

德國長期照顧保險效應分析： 1995-2013

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臺灣正參考德國長期照顧保險法之架構擬定長照政策，但研究德國長保之中文文獻多缺乏分析該政策實施近二十年之全面效應。本研究蒐集自 1995 年德國開始實施長保至 2013 年為止，以德國長保為主題之中英文文獻，分析德國長保政策在達成預定目標上之成果與不預期效應。本研究發現，德國長保固然在財政與服務供給等面向達到立法目的，但長期而言卻在性別、階級與族群等面向皆造成擴大不平等差距之趨勢。且上述三方面不平等差距擴大趨勢極少在中文文獻裡被提到，但英文文獻則多關注。此中文資訊空缺現象是否影響臺灣之跨國政策學習，值得關注。

關鍵字：性別平等、老年照顧、跨國政策學習、看護移工、現金給付福利

The Impact of German Long-Term Care Insurance: 1995-2013

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ABSTRACT

Taiwan is currently drafting a long-term care insurance (LTCI) program modeled after the German LTCI. Yet few studies in Chinese have thoroughly analyzed the German LTCI's far-reaching consequences. This research project sets out to explore the full impact of the German LTCI by conducting a systematic and critical literature review both in Chinese and English from 1995 to 2013. The findings are first, that the German LTCI has indeed accomplished its goal by alleviating the LTC-incurred financial burden on local governments. Second, the German LTCI has seen more precarious employment, leading to worsened working conditions and difficulties in care worker recruitment and retention. Third, its cash allowance has created a negative employment incentive for female family caregivers. Fourth, through LTCI, German society has become stratified more deeply along the lines of gender, class, and ethnicity. Last, most literature in Chinese fails to discuss the broader implications of the German LTCI.

Key Words: gender equality, elder care, cross-national policy learning, migrant care worker, cash benefits