

台灣地區老人經濟安全與年金政策： 社會排除觀點初探

古允文

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本文強調在討論老年經濟保障相關措施與制度時，不能忽略了相關政策目標與原則以及其背後所隱涵之社會價值與意識型態。就年金制度而言，私人年金與職業年金一樣都有延續年輕時期的剝奪與不平等至老年時期的作用存在。在工作階段的不平等，影響了未來請領職業年金的資格，造成退休人口分處兩種國度的狀況：強勢的菁英團體領取高額的職業與私人年金，而弱勢團體僅能請領微薄的國民年金或是老年津貼。此種截然差異，與其說是年金制度設計不當，其實更反映出社會區隔、階層化的深層意涵。除此之外，不同世代的人亦經歷不一樣的社會經濟狀況，而產生不一樣的晚年處境。所以階級、種族、性別與年齡結構皆會影響老年時的貧窮風險，形成社會排除現象。如果我國年金政策制訂與相關制度規劃時未能針對前述問題妥為因應，是則不但可能無法減輕，反而還會加重這些社會排除的效果。

關鍵詞：老人經濟安全、年金、社會排除、台灣、歐盟

壹、前言

最近「歐洲聯盟」(the European Union) 諸國對貧窮與經濟安全的研究觀點，已逐漸由匱乏 (lack)、剝奪 (deprivation) 而強調社會排除 (social

Economic Security and Pension Policy for the Elderly in Taiwan: A Preliminary Examination of Social Exclusion

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ABSTRACT

We argue that the social values and ideologies behind pension policy should not be neglected in the policy process. Private and occupational pensions are actually the extension of social exclusion in working life, from the stages of youth to retirement. This can in turn be linked to two divided groups of the elderly living in different situations: a dominant and elite group which has the high benefits of private and occupational pensions, and at the other end, a disadvantaged group which claims poor-likely public pensions only. We suggest that, this is not only due to the inadequacy of pension policy, but also is the result of social stratification. In addition, generations which experienced different socioeconomic situations can not expect similar retired lives. Social exclusion therefore exists across class, race, gender, and age. This is, therefore, an issue which needs further consideration for the development of pension policy in Taiwan.

Key Words: elderly economic security, pension, social exclusion,
Taiwan, the European Union