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中国农村居民消费及其影响因素分析

The Analysis to Rural Residents Consumption and Its Effecting Factor

郭亚军 著

中国农业出版社

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序

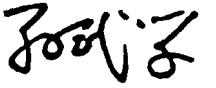
在世纪交替的重要历史时刻，以胡锦涛同志为总书记的党中央总揽经济、社会发展全局，提出了树立科学发展观及构建社会主义和谐社会的重大战略思想，作出了继续实施西部大开发战略、建设社会主义新农村等战略决策，相继推出了一系列“农业新政”和“区域新政”。紧密围绕中央的战略思想和部署，加强对西部地区发展的研究，尤其是针对西部农业、农民和农村问题开展深入、系统研究，是西北农林科技大学义不容辞的责任。

历史悠久的西部地区，沉淀了丰富的文化宝藏；资源富集的西部地区，蕴藏着巨大的发展潜力。改革开放以来，西部地区在农村经济社会发展和生态环境建设方面取得了巨大成就，但同时出现了许多新情况、新问题，诸多深层次的矛盾开始显现，人才、资源、环境压力日益增大，严重制约着农业和农村经济的良性发展。面对我国新一轮产业结构调整与升级，如何立足西部地区的资源禀赋和优势产业的深度开发，探究西部农业及农村经济发展规律，建立具有鲜明区域特色的西部社会经济协调发展模式，引导西部农村健康发展，是一项持久性和富有挑战性的重大课题。解决这一重大课题，需要有新的视角、新的思路、新的办法和新的举措，需要我们不断地学习和实践，在循环往复中求得真知。作为中青年学者，更应该在这样一个充满挑战的时代和富有希望的领域，大胆进行理论创新和实践探索。

近代思想家梁启超先生曾言：“求中国国家之新生命必于其农村求之，必农村之有新生命而后中国国家乃有新生命焉”。令人欣慰的是，西北农林科技大学经济管理学院的一批青年学者，多年来立足西部地区，紧紧抓住农业与农村发展等相关问题进行了较为系统的

研究，获得了一系列重要结论，也发现了一些值得深究的重大问题，并在西北农林科技大学西部农村发展研究中心的精心组织和鼎力支持下，以论著的形式问世。尽管论著中有些观点也不尽准确，有些结论还不够完善，有待进一步研究和探讨，但作者的选题、视角和研究方法都值得肯定和赞赏。

西部农村发展直接关系全面构建和谐社会和建设小康社会战略目标的实现。希望更多的学者能够充分利用西北农林科技大学西部农村发展研究中心这一平台，深入实际，大胆探索，运用先进的理论、创新的思维和科学的方法，揭示西部农业、农村、农民问题的真谛，为西部发展现代农业和社会主义新农村建设源源不断地提供理论支持和成果支撑！

西北农林科技大学校长： 

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摘　要

本书运用消费经济理论，采用实证分析方法，对中国农村居民消费变动的特征、规律性及影响因素进行了比较全面的分析与探讨，以期获得有益的研究成果，为启动农村消费市场提供理论与政策依据。

消费在经济增长中具有重要的作用，这主要体现在以下几个方面：消费对经济具有直接与间接拉动作用；消费能够创造出生产发展所必需的人力资源，从而创造出社会生产力；从均衡（稳定）性角度看，消费又起着“自动稳压器”的作用，防止国民经济大幅度波动。

农村居民的消费水平是在波动中提高的，这从农村居民平均消费倾向的变化、恩格尔系数的变化、实物与劳务消费量的变化以及生活质量和健康状况的改善等方面得到了验证。从历年农村居民的消费水平与国民经济增长的比较中，发现其属于滞后的消费模式，这种模式虽然在经济发展的初期对经济增长有一定的益处，但是随着经济的发展，应尽快使这种滞后型的消费模式过渡到同步型消费模式，使之与国民经济的增长相适应，促进消费与国民经济的良性循环。

农村居民的消费结构从纵向上考察，明显改善，具体表现为：吃穿住用行等消费支出比例变动较大，在总支出中的次序退后；居民的消费结构由生存型转向发展型和享受型；消费结构中自给性消费的比例下降，货币性消费的比例上升；精神生活消费的比重上升，物质生活消费的比重下降。若从横向上进行考察，农村居民的消费结构差异较大，主要表现在：第一，不同收入组的农村居民在消费水平、购买力水平、消费结构上的差距正在显著扩大，但是高低收入组的居民在家庭设备用品及服务消费支出上的差异并不像其他类商品那样明显；第二，城乡居民在家庭设备用品及服务类、食品类、交通通讯类等方面的消费差异较大；第三，东部、中部、西部不同地区的农村居民在消费水平与结构方面的差异很小。总的来看，农村居民消费水平逐步提高，消费结构变化较

为明显，消费结构正向多层次、差异化、个性化方向演进，农村居民的消费水平与结构尚处于温饱向小康过渡的阶段。

最后采用可扩展的线性支出系统，利用纵向时间序列和横截面的数据，对中国城乡居民的消费需求结构进行了数量实证分析，以便了解城乡居民的消费倾向、基本消费需求、收入变动的影响、价格变动的影响。

纵向时间序列（1993—2006 年）分析的结果表明：第一，农村居民的长期边际消费倾向大于城镇居民。就分类项目来看，农村居民在食品、居住、医疗保健、家庭用品、交通通讯等方面的边际消费倾向要高于城镇居民，而在衣着、文教娱乐、其他等方面低于城镇居民；第二，农村居民的需求收入弹性在食品、衣着、家庭用品、交通通讯、文教娱乐、居住、其他等方面均大于城镇居民，并且农村居民的交通通讯、文教娱乐、医疗保健、居住、其他等方面的需求收入弹性大于 1，反映出他们对这些类商品的需求旺盛，这些类别的商品将成为其消费的热点。

横截面数据（2006 年）的分析显示出：第一，2006 年城镇居民的边际消费倾向为 0.620，小于其长期的边际消费倾向。从分类项目看，其边际消费倾向由大到小排序依次为食品、交通通讯、文教娱乐、居住、衣着、家庭用品、医疗保健、其他，可以看出城镇居民在家庭用品、医疗方面的边际消费倾向明显地低于其他类项目；第二，2006 年城镇居民的基本消费支出为 3 543.12 元，城镇困难户 的人均可支配收入低于这一标准，说明这组居民需要社会救济，结果还显示出城镇居民消费支出刚性较强的主要是食品、衣着、居住、文教娱乐、医疗等支出；第三，2006 年农村居民的基本生活支出标准为 1 974.48 元，低于这一标准的农村户数为贫困户，农村居民的基本生活支出标准大大低于城镇居民的基本生活标准，说明农村和城镇居民的差距是非常大的；第四，农村居民的边际消费倾向为 0.506，低于同期城镇居民。农村居民八大类消费支出的边际消费倾向从高往低排序依次为食品、居住、交通通讯、文教娱乐、医疗保健、衣着、家庭用品、其他。这里需要关注的是农村居民的家庭设备用品及服务的边际消费倾向较低，表明在目前农村居民的收入约束及制度约束的情况下开拓农村工业品市场的难度较大；第五，农村居民的需求收入弹性分析表明，其交通通讯、居住、家庭设备、文教娱乐等方面的收入弹性较大，而衣

着、食品等方面的需求收入弹性较低。另外，值得注意的是，农村居民居住的需求收入弹性大于城镇居民，反映出农村居民对住房投资的偏好仍未改变；第六，城乡居民价格弹性的分析表明，城镇居民在各大类商品上对价格的反应都要高于农村居民，但对居住、食品和医疗的价格变动反应灵敏度小，结果还显示出农村居民对交通通讯、居住、文教娱乐、家庭设备等的价格变化反映强烈；第七，对交叉价格弹性的计算表明，城乡居民的食品价格变动后对其他七大类商品的需求量影响最大，说明稳定食品（或农产品）的价格对于提高城乡居民的消费水平是非常重要的。

为了进一步考察收入因素对中国农村居民消费的影响，本书运用现代经济理论和多种建立模型的方法对中国农村居民人均消费与人均纯收入的关系分别从持久收入和暂时收入、静态和动态的角度做了详尽的分析，认为从收入角度而言：第一，中国农村居民收入与消费性支出之间存在着长期的均衡关系，相关程度很高；第二，中国农村居民收入对消费性支出的作用是非常大的，其他因素对消费性支出的影响相对于收入则小得多，因此，大力发展经济增加居民的可支配收入特别是提高低收入居民群体的收入，才能最大限度发挥消费对经济的拉动效应；第三，影响农村居民收入提高的主要因素是持久收入，而非暂时性收入。尽管从长远来看，暂时收入对农村居民消费的影响将会逐渐增强，变得越来越显著；第四，影响农村居民消费提高的主要因素不是农村居民的绝对收入水平而是农村居民收入的增长量，因此保持农民收入的持续增长是促进农村消费增长的主要因素；第五，在不同的时期，我国农村居民的消费结构存在显著的差异，具有时变性，在 1990 年后，我国农村居民的边际消费倾向及弹性系数有明显的下降趋势，这一现象主要是由于：我国农村还没有建立完善的社会保障体系，居民对未来收入与支出的不确定性，促使他们把一部分可支配收入用于储蓄，以防不时之需。

为了力求全面、客观地估计和测算流动性约束和不确定性对中国农村居民消费行为的影响，首先在深入剖析预防性储蓄产生机理的前提下，讨论了在不确定性环境中引入流动性约束后的情况，从数学上初步证明了流动性约束对于预防性储蓄的强化作用，并利用中国农村居民消费情况的数据对这一命题给出了进一步验证。结果表明：流动性约束对于中国农村居民的预防性动机具有明

显的强化效应，目前中国农村经济发展中出现的储蓄高增长和消费不振问题极可能同农村居民所受到的流动性约束和不确定性的影响有直接关系。接着在考虑数据平稳性的基础上，估计了考虑流动性约束和不确定性情况的中国农村居民消费的误差修正模型（ECM），在具体计算时，为了更客观、全面地说明和反映问题，对每个模型我们都同时采用多组方差进行了估计，并对各个结果加以对比分析。结果表明：第一，不确定性和效用函数的谨慎动机共同决定了预防性储蓄行为，流动性约束可以通过强化消费者的谨慎动机，从而引起预防性储蓄的增加。并且这种强化效应在农村居民那里的表现最为明显，对城镇居民的作用效应最不明显；第二，改革以来，无论是城镇居民、农村居民还是全体居民，他们的消费行为都受到较强的流动性约束和不确定性因素的影响。绝大多数情况下，利率对消费都是微弱的负影响；第三，估算结果表明，城镇居民所面临的流动性约束程度要高于农村，而农村居民对不确定性的反应则更为敏感，不仅如此，农村居民消费对实际利率变动反应的敏感程度也要大于城镇居民，农村居民的人均最终消费长期收入弹性系数整体上要低于城镇居民人均最终消费的长期收入弹性系数。

制度因素对农村居民消费的影响亦很大，本书着重从农村城镇化与农村公共产品的供给制度两方面进行了分析。定性分析表明农村城镇化具有收入、消费、资源配置效应，定量分析则表明城镇化的消费效应是显著的，这表明加快农村城镇化的发展对于增加农村居民的消费有着积极意义。农村公共产品供给不足，对消费带来了许多负面效应，它不仅影响了农村居民收入的持续增长，加重了农村居民的负担，而且还直接制约着许多耐用消费品的需求。

启动农村消费市场具有十分重要的经济意义。本书就如何提高农村居民的收入、推进农村金融制度改革、完善农村社会保障体制、加快城镇化进程、创新农村公共产品的供给制度、积极培育农村市场等方面提出了若干启动农村消费市场的措施。

关键词：农村居民；消费水平；消费结构；影响因素；中国

Abstract

This book makes use of consumption and economic theory and the analysis method of quantitative to study the change character, the rule and the effecting factor of consumer behavior of rural households in China in order to acquire the useful studying outcome to supplying theory and policy base for developing rural consumption market.

Consumption plays an important part in economic development, this can be seen from the following area: the first is that consumption has a direct and indirect pull effects; the second is that consumption can create the human resource that is needed by production development, thereby improve productive force; the third is that consumption also plays the role of an automatic regulator to prevent nation economy from fluctuation in a large scale in the view of balance.

The consumption level of rural residents is increase in volatility than can be verified from the changing of the average propensity to consume and Engel coefficient, and from the consumption change of physical and labor, and from the improvement of the quality of life and health in the rural residents. We can also find that the model of the rural residents consumption belongs to the lagging model from the comparing of the consumption level of the rural residents and the increasing of GDP in a series of years, and this model have benefits in the early stage of economy development, though we should change this lagging consumption model into the synchronization consumption model as soon as possible with the development of economy, and make the consumption model in line with the development of economy to promote the virtuous cycle of consumption and economy.

The consumption structure of rural residents can be made an obvious improvement from the view of vertical , that are follows as: the basic consumption proportion have a large change, and the order in the general

expenditure are back; the consumption structure are changing into development and enjoyment from survive, and the proportion of the self-sufficiency goods decrease and the proportion of the monetary consumption increase, the consumption in spiritual life increase, and the consumption in material life decline. From the horizontal view, the consumption structure of the rural residents have a great difference: the first is that the gap in the consumption level and the purchase power and the consumption structure from the different income groups of the rural residents, but the difference in the expenditure of household appliances and services are not as obvious as the consumption of other category goods. The second is that the difference in the consumption of household appliances, services, foods, and communication and transportation is some large between the urban residents and the rural residents. The third is that the difference in the respect of consumption level and structure is very small in the sides of eastern, central and western rural residents. In a general, the consumption level are gradually improvement, the consumption structure acquire an obvious increase and are evolving towards the multi-level, different and individuation, and the consumption of rural resident are changing from the stage of dressing warmly and eating fully to comfortably well-off.

Finally we take the ELES model using time series and cross-section data to analysis the consumption demand structure of the urban residents and rural residents in order to understand the effect of the consumption, basic consumption, income change and price fluctuation between the rural residents and urban residents.

The analysis result of time series data (1993—2006) shows that: firstly, the long-time marginal propensity to consume (MPC) of the rural residents is bigger than the urban residents. In detail, the MPC of rural residents are bigger than urban residents in the respects of food, housing, healthy, household appliances and transportation and communication, and smaller in the respects of clothing and education and entertainments. second, the income elasticity of demand of the rural residents in such goods as food, clothing , household appliances, education and entertainment, house and others are bigger than the urban residents, furthermore, the income elasticity of demand of the rural residents in such goods are bigger than 1 that shows that the

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demand of rural residents to those goods are bloom and these goods are going to become consumption hotspot.

The analysis to cross-section data (2006) shows that: Firstly, the MPC of urban residents is 0.620, smaller than long-term MPC, classification from the consumption kinds, MPC of rural residents can be ranged as food, transportation, education and entertainment, housing, clothing , house appliances, healthy and others according with big or small of MPC, we can also find that the MPC of house appliance and health of urban residents obviously lower than other items. Secondly, the basic consumption expenditure of urban residents in 2006 is 3 543.12Yuan, and the disposable income of the poorest urban residents is lower than 3 543.12Yuan, showed that the residents of this group need be aided. The result also shows that the expenditure in the respects of food, clothing, housing, education and entertainment and health are rigidity to urban residents. Thirdly, the basic consumption expenditure of rural residents in 2006 is 1974.48Yuan, and the rural residents whose consumption are lower than this standard are poor residents, the result that the standard of rural residents is much lower than the standard of urban residents shows that the gap between urban and rural is very large. Fourthly, the MPC of rural residents is 0.5016 that is lower than the MPC of urban residents at the same time, the MPC of eight kinds of consumption goods to rural residents are ranked as food, housing, transportation and communication, education and entertainment, healthy, clothing , household appliance and other else from high to low, it should be concerned to the MPC of household appliance of rural residents that shows that the difficult to developing industrial goods market of rural is bigger in the circumstances of constraints income and system. Fifthly, the analysis to the income elasticity of demand of the rural residents shows that the income elasticity in the respects of transportation and communication, housing, household appliance and education and entertainment are bigger than the income elasticity of food and clothing, in addition , it is worth of note that the income elasticity of housing of rural residents is bigger than urban residents that reflected that the preference to housing investment of rural residents are not changed. Sixthly, the analysis to the price elasticity of urban and rural residents showed that the response of rural residents to the price of the major

kinds of commodity are bigger than the rural residents, but smaller in the kinds of housing, food and healthy care, and the results also showed that the response of rural residents is stronger to the price change of transportation and communication, housing, education and entertainment and household appliance. Seventhly, the analysis to the cross price elasticity of urban and rural residents shows that the price change of food have a large effect to the demand of other kinds of commodity, and explained that the stabilization of food is very important to improving the living standard.

In order to further study the effect of income to consumption to rural residents, this book use modern economic theory and many model to analyze the relationship of per capita consumption and per capita income to China rural residents from the angle of durable income and temporary income, static and dynamic. We can find that: Firstly, there are a long-term balance relationship between the consumption and income to rural residents, and there are a high degree of relative between them. Secondly, the income factor have an important effect to the consume expenditure to rural residents, comparing with that, the effect of other factors is much smaller, therefore vigorously developing economy to increase the income of rural residents, in particular the income of lower rank can bring the pull effect of consumption to economy into play in a large extent. Thirdly, the important factor that make a large effect to consumption of rural residents is the durable income but not temporary income, although, the effect of temporary income are becoming more and more large in a long term. Fourthly, the principal factor that affect the improvement of consumption of rural residents is not absolute income level but the growth of income, therefore, maintaining the perpetual increase of rural residents income are the main factor in improving the increase of rural residents consumption. Fifthly, there are significant difference in the consumption structure which varies with the time at different term, before and past 1990, the MPC and consumption elasticity of rural residents have a obvious decline trend which is caused by the phenomenon that rural residents in China have not established a good social security system, and the uncertainty of rural residents to the income and expenditure in the future make them taking amount of income to saving to avoid rainy day.

In order to comprehensively and objectively assess and calculate the effects

of liquidity constraints and uncertainty to consumption behavior of rural residents in China, at the premise of deeply analyzing the mechanism of precautionary saving at first, discuss the result of introducing liquidity constraints into uncertainty circumstance, and demonstrate the enhance role of liquidity constraints to precautionary saving in the respect of math, and present a furthermore verification to this proposition with the use of the data of rural resident consumption in China. The result shows that: Liquidity constraints have obvious strengthening effect to the precautionary motive of rural residents in China. At present, the problem of the high growth of saving and consumption slump in the rural area in China are more likely concerned with the effect of liquidity constraints and uncertainty that is faced with the rural residents. Then at the base of thinking of the stable of the data, this book estimated the error correction model (ECM) of rural residents consumption at the condition of considering liquidity constraints and uncertainty, in the course of calculation, in order to explain question more objectively and comprehensively, we estimated every model with multi-group variance and compared and analyzed every result. The result shows that: Firstly, the uncertainty and the precaution motive of utility function commonly decide the behavior of precaution saving, and liquidity constraints lead the increase of precaution saving through strengthening the precaution motive of consumer, and this strengthening effect are more obvious in rural residents than in urban residents. Secondly, since the reform, both the rural residents and the urban residents, consumption behavior is effected by the stronger liquidity constraints and uncertainty factors, in a lot of cases, interest has a weak and negative impact to the consumption whether to rural residents or urban residents. Thirdly, estimation show that the extent of liquidity constraint faced by urban residents are higher than the rural residents, but the response of rural residents to uncertainty are more sensitive than urban residents, not only that but also the sensitive degree of rural residents consumption responding to the change of interest, and the long term income elasticity of per final consumption of rural residents is lower than the long term income elasticity of per final consumption of rural residents in a whole.

The impact of system factor to the rural residents consumption are very

big, this book mainly analyze the impact of system to consumption from the angle of urbanization and the supply system of rural public goods. The quality analysis shows that urbanization has the allocation effect of income, consumption and resource, and the quantitative analysis shows that urbanization of rural has a positive significance to increasing rural residents consumption. The insufficient of rural public goods supply have brought many negative effect, and it not only effects the continuous development of rural residents income and add the burden of rural resident but also restrict the demand to many durable commodity directly.

Starting the rural consume market has very important economic significance. This book presented many measures to enliven rural consume market such as: how to improve the income of rural residents and promoting rural financial system reform and improve the rural social security system and accelerate the process of urbanization, rural public innovative products supply system, and actively nurture the rural market and so on.

Key words: consumption level; consumption structure; effecting factor; rural residents; China

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