

台灣地區國民年金規劃之探討： 新社會風險觀點的初步分析*

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本文從新社會風險的觀點來思考台灣的國民年金制度規劃。從反省老年經濟安全保障制度的制度條件出發，經由檢視 90 年代世界主要國家的年金改革侷限，而在新社會風險的概念架構基礎上，併同考量台灣的社會特性，進行年金制度間的比較與討論。本文分析發現，固然不同的年金制度本身原即存在著不同的制度特性，而台灣的政治社會經濟特質，並未能減弱制度性的不利特性，但卻有徵候顯示可能擴大及深化部分的不利特性。尤其以台灣的經濟全球化所延伸的經濟劇烈變動與擴大了的勞動市場風險，將擴大社會保險制與儲金制的制度性負面特質。

關鍵詞：風險社會、新社會風險、福利改革、國民年金

Taiwan's National Pension Planning: An Analysis from New Social Risks Perspective

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ABSTRACT

This research attempts to consider for Taiwan's National Pension Planning from the new social risks perspective. After examining the various requirements of social structure which sustain different economic protection systems for the aged, and reviewing the results and limitation of pension reform of major welfare states in the 1990s, this analysis compares and discusses the economic protection systems for the aged and the New Social Risks. Of course, Taiwan's New Social Risks are examined in the same time. The findings of this research are that the three main projects to realize the economic protection for the aged may take different New Social Risks to various degrees in Risk Society. Taiwan's political and socio-economic characteristics can not modify or cover but instead reinforces the institutional defects of social insurance due to Taiwan's economic globalization. The Full-Fund/individual saving fund scheme's institutional defects might be exacerbated by Taiwan's socio-economic characteristics, too. On the other hand, we don't find significant signs to show the means-test social allowance system's defects might be reinforced in Taiwan.

Key Words: Risk Society, New Social Risks, Welfare Reform,
Pension Scheme