
家庭金融资产配置的影响因素研究

A study of the influencing factors of household financial asset allocation

摘 要

随着经济的快速发展和家庭收入的提高,以及金融工具的多样化,家庭金融资产的配置对家庭的经济状况产生了越来越大的影响,家庭金融在整个国民经济中也占据着越来越重要的地位。文章利用中国家庭金融调查与研究中心(CHFS)2017年的研究数据,选取学历、月收入和风险态度作为影响因素的研究对象,选取定期存款、基金、债券、股票为金融资产的研究对象。通过对数据的统计分析,结果表明:学历、月收入和风险态度与各金融资产的比重均有较强的相关性。文章最后综合考虑我国家庭金融资产的结构特征和我国宏观经济现状,从国家和金融机构以及居民个人方面提出建议。

关键词 金融资产配置 风险 收益 影响因素 相关性分析

ABSTRACT

With the rapid development of economy and the increase of household income, as well as the diversification of financial instruments, the allocation of household financial assets has a greater and greater impact on household economic conditions, The family finance also occupies the more and more important position in the entire national economy. Using the data of China Household Finance Survey and Research Center (CHFS) in 2017, this paper selects education, monthly income and risk attitude as the influencing factors, selects time deposit, fund, Bond and stock as the research objects of financial assets. Through the statistical analysis of the data, the results show that there is a strong correlation between educational background, monthly income and risk attitude and the proportion of each financial assets. Finally, the paper gives some suggestions from the aspects of the state, financial institutions and individual residents, considering the structural characteristics of household financial assets and the present situation of macro-economy.

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