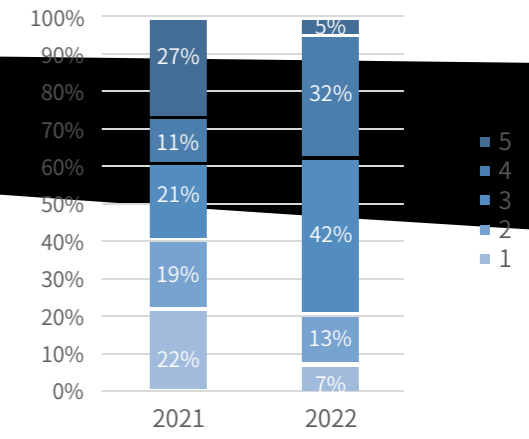
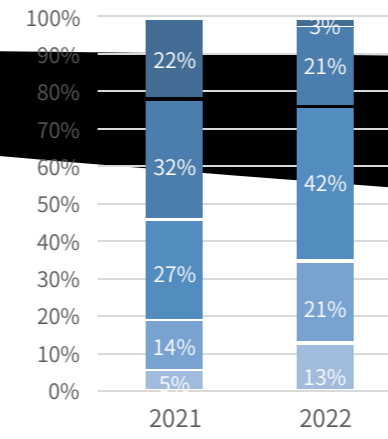
4.6



4.5

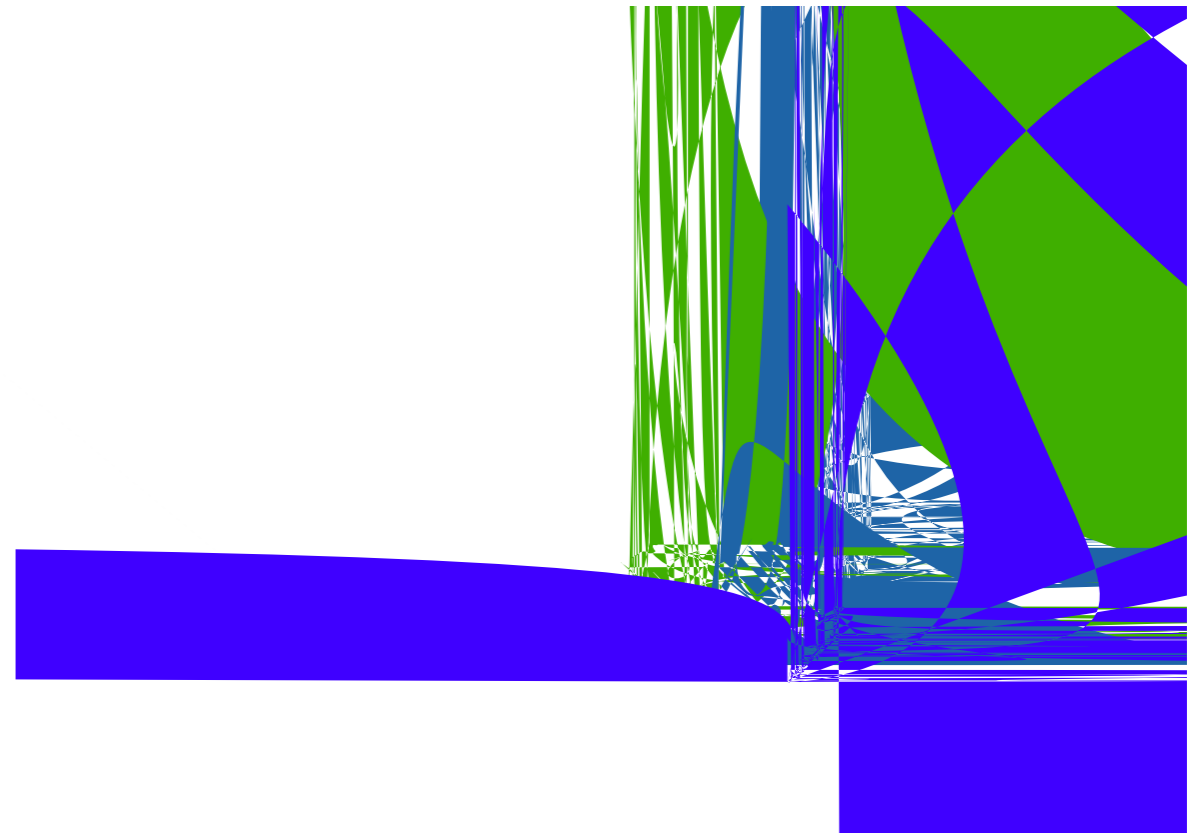


4.7 2022



4.1.3

4.7





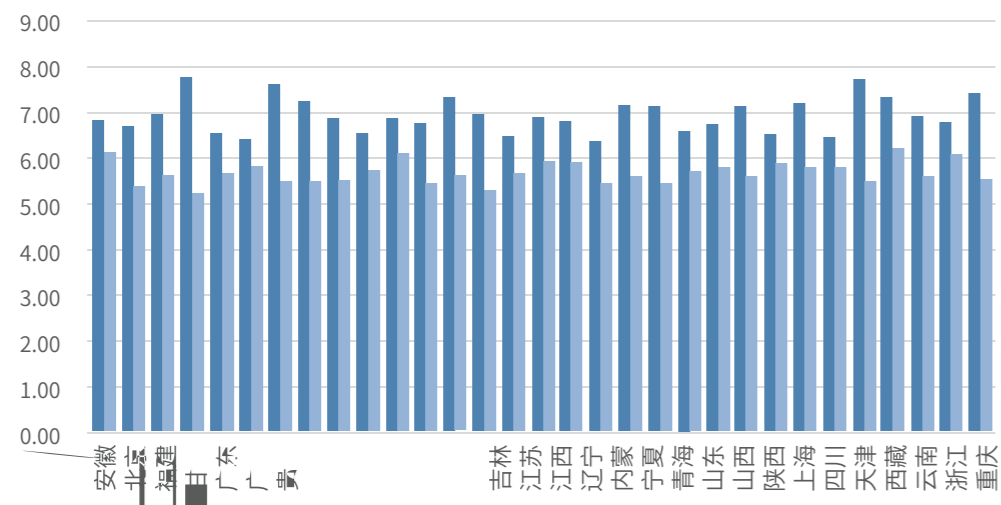
4.2

2022

2021

2022

27 2021 2 4 15

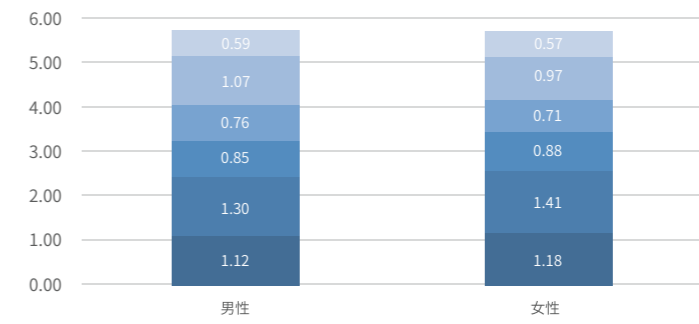


4.8 2021 2022

4.2.1

2022

2022



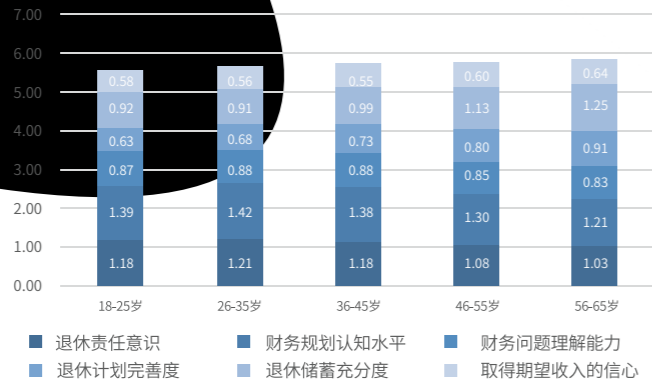
4.9



18-25

5.88

45



4.10



“

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05.

05.

14%

5.1

5.1.1

5.1

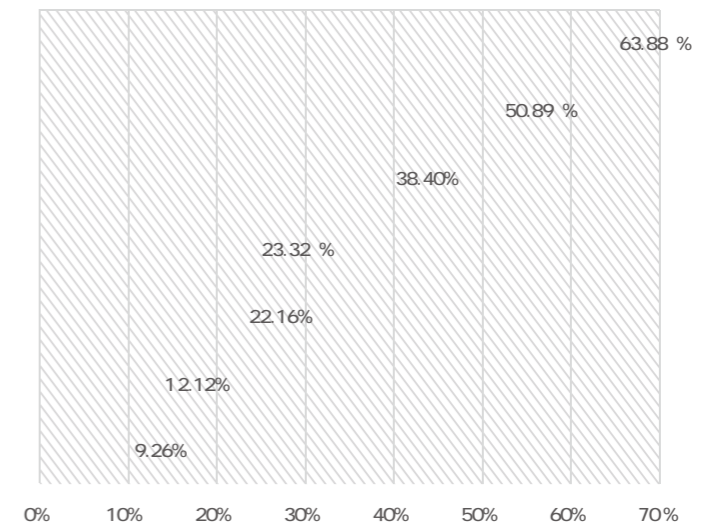
64%

2021 65 14.2%
77.93

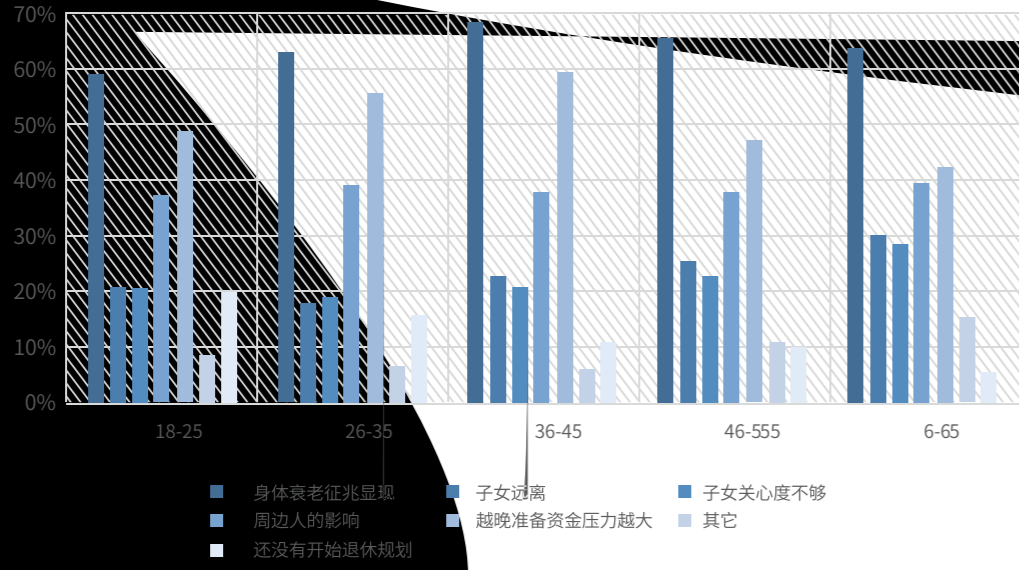
3

38%
22% 23%

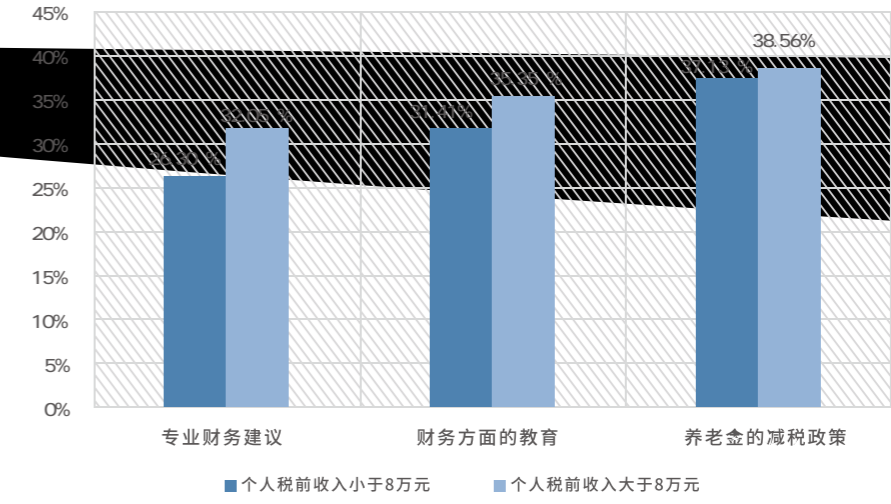
身体表



18-25	20%	46
"	10%	"
36-45	"	"
68%	59%	"



5.2

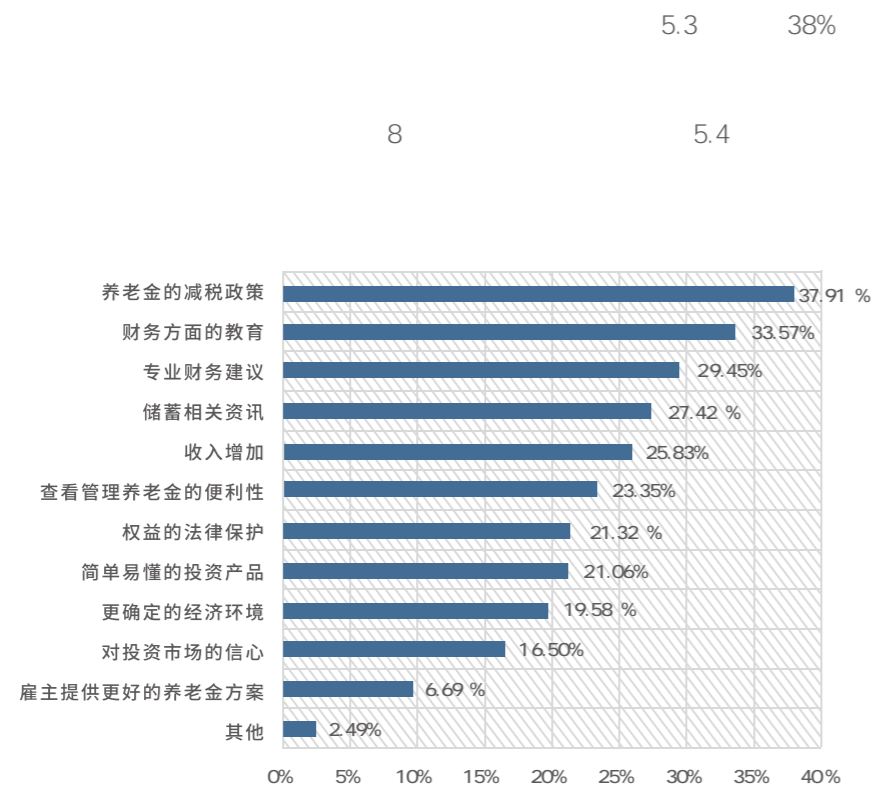


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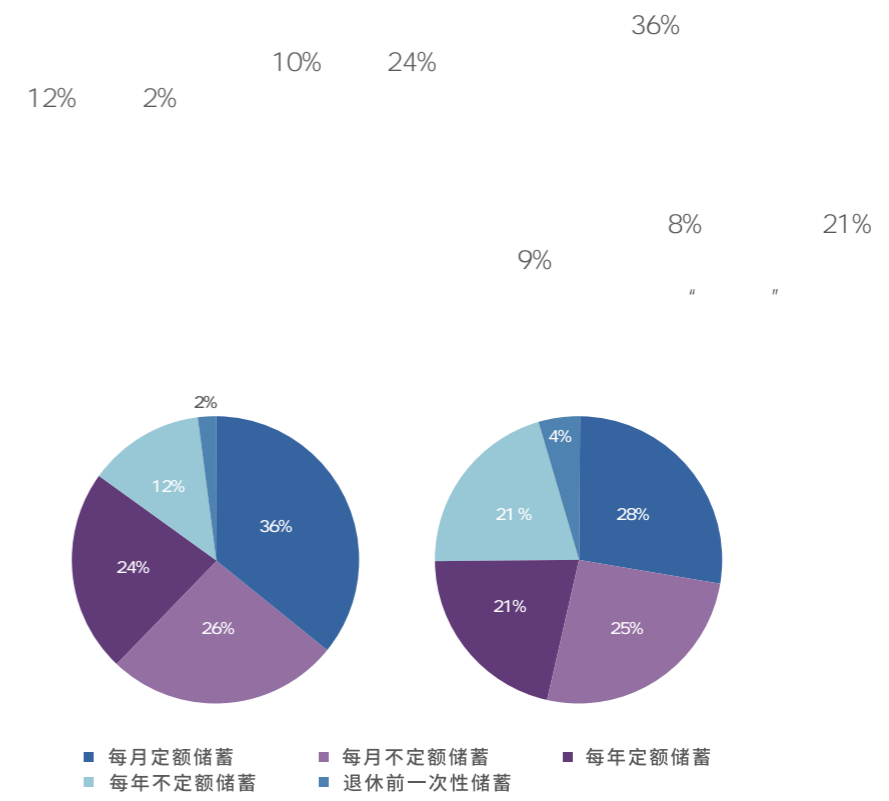
5.1.2

5.2

5.2.1

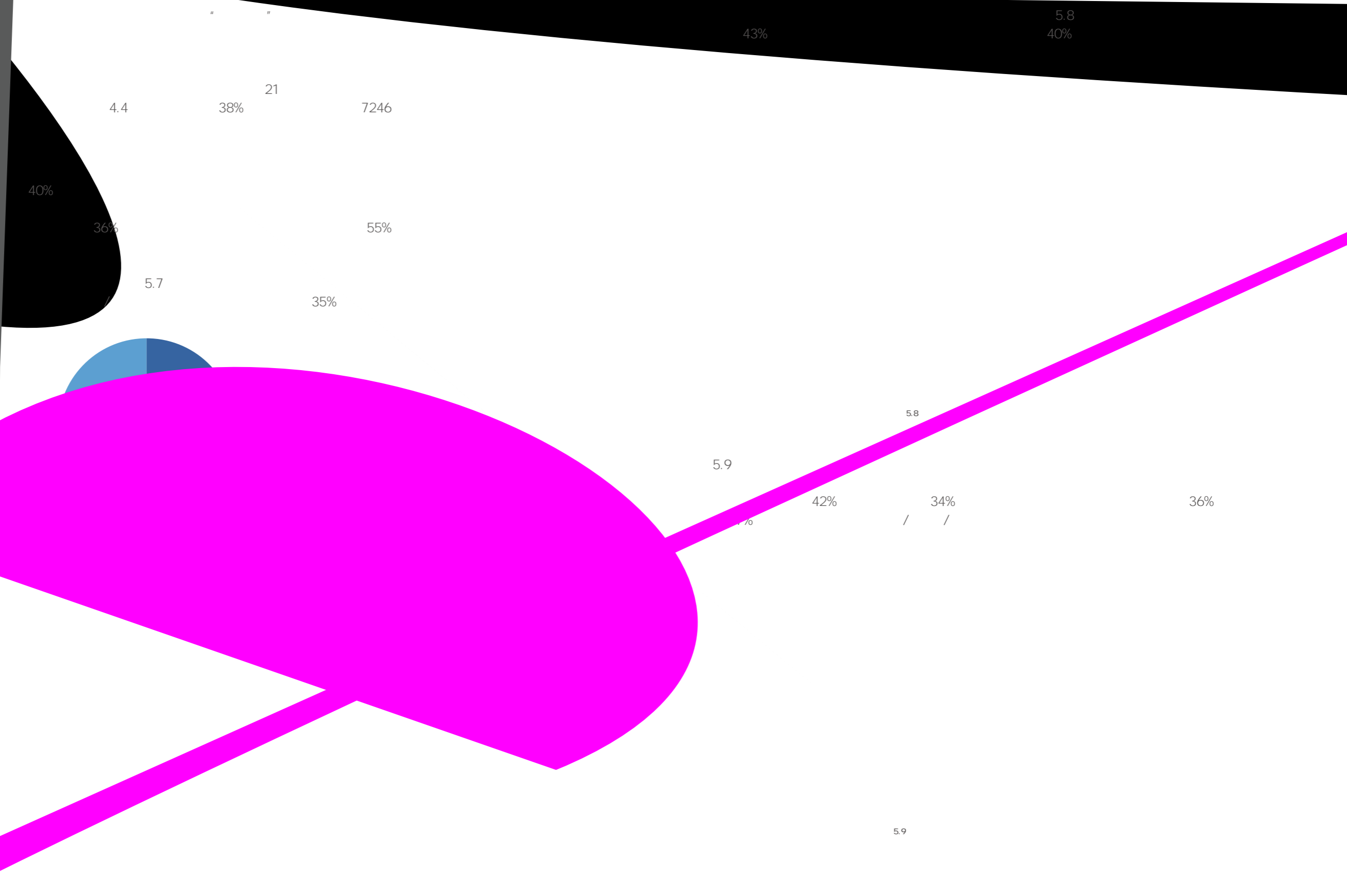


5.3



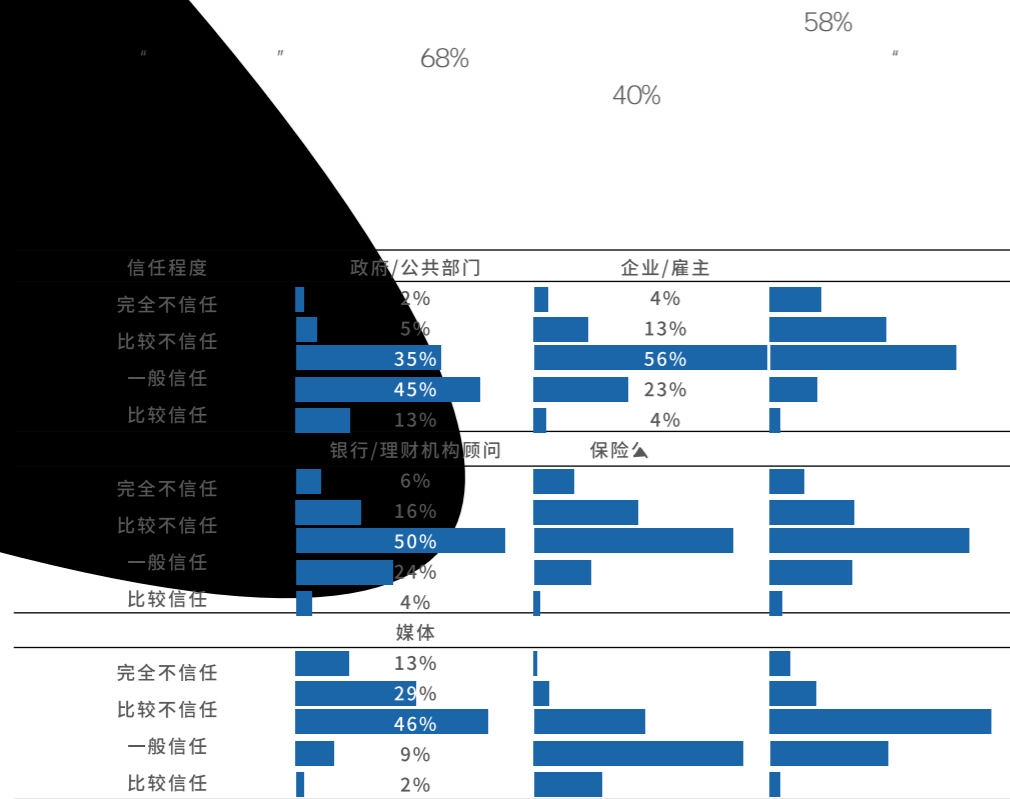
5.5

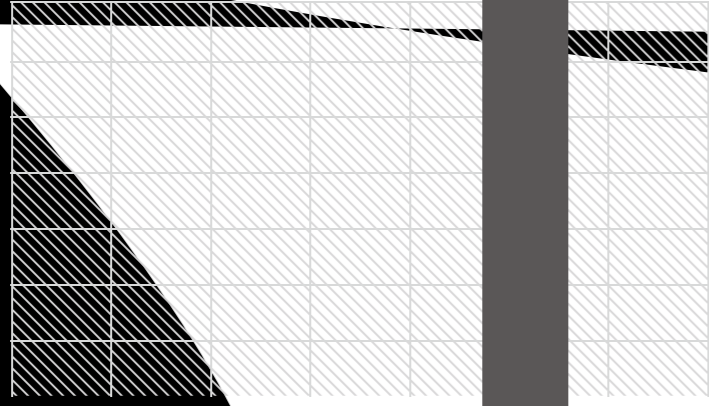
5.2.3



5.2.4

42%





0%





06.

6.1

6.1.1

Financial literacy

Lusardi Mitchell 2004

6.1 6.2

6.1

Financial Literacy 3

题1【复利题】

请选择：

- A. 多于1020元人民币
- B. 正好1020元人民币
- C. 少于1020元人民币
- D. 不知道
- E. 拒绝回答

题2

题3

6.2 3

题号 题目选

1

6.3

" "

2

3

73% 61%

43%

" "

6.3

26-35

80% 72% 51%
37%

26-35

56-65

17%

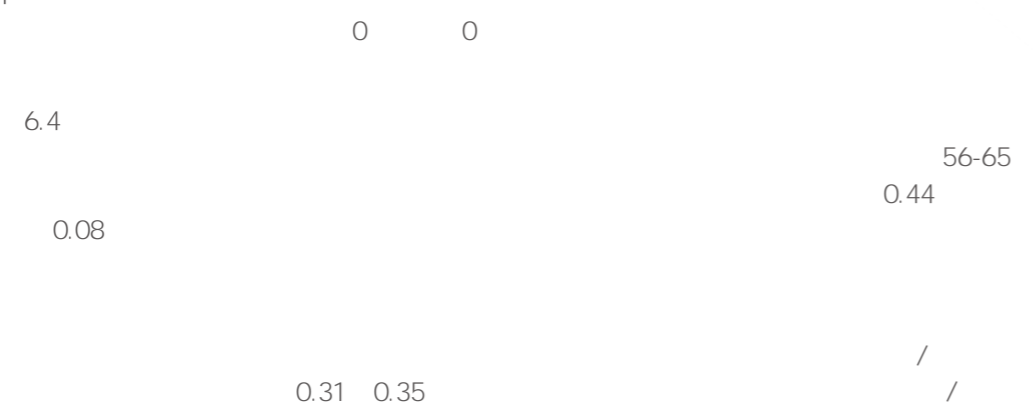
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6.1.2

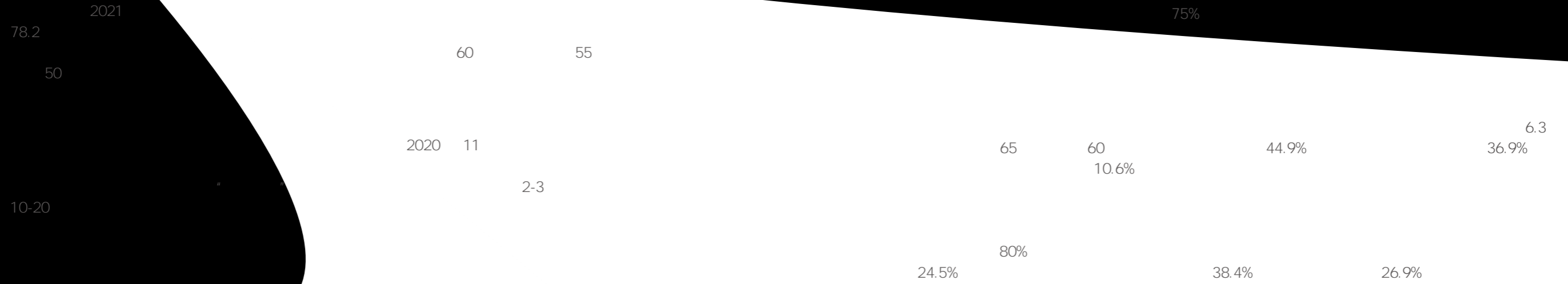


18-2
26-3
36-4
46-5
56-6
男
女
十

6.4



6.2



1

2

3

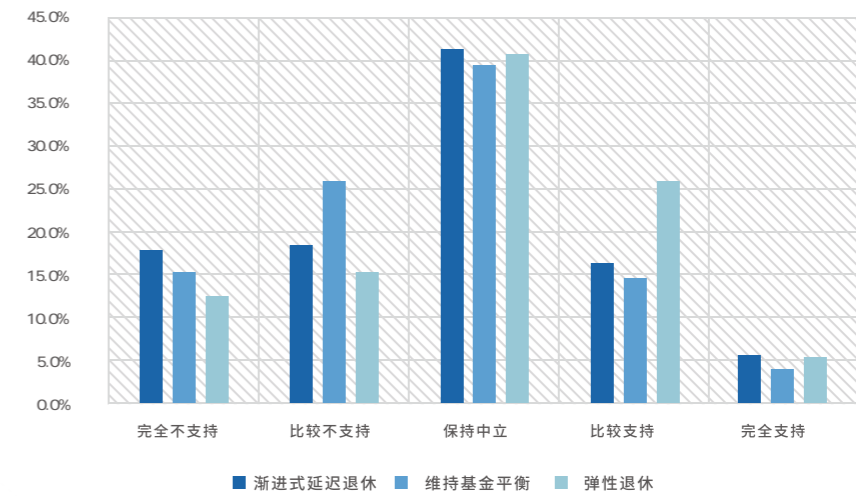
"

6.2.1

40%

31.3%

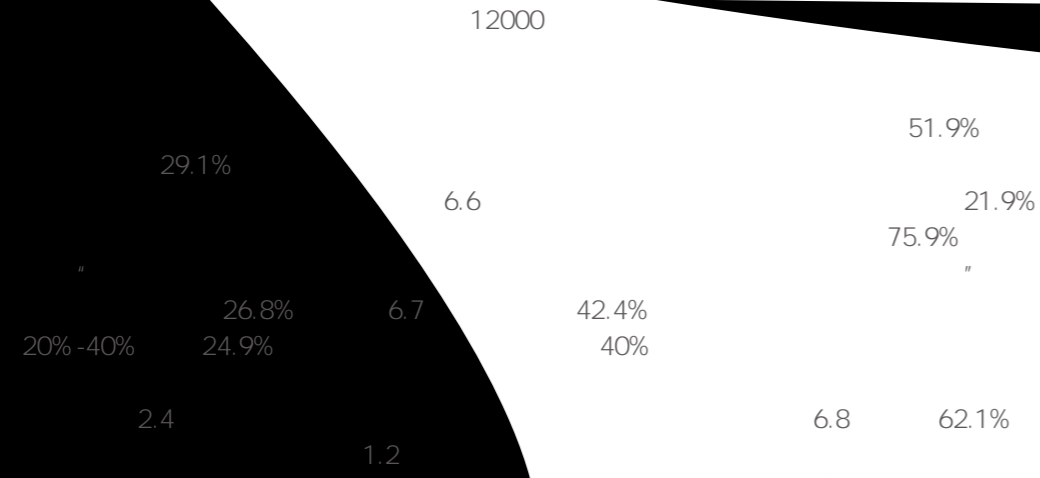
6.1

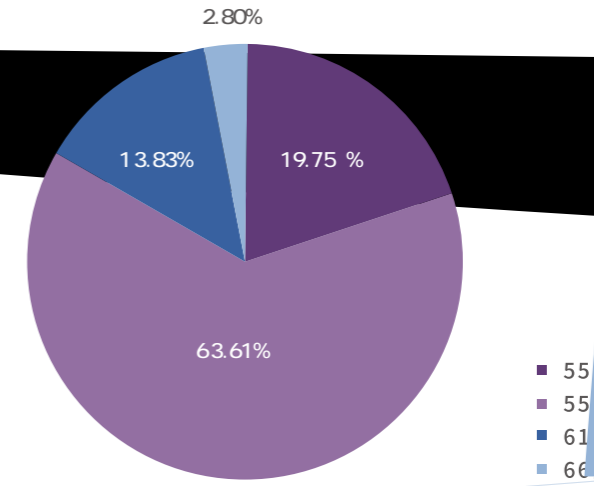
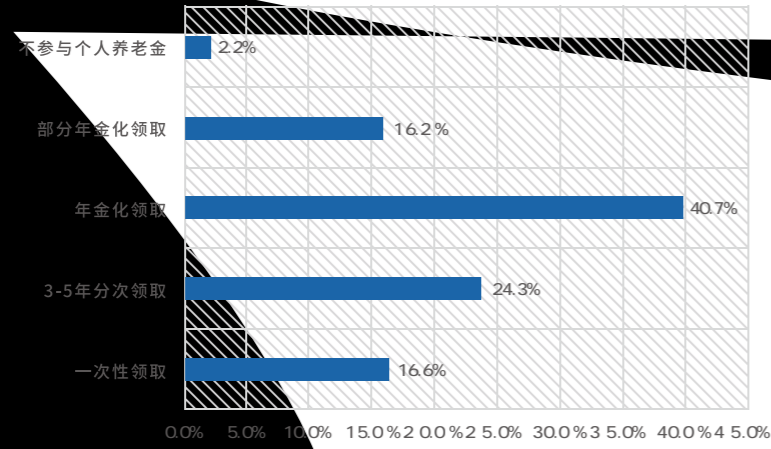


6.1



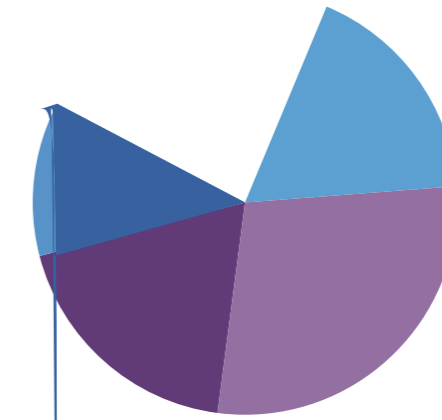
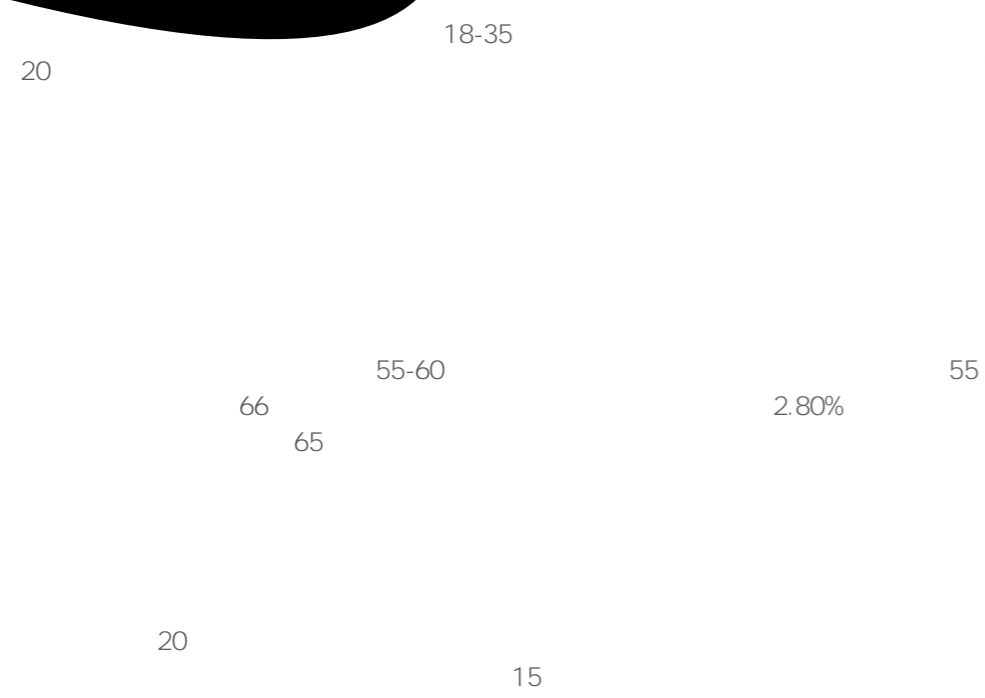




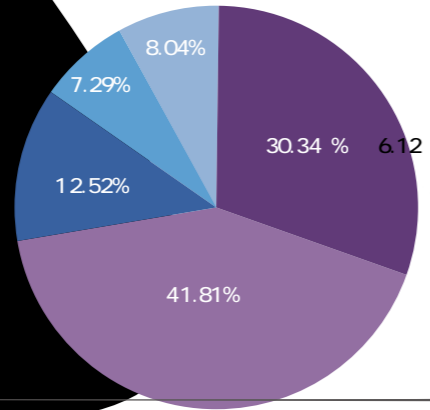


6.4

6.4.1



15%



社区居家养老
传统家庭养老
家庭护理养老
社会机构养老
商业机构

6.13

" " " "

“ ” “ ” “ ”

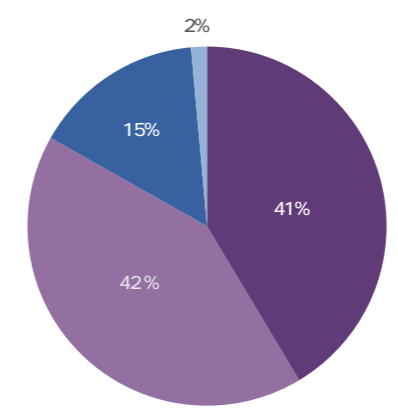


6.4.3

6.5

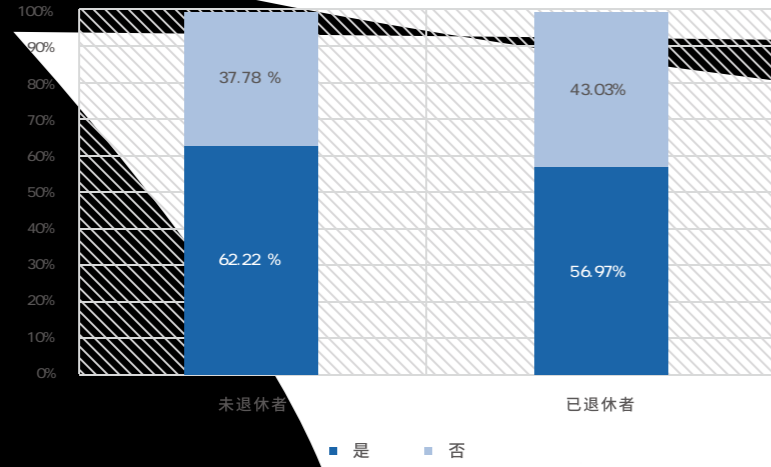
6.5.1

2% 15% 42%

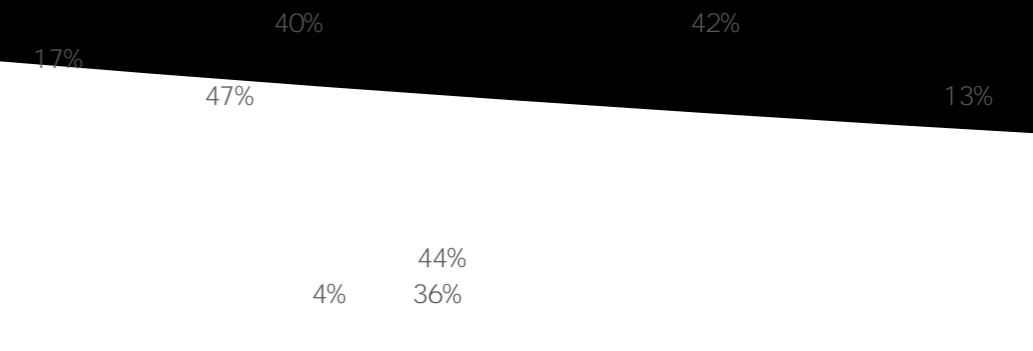


- 没有
- 工作中断过一段时间,但没有失业
- 失去工作,但正在寻找新工作

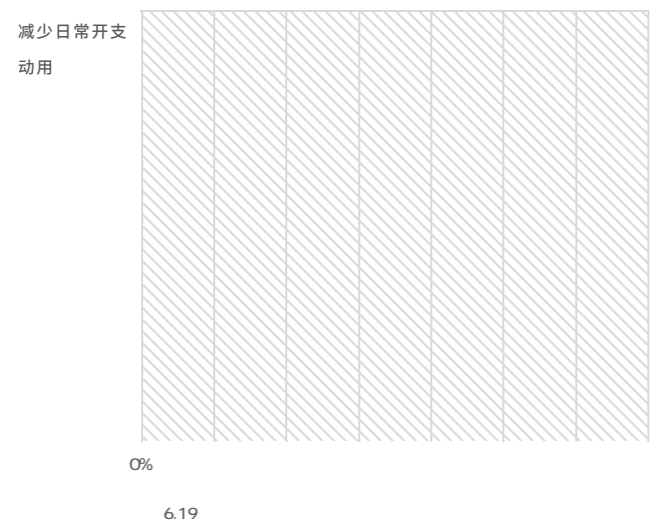
6.16



6.5.3



6.5.2





07.

07.

7.1

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7.3

7.4

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0 2.5 5 7.5 10

$$\begin{aligned} & \times 13.75\% + \\ & \times 10.83\% \end{aligned} = \begin{aligned} & \times 16.25\% + \\ & \times 17.50\% + \end{aligned} \begin{aligned} & \times 18.75\% + \\ & \times 22.92\% + \end{aligned}$$

变量

退休责任意识

财务规划认知水平

财务问题理解能力

退休计划完善度

退休储蓄充分度

获得期望收入信心

合计

变量

