

# 台灣地區勞工退休金制度的性別分析\*

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本文針對國內兩種現行的勞工退休金制度（勞基法及勞保條例）、新近通過之勞工退休金條例的個人帳戶制、及目前研議中的勞保年金制等四種制度加以分析，以了解不同退休金制度設計所可能造成的性別差距（gender gap）程度。本文以五個年金品質的指標來分析退休金性別差距的程度，數值模擬分析的結果顯示，不論就年金品質的任何一個指標或任何一種勞工退休金制度而言，女性明顯處於不利的地位。其中勞保年金制在各指標上顯示性別差距最小，但其給付金額卻是最低的；勞保條例所造成的性別差距最大。個人帳戶制雖最能保障男女勞工的生活最低水準，但可能擴大原勞基法退休金制度的性別差距。本研究的結果顯示台灣現行及新推行的勞工退休金制度，仍將延續勞動力市場的不平等現象，使女性老年時陷入貧窮及依賴者角色。本研究分析討論的結果建議：採用年金制、加重前面年資的給付、年資不設上限、最低退休金給付水準訂在每月國民最低生活費用、推行遺屬及配偶年金、及同一性別的勞工做比較計算給付金額的退休金制度將有助於縮小退休金制度的性別差距，並減少老年女性貧窮化的問題。

關鍵字：退休金制度、性別分析、年金品質、模擬分析

## Gender Analysis of Old-age Payments in Taiwan Areas

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### ABSTRACT

This study analyzes four kinds of old-age payment systems in Taiwan (including old-age payments based on the Labor Standards Law, Labor Insurance Act, Labor Pension Act, and the proposed Labor Insurance Annuity System), from a gender perspective in order to explore the extent of gender gaps in old-age payments. Using Monte Carlo simulation analysis, five indicators of pension quality all showed that four kinds of old-age payment systems had gender gaps. Among these four old-age payment systems, the proposed Labor Insurance Annuity System has the least gender gap but has the least amount of payments. In contrast, the individual account system in the Labor Pension Act has greater gender gap, although it can protect both men and women to provide the minimum living standard. In general, an old-age payment system in Taiwan may sustain the existing gender discrimination in the labor market, and lead to women's inferior status in terms of economic security in old age. Our results suggest that a gender equal pension system has the following characteristics: has annuity payment, has higher payout ratio for the early years of service, has no benefits cap on the years of service, the minimum payment is linked to the minimum living standard, designs with widow pension and spouse pension systems, and the payout ratio is determined by a worker's salary related to the average salary of all workers with the same gender as him or her.

Key Words: old-age payment, gender analysis, pension quality, simulation analysis