<<中国人民大学学报>>

图书基本信息

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内容概要

A financial crisis is spreading across the globe and having a tremendousimpact on the world economy and financial system. Learning lessons from this crisis is a crucial task faced by the government and scholars in China. It is is important to further analyze the following related theoretical issues. Equot; the root causes of this worldwide financial crisis, the relationship between the realeconomy and the virtual economy, the reform of the international monetary system, the reestablishment of international financial order, financial innovation and regulation, the balance between government intervention and free marketprinciple, the reasons why investment banks failed, high financial leverage, the future of asset-securitization, and the alternative targets for monetary policy.

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书籍目录

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章节摘录

2.The Design of a National Unified Retirement System 2.1 Basic theory Regarding the design of a retirement security system, the International Labor Organizationand the World Bank suggest that the fundamental objective of a public pension system isto ensure old age security and to reduce old-age poverty. The farther objective is to providean income-replacing benefit in retirement. To achieve the goals, the system should, inprinciple, include the income redistribution to promote the social equitable, should engage theresponsibilities of government, employer, the family and the individual, should try to meetdifferent level's retirement demands. Apparently, the system should be a multi-pillar system. The most basic pillar should cover all citizens, eliminate old-age poverty and offer basicincome security to the elderly. And on a higher level, other pillars should provide the adequateretirement benefit and ensures unreduced living standard for old age. According to the basicprinciples discussed above, China's pension system should be a multi-pillar one, should coverwhole citizen to prevent poverty. Meanwhile, the system should have incentive mechanism toencourage individuals and families to participant and to meet hierarchy of retirement needs.

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