

# The Impact of Filling-up the Gap and Cutting Down the Amount of Personal Account of Pension Insurance on the Level of Retirement Pension

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Considering the factors affecting pension such as initial payment wages, the length of payment service, wage growth rate and bookkeeping interest rates of pension, the paper mainly discusses the influence on the level of retirement pension of different insurance people after the gap of personal account has been filled up. It draws the following conclusions. First, comparing to payment, the construction of pension payment can reflect the relationship between the level of retirement pension and the accumulation of payment more obviously after the policy has been adjusted. Second, the level of retirement pension after the policy has been adjusted is generally less than before. The case that the level of retirement pension is higher than before appears only when the length of payment service is longer or the initial payment wages is higher. At last, the pension insurance reform has the different impacts on the different people. The policy adjustment has enlarged the life pressure of low-income crowd and expanded the gap of retirement pension between men and women, which are harmful to deal with the problems of gender inequality and polarization of income distribution.



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