

????????????????????

??2008????????????????2022????1.887

??

????????????????An, 2010?OECD, 2022??

??

????????????????2022????????????????????????????1.563

??

????????????????????????????Takayama, 2013?Kitao &Mikoshiya, 2022??

??

????2011-2022

??2022????????????????19,456????????17,082

??

??Chen & Chung,
2008?Chen & Chung, 2019??

??

??

??

????????????????

2003????????????????????total payout

ratio

????????????????????

????????????????????????????????????

???? ≈ ?????×

??Arza,

2015??

????????????????2011?2022

????????????????????????

????????????????????????????????????2022????????????????2011

????????????????

????????????????????????

????????????????????????—

??

????????????????????Holliday, 2000?OECD, 2022??

??

??

??????

??Sainsbury,

1996?Kitao &Mikoshiha, 2022??

??????

????????????????????????????????2022

??2022????????????????????0.854

??1.139

??0.972

??2022

??1.964????????????????????1.563

????????????????3.069

??

????????????????????2022????????????????????1.659????????????????????1.887

????????????????????????3.130

??

????????????????2011

??

????????????????????????????????2011????1.012????2022??0.854

??1.170????1.139

????????????????????????????????2011?2022????????????????????2.166??1.964????????1.637??

1.563

??

??????2.238??1.659????????????????????1.676??1.887

??

??2022

??

??

????????????????

??????

??

??

????????????????????????????Lewis, 1992?Orloff, 1993?Sainsbury, 1996?Arza, 2015??

??????2011?2022????????1??????1

????????????????????????????????1

??

??Ginn,

2003

??

??????Chen & Chung, 2008, 2019?Chen et al., 2015??

??

??

??Kitao

&Mikoshiha, 2022?Yokoyama & Kodama, 2018?Takayama,

2013????????????2008?2022

??

????????????????????????????????????An, 2009, 2010?OECD, 2022?Park,

2017??

??

????????????Ginn, 2003?Arza,

2015??Holliday, 2000??

????????

????????????M/F case ratio????????????M/F amount

ratio

????????????????????????

??2022????????????1????????1

??

????????????????????????????????????2011?2022

??

??

??

????Chen & Chung, 2008,

2019

??

????????????????????????????????????Kitao & Mikoshiba, 2022?Yokoyama & Kodama,

2018

??

????????????????????????????????????An, 2009, 2010?OECD, 2022??

??

??

????????Arza, 2015?Ginn, 2003??

表一台灣勞保一次給付件數與給付金額

年度	總件數	總金額	男性件數	男性金額	女性件數	女性金額	÷ 女性)	
2007	142,053	152,534,198,134	76,107	90,341,042,270	65,946	62,193,155,864	1.453	1.154
2008	293,635	317,143,713,335	140,454	164,500,089,685	153,181	152,643,623,650	1.078	0.917
2009	86,691	89,447,306,290	45,109	49,025,749,561	41,582	40,421,556,729	1.213	1.083
2010	68,466	74,424,674,320	35,230	39,904,749,430	33,236	34,519,924,890	1.156	1.060

資料來源：Bureau of Labor Insurance, Ministry of Labor. (2023). Labor insurance old-age benefits statistics. Ministry of Labor, Taiwan. <https://www.bli.gov.tw/0108621.html>

表二台灣勞保老年年金平均給付件數與給付金額

年度	總體平均每月給付金額	總體平均核准受益人數s	總金額	男性平均每月給付金額	男性平均核准受益人數	男性金額	女性平均每月給付金額	女性平均核准受益人數	女性金額	男金比	女金比
2011	13,821	156,230	25,911,500,859	14,899	78,567	14,046,310,404	12,731	77,663	11,865,190,455	1.1	1.1
2012	14,548	244,908	42,755,682,219	15,578	119,203	22,282,958,683	13,572	125,705	20,472,723,536	1.1	1.1
2013	15,215	439,498	80,244,303,109	16,191	200,781	39,010,380,542	14,394	238,717	41,233,922,567	1.1	1.1
2014	15,613	562,456	105,378,840,152	16,666	256,110	51,220,535,621	14,732	306,346	54,158,304,531	1.1	1.1
2015	16,018	680,674	130,839,763,045	17,117	310,269	63,730,969,828	15,098	370,405	67,108,793,217	1.1	1.1
2016	16,412	815,080	160,524,694,207	17,527	371,892	78,219,678,101	15,476	443,188	82,305,016,106	1.1	1.1
2017	16,784	978,711	197,120,718,952	17,902	445,583	95,722,604,841	15,850	533,128	101,398,114,111	1.1	1.1
2018	17,051	1,112,30	227,595,707,0	18,189	507,460	110,760,540,2	16,097	604,849	116,835,166,71	1.1	1.1

年度	總體平均每月給付金額	總體平均核准受益人數	總金額	男性平均每月給付金額	男性平均核准受益人數	男性金額	女性平均每月給付金額	女性平均核准受益人數	女性金額	男金比	女金比
		805				38			67		
2019	17,322	1,228,135	255,285,544,654	18,487	561,892	124,654,549,585	16,339	666,243	130,630,995,069	1.1	1.1
2020	17,579	1,339,467	282,553,951,214	18,773	614,792	138,495,310,718	16,566	724,675	144,058,640,496	1.1	1.1
2021	17,785	1,453,499	310,212,292,988	19,010	668,559	152,515,366,887	16,742	784,940	157,696,926,101	1.1	1.1
2022	18,175	1,550,186	338,102,085,693	19,456	713,902	166,676,321,487	17,082	836,283	171,425,764,206	1.1	1.1

資料來源：Bureau of Labor Insurance, Ministry of Labor. (2023). Labor insurance old-age benefits statistics. Ministry of Labor, Taiwan. <https://www.bli.gov.tw/0108621.html>

表三南韓國民年金給付件數、給付金額

年度	老年年金受 益 人數 (A)	60 歲以上老 年人口數 (B)	受益 A / B , (%)	男性受益人 數	女性受益人 數	平均每月給付 金額 (總計, 韓元 / 人)	男性平均每月 給付金額 (韓 元 / 人)	女性平均每月 給付金額 (韓 元 / 人)	男女給 付金額 ÷ 女性
2008	1,926,198	7,110,229	27.1 %	1,327,135	599,063	206,172	233,649	145,298	1.608
2009	2,122,937	7,401,159	28.7 %	1,464,276	658,661	228,254	259,263	159,318	1.627
2010	2,301,570	7,782,587	29.6 %	1,589,723	711,847	248,449	283,266	170,695	1.659
2011	2,459,690	8,020,279	30.7 %	1,700,088	759,602	267,824	305,944	182,509	1.676
2012	2,711,886	8,408,663	32.3 %	1,878,186	833,700	286,611	327,678	194,094	1.688
2013	2,803,135	8,737,654	32.1 %	1,933,726	869,409	318,263	365,455	213,298	1.713
2014	2,907,498	9,147,370	31.8 %	1,997,356	910,142	323,758	372,910	215,891	1.727

年度	老年年金受 益 人數 (A)	60 歲以上老 年人口數 (B)	受益 A / B , (%)	男性受益人 數	女性受益人 數	平均每月給付 金額 (總計, 韓元 / 人)	男性平均每月 給付金額 (韓 元 / 人)	女性平均每月 給付金額 (韓 元 / 人)	男女給 付金額 ÷ 女性
2015	3,107,438	9,650,641	32.2 %	2,125,722	981,716	332,941	384,387	221,544	1.735
2016	3,364,456	10,134,728	33.2 %	2,284,582	1,079,874	347,950	403,588	230,243	1.753
2017	3,654,885	10,649,022	34.3 %	2,452,460	1,202,425	363,249	423,944	239,458	1.770
2018	3,720,621	11,173,344	33.3 %	2,472,333	1,248,288	389,363	456,569	256,255	1.782
2019	4,033,484	11,769,685	34.3 %	2,647,466	1,386,018	393,978	465,362	257,626	1.806
2020	4,406,398	12,422,876	35.5 %	2,850,545	1,555,853	412,599	491,394	268,234	1.832
2021	4,826,096	12,962,634	37.2 %	3,069,546	1,756,550	433,119	520,720	280,037	1.859

年度	老年年金受 益 人數 (A)	60 歲以上老 年人口數 (B)	受益 A / B , (%)	男性受益人 數	女性受益人 數	平均每月給付 金額 (總計, 韓元 / 人)	男性平均每月 給付金額 (韓 元 / 人)	女性平均每月 給付金額 (韓 元 / 人)	男女給 付金額 比 (男 性 ÷ 女性)
2022	5,312,359	13,485,327	39.4%	3,314,205	1,998,154	456,204	563,012	298,310	1.887

資料來源: Korea Institute for Health and Social Affairs. (2023). National pension statistics and gender-disaggregated benefit data. KIHASA.

<https://www.kihasa.re.kr/library/contents/5669789>

表四、日本厚生年金給付件數、給付金額

年度	受益人數 (總 計, 人)	女性受益人 數	男性受益人 數	平均每月年 金金額 (總 計, 日圓)	女性平均每月 年金金額 (日 圓)	男性平均每 月年金金額 (日圓)	男女受益人數比 (男性 ÷ 女性)	男 女 給 付 金 額 比
1992	5,293,189	1,788,001	3,505,188	156,041	100,000	184,587	1.960	1.960
1994	5,920,567	1,983,847	3,936,720	168,405	107,434	199,130	1.984	1.984
1995	6,591,672	2,226,787	4,364,885	169,700	108,106	201,123	1.960	1.960

年度	受益人數（總計，人）	女性受益人數	男性受益人數	平均每月年金金額（總計，日圓）	女性平均每月年金金額（日圓）	男性平均每月年金金額（日圓）	男女受益人數比（男性÷女性）	男
1996	6,933,054	2,299,687	4,633,367	170,259	108,115	201,103	2.015	1.
1997	7,376,128	2,416,806	4,959,322	170,433	108,096	200,811	2.052	1.
1998	7,782,492	2,547,520	5,234,972	173,262	109,978	204,059	2.055	1.
1999	8,159,907	2,619,824	5,540,083	174,637	110,759	204,844	2.115	1.
2000	8,604,522	2,740,271	5,864,251	174,462	110,865	204,180	2.140	1.
2001	9,089,307	2,899,348	6,189,959	171,397	110,901	199,733	2.135	1.
2002	9,605,576	3,058,982	6,546,594	170,767	110,866	198,756	2.140	1.
2003	10,167,413	3,230,176	6,937,237	168,613	109,830	195,984	2.148	1.
2004	11,166,780	3,483,392	7,683,388	165,020	109,945	189,989	2.206	1.
2005	11,523,170	3,605,384	7,917,786	164,631	109,663	189,662	2.196	1.
2006	11,984,116	3,751,952	8,232,164	162,301	106,912	187,545	2.194	1.
2007	12,596,104	3,950,462	8,645,642	157,657	106,078	181,226	2.189	1.
2008	13,236,441	4,156,766	9,079,675	155,345	106,172	177,858	2.184	1.
2009	13,854,133	4,352,744	9,501,389	153,414	103,594	176,238	2.183	1.
2010	14,413,316	4,539,477	9,873,839	150,034	103,797	171,291	2.175	1.
2011	14,840,118	4,686,718	10,153,400	149,334	103,989	170,265	2.166	1.
2012	15,233,006	4,820,289	10,412,717	148,422	102,308	169,769	2.160	1.
2013	15,230,034	4,929,290	10,300,744	145,596	102,086	166,418	2.090	1.
2014	15,422,014	5,018,074	10,403,940	144,886	102,252	165,450	2.073	1.

年度	受益人數（總計，人）	女性受益人數	男性受益人數	平均每月年金金額（總計，日圓）	女性平均每月年金金額（日圓）	男性平均每月年金金額（日圓）	男女受益人數比（男性 ÷ 女性）	男
2015	15,684,112	5,101,858	10,582,254	145,305	102,131	166,120	2.074	1.
2016	15,687,976	5,190,199	10,497,777	145,638	102,708	166,863	2.023	1.
2017	15,899,722	5,270,467	10,629,255	144,903	103,026	165,668	2.017	1.
2018	16,087,287	5,270,876	10,816,411	143,761	102,558	163,840	2.052	1.
2019	15,986,959	5,319,978	10,666,981	144,268	103,159	164,770	2.005	1.
2020	16,100,133	5,383,889	10,716,244	144,366	103,808	164,742	1.990	1.
2021	16,180,445	5,352,232	10,828,213	143,965	104,686	163,380	2.023	1.
2022	15,996,701	5,396,261	10,600,440	143,973	104,878	163,875	1.964	1.

資料來源：Statistics Bureau of Japan. (2023). Employees' pension benefit statistics. Ministry of Internal Affairs and Communications. <https://www.e-stat.go.jp/stat-search/files?page=1&layout=datalist&toukei=00450463&tstat=000001064713>

????

An, M. (2009). The gender impact of the National Pension reforms in the Republic of Korea. *International Social Security Review*, 62(2), 77-100. <https://doi.org/10.1111/j.1468-246X.2009.01330.x>

An, M. (2010). Is policy succeeding? Gender differences in national pension in Korea, 1973–2007. *Asian Women*, 26(4), 85–116.

Arza, C. (2015). The gender dimensions of pension systems: Policies and constraints for the protection of older women (Discussion Paper). UN Women.

Chen, F.-L., & Chung, S.-L. (2008). Gender analysis of old-age payments in Taiwan areas. *Journal of Social Sciences and Philosophy* [????????], 20(1), 67–104.

Chen, F.-L., & Chung, S.-L. (2019). The new thought of labor insurance's pension benefits. *NTU Management Review* [??????], 29(2), 103–138.

Chen, H., Hsu, W.-Y., & Weiss, M. A. (2015). The pension option in labor insurance and its effect on household saving and consumption: Evidence from Taiwan. *Journal of Risk and Insurance*, 82(4), 947–975. <https://doi.org/10.1111/jori.12047>

Ginn, J. (2003). *Gender, pensions and the lifecourse: How pensions need to adapt to changing family forms*. Policy Press.

Holliday, I. (2000). Productivist welfare capitalism: Social policy in East Asia. *Political Studies*, 48(4), 706–723. <https://doi.org/10.1111/1467-9248.00279>

Inagaki, S. (2014). Effect of the introduction of Category 3 contributions on the labor supply of married women (CIS Discussion Paper No. 622). Center for Intergenerational Studies, Institute of Economic Research, Hitotsubashi University.

Kitao, S., & Mikoshiba, M. (2022). Why women work the way they do in Japan: Roles of spousal deductions, social security and survivors' pension benefits (RIETI Discussion Paper Series 22-E-016). Research Institute of Economy, Trade and Industry.

Lee, W. (2023). Pension benefits and gender in Korea: Current status and issues (KIHASA Issue & Focus No. 421). Korea Institute for Health and Social Affairs.

Lewis, J. (1992). Gender and the development of welfare regimes. *Journal of European Social Policy*, 2(3), 159–173. <https://doi.org/10.1177/095892879200200301>

OECD. (2022). OECD reviews of pension systems: Korea. OECD

Publishing. <https://doi.org/10.1787/2f1643f9-en>

Orloff, A. S. (1993). Gender and the social rights of citizenship: The comparative analysis of gender relations and welfare states. *American Sociological Review*, 58(3), 303–328. <https://doi.org/10.2307/2095903>

Park, S.-M. (2017). Gendered impact of national pension scheme on late-life economic well-

being in Korea. *Quality in Ageing and Older Adults*, 18(1), 3–19. <https://doi.org/10.1108/QAOA-04-2016-0017>

Peng, I., & Wong, J. (2008). Institutions and institutional purpose: Continuity and change in East Asian social policy. *Politics & Society*, 36(1), 61–88. <https://doi.org/10.1177/0032329207312180>

Price, D. (2007). Closing the gender gap in retirement income: What difference will recent UK pension reforms make? *Journal of Social Policy*, 36(4), 561–583. <https://doi.org/10.1017/S0047279407001183>

Sainsbury, D. (1996). *Gender, equality and welfare states*. Cambridge University Press.

Takayama, N. (2013). Intergenerational equity and the gender gap in pension issues (CIS Discussion Paper Series No. 605). Center for Intergenerational Studies, Institute of Economic Research, Hitotsubashi University.

Yokoyama, I., & Kodama, N. (2018). Women’s labor supply and the “1.03 million yen ceiling” and “1.3 million yen ceiling” in Japan: Effects of spousal tax exemption and social insurance system. *Public Policy Review*, 14(2), 267–300.

?? ?? ?????????????????? ???????????????