

가

가 1990

가

가(Developmental State 2000)1).

(Productivist Welfare Regime) '

가 가 (Holliday, 2000; Gough, 2004)<sup>2)</sup>.

\*: University of Bath, u.k.(Ph.D student)

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acob,			
e)			
90			
ava a			
udies.			
curity texts.			
	I		
/ 95			

<sup>1)</sup> Jacob, D. (2000). Low public expenditures on social welfare: Do East Asian countries ha secret?. International Journal of Social Welfare. Vol.9 pp.2 ~ 16.

<sup>2)</sup> Holliday, Ian (2000). Productivist welfare capitalism: Social policy in East Asia. Political Str Vol. 48. pp.706 ~ 723.

Gough, Ian (2004). East Asia: the limits of productivist regimes. Ian Gough et al. (ed.) Insec and welfare regimes in Asia, Africa, and Latin America: Social policy in developmental con Cambridge University Press.

가 가 , 90 가 (Chen & Sun, 2001)<sup>3)</sup>. 가 가 90 . 90 10 , 3가 가 1950 (Labour Insurance) (Labour Pension) . 1984 2004 6 가 가 . 90 1995 (Old-Age Farmers 'Allowance Program). 가, 2002 가 가 가 가

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2.

1)

. 1984

가 가 (Aspalter, 2002)<sup>5)</sup>.
,
(Ku, 1998)<sup>6)</sup>.

96 (2005. 4.)

<sup>3)</sup> Chen, Hsiao-Hung Nancy and Chien-Chung Sun (2001). Economic Security for the Elderly in Taiwan. Paper Presented at the "Ageing Societies: East and West" Conference Held on July 16-18, 2001 at St. Aidan's College, University of Durham. U.K.

<sup>4)</sup> Chen, Hsiao-Hung Nancy and Chen, Hsiu-hui. (2003). Universal Values Vs. Political Ideology: Virtual Reform Experience of Taiwan's National Pension Plan. Paper presented at "Ageing: Lessons from East Asia" workshop. University of Birmingham. U.K.

<sup>5)</sup> Aspalter, Christian (2002). Democratisation and Welfare State Development in Taiwan. Ashgate.

<sup>6)</sup> Ku, Yeun-wen (1998). WHO WILL BENEFIT?: The planning of National Pension Insurance in Taiwan. Unpulbished paper.

가

가

(mainstreaming welfare policy) '

가

가

(three-pillar)

1995

가 (Ku and Chen, 2001)8).

> 가 , 1997 2000 2000

2002

, 1999

(World Bank) 2000

2000

가

(Chen, 2004)7).

가

가 가 가

2004 6

. 1990

2)

가

가

가 1971 3.7 2002 1.3

93 2002 10 . < 1>

5% 가 2% 65 가

가

< 1>

가 (Ageing Society) (Super Aged Society) 80 150 가

30 2003), 65 10% 45% , 2040

가

) 가 가

> 1. 65

> > ( : %)

가	1993	1996	1999	2002
	7.1	7.9	8.5	9.0
	5.1	5.6	6.2	6.8
	13.5	15.1	16.7	18.5
	5.5	6.1	6.9	7.6

: 內政部統計, 2004.

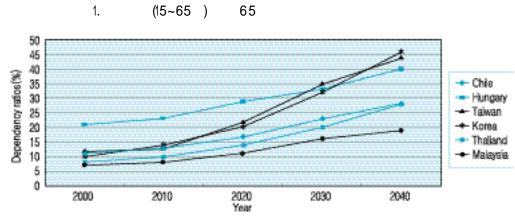
가 가 가 가 가

가 , Barr (2000)<sup>9)</sup>가 가

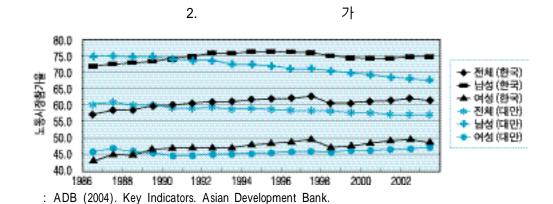
9) Barr, Nicholas (2000). Reforming Pensions: Myths, Truths, and Policy Choices. IMF Working Paper No.00/139. IMF.

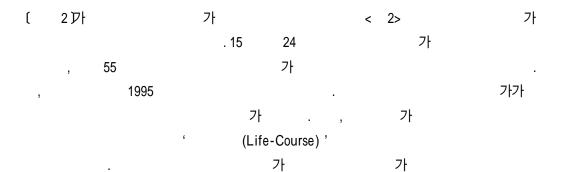
<sup>7)</sup> Chen, Fen-ling (2004). From Exclusion to Inclusion? Policies for Population Ageing in Taiwan. Paper presented at the "Ageing Societies and Ageing Sociology: Diversity and Change in a Global World", Sept. 7-9, 2004, University of Roehampton. U.K.

<sup>8)</sup> Ku, Yeun-wen and Hsiu-Hui Chen (2001). Is It Safe Enough? The Planning of National Pension Insurance in Taiwan. Catherine Jones Finer (ed.) Comparing the Social Policy Experience of Britain and Taiwan. Ashgate.



: Choi, Y. J. (2004). Transformation in old-age security and pension reform in Korea: Implication for East Asian welfare regimes. RC-11 Sociology of Ageing. Inter-Congress Conference. Ageing Societies and Ageing Sociology: Diversity and Change in a Global World. London.





			, <b>(</b> d	ependency ratio)
가	15	64		25
55			가	í
,				

가

		15 ~ 19	20 ~ 24	25 ~ 29	50 ~ 54	55 ~ 59	60 ~ 64	65 +
1985	59.49	33.93	66.9	72.66	65.98	58.09	41.07	9.74
1990	59.24	24.68	65.73	76.32	65.04	56.43	40.9	9.77
1995	58.71	19.46	62.95	78.93	65.79	55.75	41.06	9.79
2000	57.68	15.14	59.41	81.22	63.91	50.54	35.68	7.71
2004	57.71	11.26	55.07	82.77	64.47	48.77	33.49	7.15

2.

100

(2005.4.)

가

<sup>10)</sup> Chen, Fen-ling (2004). From Exclusion to Inclusion? Policies for Population Ageing in Taiwan. Paper presented at the "Ageing Societies and Ageing Sociology: Diversity and Change in a Global World", Sept. 7-9, 2004, University of Roehampton. U.K.

<sup>:</sup> DGBAS (2004). Survey Summary of Senior Condition in Taiwan-Fuchien Area. Directorate of General Budget And Statistics.

가 가 가 가 의 13.4% 2000 21.6% 가 가 가 가 가 가 1990 2000 가 가가가 , < 4>

3. 가

	2000		1990	(0/)	
	가	(%)	가	(%)	(%)
	6,471,840	100.0	4,943,257	100.0	31.0
<u></u> 가	3,562,175	55.0	3,140,624	63.6	13.4
	512,427	7.9	339,477	6.9	50.9
	2,675,928	41.3	2,515,520	50.9	6.4
	373,820	5.8	285,627	5.8	30.9
3 가	1,013,467	15.7	810,768	16.2	26.6
, ,	668,822	10.3	601,461	12.2	11.4
	270,605	4.2	155,002	3.1	74.6
	74,040	1.2	45,305	0.9	63.3
 가	1,400,105	21.6	664,571	13.4	110.9
가	496,093	7.7	336,294	6.8	47.6

: DGBAS (2004). Survey Summary of Senior Condition in Taiwan-Fuchien Area. Directorate of General Budget And Statistics.

4. 가

	2000		1990	(0/)	
	가	(%)	가	(%)	(%)
	6,471,840	100.0	4,943,257	100.0	30.9
1	1,400,105	21.6	664,571	13.4	110.7
2	1,128,513	17.4	625,879	12.7	80.3
3	1,147,293	17.7	722,694	14.6	58.8
4	1,319,213	20.4	1,061,688	21.5	24.3
5	766,705	11.9	918,329	18.6	-16.5
6~9	653,616	10.1	866,293	17.5	-24.6
10	56,395	0.9	83,803	1.7	-32.7
가	3.3	-	4.0	-	-17.5

: DGBAS (2004). Survey Summary of Senior Condition in Taiwan-Fuchien Area. Directorate of General Budget And Statistics.

가 가 4 2~3 가 가 가 가 < 4> 1986 65.8% , 가 1996 48.3% 가 가 가 (Chen and Chen, 2003)<sup>11)</sup>. 가 '가 ' (private transfer) 가 가 가 가

3.

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1)

, , , , 5 15 60 가 .

<sup>11)</sup> Chen, Hsiao-Hung Nancy and Chen, Hsiu-hui. (2003). Universal Values Vs. Political Ideology: Virtual Reform Experience of Taiwan's National Pension Plan. Paper presented at "Ageing: Lessons from East Asia" workshop. University of Birmingham. U.K.

5.

	(1999.12)		(%)	( )
	574,364	, , , 가	8.00	65%
1)	50,202	, , , 가	7.15	65%1)
	420,000	, ,	8.00	65%
	7,738,971	( ), , , ,	6.50	10%

: 1) 7 65% : Chen, Hsiao-Hung Nancy and Chen, Hsiu-hui. (2003). Universal Values Vs. Political Ideology: Virtual Reform Experience of Taiwan's National Pension Plan. Paper presented at "Ageing: Lessons from East Asia" workshop. University of Birmingham. U.K.

413,792 . 2003

, 8

80%가

. 1990

가 6.

				( : , NI\$ 1,000
			(NT\$)	
1950 ~ 2003				2,130,099,682
1994	400,137	8,496,883	18,483	138,456,170
1995	386,206	7,635,063	19,869	134,902,524
1996	379,065	7,434,299	21,081	129,408,646
1997	381,231	7,500,917	22,106	135,381,193
1998	385,402	7,597,386	23,313	144,495,996
1999	390,599	7,738,971	24,013	141,303,647
2000	398,027	7,915,789	24,554	148,968,568
2001	399,303	7,779,127	25,001	151,779,807
2002	404,452	7,857,842	25,227	152,578,159
2003	413,792	8,102,570	25,448	140,484,702

: Bureau of Labour Insurance (BLI) http://www.bli.gov.tw/english/welfare/default.asp

가

< 2>

(Lump-sum)

가 . 15 , 1 2 , 15 7.

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				30	)		,	1200 .		
				-		가				
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Á				-		15				
身 15		55	가			가	/	가 5		, 60
身 25	가			-		가 60 , 60	4	가	5 50	

: Bureau of Labour Insurance (BLI) http://www.bli.gov.tw/english/welfare/default.asp

15 , 30 , 15 15 15 75% 2 30 45 . 60 가 가 50 가 가 6.5% 가 가 5.5% 70% 가, 20% 10% 가 가 가 가 60% 가 가 40% 가 가 가 . < 7> , 2 가 1 2 가 40% 가 (Bureau of Labor Insurance) 가 (Ministry of Interior) 8. 50 ( : NT\$1,000) 가가 가 90 1995 1950 ~ 2003 1,760,028,119 89,777,396 759,066,735 280,685,277 1994 128,346,763 2,252,579 26,284,370 17,085,991 가 1995 138,442,672 3,336,340 64,277,836 18,129,298 1996 68,898,093 3,654,279 41,746,761 18,596,334 1997 71,811,502 3,986,237 43,804,614 19,030,884 1998 89,249,883 8,850,275 53,151,800 19,555,483 1999 13,019,655 102,437,111 62,340,483 20,146,397 2000 107,018,651 11,123,781 61,129,249 20,972,751 2) 2001 129,838,423 10,956,959 84,137,766 20,925,560 2002 168,811,913 10,246,352 120,668,542 20,651,908 2003 139,583,169 8,771,951 103,200,785 20,882,972 가 2004 6 1984 : , , ; : Bureau of Labour Insurance (BLI) http://www.bli.gov.tw/english/welfare/default.asp 15 25 55 60 가 가 가 NT250 1994 2003 가 가 8.6 NT1030 95% 13 가 (Chiu,

106 (2005. 4.)

2004) <sup>12)</sup> .	55 60	3)		
	·			가 .
		1993		가
,		2002		1995 가
	15	2002	,	·
,	. 16 60			
	(defined-contribution)		65	, 6
	•	가		6 가
14	14			
	6%			·
. 6%				. 55 가
1			65	
. 200		NT \$500,000	NT \$ 5000,000	
	(contracting-out) ,	,		NT \$4,000 2004 ,
,			\$ 3,000	
가		< 9>		. 1995
. ,		65	38.6%가 가 가 2002	. ,
(Taipei News, 2004	4/06/15) <sup>13)</sup> . 가 /	,		2003 149 , 71.4%
가	(Taipei Times, 2004/08/12).			1
	, 가			
•			, 가	
	Exclusion to Inclusion? Policies for Population Ageing in Taiwan.	(	)	,
Paper presented at the "Age	eing Societies and Ageing Sociology: Diversity and Change in a	v	35	(行政院, 2003).
Global World", Sept. 7-9, 2004 13) Taipei Times http://www.taip	I, University of Roehampton. U.K.	1995 NT \$56	2003 NT \$468	, ,

108 (2005. 4.)

3% <sup>14)</sup>. 가

가 .

9.

( : , NT\$ , %)

	(65 )									
					65					
1995	315,192	5,628	-	-	38.6					
1996	366,059	12,427	-	-	37.8					
1997	425,947	14,210	-	-	33.3					
1998	441,665	15,743	-	-	35.0					
1999	588,429	24,327	-	-	41.8					
2000	635,838	23,189	-	-	43.8					
2001	656,460	23,245	-	-	42.4					
2002	669,779	23,761	424,096	13,771	62.8					
2003	677,048	24,130	751,718	22,651	71.4					

: DGBAS (2003), BLI (2004)

65 70%가 ,

- < 3>

(4,000,000,004) 71

(demogrant) 가 , -

2~3%

•

14) 2004 17.7% ,

. 2003

7.49% , 0.37%

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< 3>
(So

10. 20 04 (8 ) ( : - , - (%)) 19,335 96.23 3.77 694,023 99.07 0.93 694,753 97.47 2.53

: 行政院勞工委員會, 2004.

4. 가

1) 가

, 가 가 .

(insecurity) 가

1993 , 가

('It's all about politics"), 가

(Chen & Chen, 2003). (Ku, 1998).

, (Social Exclusion)

(Social Inclusion) (Chen, 2004). 가

10 20

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90 , , 3

(Three-pillar) (Chen & Chen, 2003).
, (three-pillar or three-tier)

, 3 (three-pillar or three-tier)

65

가 .

110 (2005. 4.)

가 가 . 2 가 가 . 2 가 가가 가 가 ? 가 가 가 (World Bank, 1994; Willmore, 2004; O'Connell, 2004)<sup>15)</sup>. 가 (homogeneous) 30 가 (job security) , 20 가 (Choi, 2004). 가 가 가 가 가 , 1 가 가 가 가

가 가 가 가 가 가 가 가 65 55 60 65 55 65 가 . 55 가 가 가 가 가 65 가 가 가

NT \$ 3,000 NT \$4000 가 가 가 가 가 NT \$3000 가 가 NT \$6000 가 가 가 가 가

가 . 가

112 (2005. 4.)

/ / / 113

가

가

<sup>15)</sup> World Bank (1994). Averting the Old Age Crisis. Oxford University Press. New York. Willmore, Larry (2004). Universal Pensions in Low Income Countries. Initiative for Policy Dialogue. Working paper. Columbia University.

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가
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   가
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                가
                                        (Chen & Chen
                                                                                                                  가
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2004, Ku, 2001).
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제국
                                   가
가
                                   가 5
                        가
                    가가
       2001
                                                가
     70%가
                가
              가가
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114 (2005. 4.)