

晚近公共年金制度之改革與借鑑*

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本文從瑞典、德國、日本、美國與智利的年金制度內容與晚近的改革方向中，抽離出幾項原則為我國國民年金規劃的基礎，分別為普遍保障、基本的給付水準、財務獨立、以及中長期的財務平衡。普遍保障與財務獨立可由社會保險來運作。關於基本給付水準，在參考美國的中、低給付水準以及考量未來老人沒有子女同居時的居住安排後，我們提出三組老年給付數值，分別為製造業平均薪資的 24%、33%與 38%；殘障與遺屬給付則以老年給付為準予以調整。中長期的財務平衡則以台灣地區人口結構變遷的走向來修正隨收隨付制的財務處理方式，而提出「延遲給付」的構想。

關鍵詞：公共年金、社會保險、財務平衡、延遲給付

壹、前言

由於台灣地區的人口與家戶組成變遷，傳統家庭養老制度未來將受到結構性的限制（王德睦與陳寬政，1996），使得社會安全制度的建立不僅是理念上的呼籲，更是實際上的需要。社會安全制度所保障的基本事故包括有生育、疾病、意外所導致的工作能力暫時性傷害、殘障、老年與死亡等，其中疾病、

* 本文由作者之博士論文改寫完成，作者感謝陳寬政教授與林萬億教授之悉心指正，以及兩位評審提供修改意見。文中謬誤由作者自負。

收稿日期：86年9月4日；接受刊登日期：87年3月18日

Recent Reforms in Public Pension Programs and Lessons for Taiwan

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ABSTRACT

This paper reviews the recent reformulations of relatively well-formulated pension programs in Sweden, the United States, Germany, Japan and Chile. As a result of the discussion, four principles are proposed for the conception of a national pension program in Taiwan. The first addresses the need of providing universal protection for all citizens. The second outlines how benefit should be qualified based on a basic living standard which is by no means a standard of mere survival. Relating the basic living standard in Taiwan to the levels of benefit determined by the US social security system, income displacements of 23%, 33% and 38% — based on the average wage income per manufacturing worker — are proposed for a basic old-age pension in Taiwan. Further incorporating a basic living standard for the functionally disabled and for orphans, into the program the Japanese program is referred to. The third principle emphasizes the independence of financing and management. Since the social insurance scheme proposed locks generations into a mutuality of benefit and contribution, should be cleared of political interference and risk of profit snatching to safeguard fiscal soundness, and to ensure rational and efficient management. The last principle addresses the long-term financial balance of such a program. The actuarial equations should bring the long-term fluctuations in age composition into consideration and implement a gradual transition from family support to public funding and a consequent smooth adjustment in the fee and payment structures.

Key Words: public pension, social insurance, benefit,
financial balance