

民主、資本主義與年金體系的發展： 臺灣經驗的分析

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目前有關民主化與福利國家的研究過於強調兩者間的線性或是直接關係，忽略了民主化過程中，社會政策的發展係受制於既有的制度和體制結構，特別是資本主義體系結構。過去東亞福利國家的發展脈絡中，深受發展主義意識型態所影響，社會政策被視作從屬於經濟政策底下，進而限縮了國家對社會保障體系的制度選擇能力。基此，本文嘗試從政治經濟學的觀點，透過臺灣的歷史經驗分析，重新詮釋民主化對臺灣國民年金政策的影響，並說明國民年金如何在生產體制、社會政策制度遺緒和政治制度間的互動中，最終以小整合的樣貌出現。本文發現在出口導向的發展策略下，不僅形塑了臺灣零散的勞動市場體制，並且透過不同方式分化工會，限制勞工集體行動的力量。另一方面，以中小企業為主的生產體制，需透過壓低生產成本作為國際競爭的優勢基礎，因而壓抑非薪資勞動成本即成為國家考量的核心議題之一，進而限縮國家對於社會保障體系的制度選擇能力。其次，社會政策制度遺緒和政治制度之間的互動，強化了威權體制遺緒下的階級差別待遇，使得反對勢力得以運用短期性的津貼體系深化差別待遇，並以此作為爭取選民支持的策略。而此種針對特定族群的選舉策略，主要是出自於選舉制度的設計。這些因素顯示了制度選擇的結構性限制，讓國民年金體系的制度選擇限縮在分立式的路徑下，最終以小整合的路徑出現。

關鍵字：年金體系、民主化、生產體制、臺灣

Democracy, Capitalism and Pension Development in Taiwan

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ABSTRACT

Existing studies on the correlation between democracy and the welfare state tend to emphasize their linear or direct relationship. However, these studies ignore the fact that policy development in the process of democratic transition is conditioned by the institutional context and structure. In particular, in East Asia, the process of development is deeply shaped by the developmental state. Therefore, social policy is considered subordinate to economic policy, as the latter limits the state's capacity for institutional choice of social protection. This paper aims to reinterpret how democracy has affected the institutional choice of National Pension Insurance in Taiwan through a political economic perspective. We found on the one hand, that the developmental strategies in the era of the authoritarian regime, reinforced the decentralisation of working classes; and on the other hand, social policy in the SMEs-dominated production regime was accented to promote labour market flexibility and, in turn, the issue of non-wage labour cost was highlighted. After democratisation, the interaction of social policy legacies and political institutions reinforced class differentiation, and the design of electoral institutions prompted politicians to propose an allowance scheme to vie for electoral support. This furthered the fragmentation of the Taiwanese pension system, and eventually, resulted in the fragmented National Pension Insurance.

Key Words: pension system, democratisation, production regime, Taiwan