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我國社會福利資源整合與合理化之研究

委託研究報告

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中文摘要

社會福利之定義、內涵或制度，有其時、空特性，且隨著時空的轉移而遞變。但論及以全民的共同需求為導向、促進和諧增加競爭力的貢獻、以及奠立後代永續發展的基石，則應是脈絡一致的。社會福利資源合理配置，牽涉的問題非常複雜，主要牽涉兩個面向：首先是社會福利所運用資源的「規模」大小；其次是社會福利資源所運用的「結構」。我們知道，福利需求是整體福利體系的核心價值，可以檢視福利資源的分配是否符合公平、效率原則。如果福利提供的結果，無法滿足福利需求者自身的需求，則顯然不符合需求原則。若是，分配不均則違反公平原則，同時供給過多則也不符合效率原則。

歐美福利國家在其制度發展成熟與擴張的黃金時期，主要體系之內涵在保障公民退休後之經濟安全、減緩暫時退出（或無法進入）勞動市場者之所得損失、以及建構基本社會安全網以避免落入貧窮。換言之，就是透過所得移轉與再分配的策略，來達到去商品化與去階層化的目標。近年來由於我國經濟發展不夠快速，政府財政困難。在此情況下，為達成社會與經濟目標必須競用有限資源，二者面臨短期抉擇取舍的難題。然而，在經濟衰退、失業率高漲期間，若無社會安全制度的保障，勢必引發人心動盪不安。如此，不利於投資環境，亦難以奢談景氣復甦。因而，如何適當合理調整社會福利支出結構，維持財政穩健，以達成二者互利的目標，是我們應該努力探討的課題。

綜上所述，本研究有關社會福利資源合理配置之建議如下：

一、資源配置之方向性建議

- (一)、建議應當以『家庭』或『家戶』作為福利資源分配的重要單位，強化家庭及社區的功能角色。
- (二)、適度提昇行政主管機關之整合，包括各項福利津貼給付業務的整合，以及社政和衛政部門的整合等。
- (三)、均衡不同身份別間之福利差異。各項現金給付，應以經濟弱勢者為優先，避免對特定身份別之現金給付個別加碼。
- (四)、建議政府在規劃社會福利制度時，應當更重視兩性生命週期之差異，並融入婦幼福利政策之中。
- (五)、現金給付方案之擴張宜謹慎，應積極拓展福利服務體系。
- (六)、政府應擴大和民間團體之合作，積極發展非以營利為導向之收費式福利服務方案。

二、資源配置之制度性建議

- (一)、有關老年經濟安全保障制度之建議：
 - 1、適度調整國民年金保險費之補助、年金之給付結構以及給付內涵等。
 - 2、建議發放較為普遍性的障礙津貼。
- (二)、有關社會救助制度調整之建議：
 - 1、適度調整社會救助給付上限之設定。
 - 2、整合各項津貼或實物給付的資產調查規定，以降低行政成本並提高效率與效益。
- (三)、有關財政政策調整之建議：
 - 1、六十五歲以上老年人無論是個人申報或被扶養，其免稅額皆為一般免稅額的 1.5 倍。
 - 2、六歲以下兒童的免稅額也是一般免稅額的 1.5 倍。
 - 3、長期照護費用以及六歲以下兒童的托育費用可以列舉扣除。
 - 4、教育費用列舉扣除的額度也應該提高為每名（而非每戶）在學學生。
 - 5、社會保險保險費直接給予全額免稅。
- (四)、有關兒童經濟安全保障制度之建議：
 - 1、降低兒童貧窮率為目前優先之政策目標。
 - 2、建議以社會保險制度，建立兒童普及式的經濟安全保障。
- (五)、中央與地方福利資源整合運用之建議：
 - 1、中央層級缺乏社福資源分配規範機制，建議研擬社會福利「基本法」或其他相關法規加以規範。
 - 2、中央及地方政府所提供的福利資源，產生給付訂定標準不一致的問題。建議訂定現金給付的門檻，並仿效英國建立全國統一之社福支付處，使跨部門間之稽核更為容易達到公平原則。
- (六)、有關家庭政策之建議：
 - 1、建議對於家庭所應承擔之福利角色，必須再加以界定，並取得社會大眾之共識。
 - 2、建議對弱勢家庭之現金給付與服務方案可配套實施，並改為單一的服務窗口。
 - 3、建構一套完整之友善職場的家庭政策。
 - 4、讓每位育有幼兒之雙親，對於如何在工作與家庭角色間取得協調的方式，政府提供有周延的選項。

Abstract

Though the definition, institution, and the characteristics of social welfare changed in different context, it is safe to say that they share a common spirit in their pursuit of well being for all, while maintaining harmonious competitiveness in a free society. And they try to achieve these by laying a foundation to sustain the same quality for future generations. A fair allocation of social welfare resource is a complex issue because it touches upon two aspects: The 「scale」 as well as the 「structure」 of resource being allocated. We know that the requirement for welfare is the core value of the entire welfare system. It is by this that we can judge whether resource is being allocated fairly and efficiently. If what welfare offers does not even satisfy the needy, we have failed on the requirement issue. Similarly, unequal distribution of resources is unfair and over-supply is clearly inefficient.

During the golden era when the system of social welfare matured and expanded in European countries and in the United States, the main purpose of the system was to provide economic security for retirees, assist those who temporarily exited the job market or failed to enter it, and offer a basic safety net against poverty. In other words, de-commodification and de-stratification were achieved via the redistribution and transfer of income. In recent years, our government budget has been very tight due to the constrained economic development. Achieving both social and economic objectives in this tight economic situation becomes a tough balancing act in the short term. Nonetheless, without the protection of social safety policy, tremendous social instability will be triggered during the times of economic decline and high unemployment rate. In turn this scars away new business investment and makes the goal of economic recovery even more distant. Consequently, a proper expenditure structure for social welfare will stabilize the economy. Achieving this mutually beneficial goal is a topic we shall explore.

Based on the above, this study makes the following recommendations for the fair allocation of welfare resources:

Recommendations on the principles of resource allocation :

- 一、Use 『family』 or 『household』 as the main unit in the allocation of welfare resource, thereby supporting the function of families and communities.

- 二、 Enhance the integration among administrative departments, including integration among various allowances and integration between health department and social welfare department.
- 三、 Balance the differences in welfare benefits among people with various status. Priority should be given to those most disadvantaged in economic status when it comes to cash benefits. No preferential treatment shall be given to those with special social status.
- 四、 In making social welfare policies, government should take more into consideration of differences between men and women during the life cycles and incorporate these issues in welfare for children and women.
- 五、 Caution should be exercised in the expansion of cash benefits. Instead, emphasis should be placed on the expansion of provision and delivery of social services.
- 六、 Government should expand its joint ventures with NGO entities in actively developing non-profit, fee-based social services.

Institutional-oriented recommendations on resource allocation :

- 一、 Recommendations regarding policy on economic security for senior citizens:
 1. Moderately adjust annual insurance premium of citizens, annuity structure, and benefit level
 2. Make disability allowance more universal scheme
- 二、 Recommendations regarding social assistance
 1. Moderately adjust the maximum amount of payout in social assistance.
 2. In order to reduce administrative cost and enhance efficiency and efficacy, stipulations in asset verification should be integrated among various allowances and in kind.
- 三、 Recommendations regarding adjustment in fiscal policy:
 1. Whether filing independently or being claimed as an dependent, senior citizens above the age of sixty-five should receive one and half times the exemption amount of the general public.
 2. The exemption amount for children under the age of six should also be one and half times that for the general public.
 3. Cost for long-term care and childcare cost for children under six year

old can be included in the itemized deduction.

4. Education cost under itemized deduction should be increased so it is based per capita and not per household.
5. Premium for social security should be fully tax-exempt.

四、Recommendations regarding policy on the economic security of children:

1. Reduction of child poverty should be a priority in the policy.
2. Establish universal economic security of children by means of social security policy.

五、Recommendations on the integration of resource allocation at the local and state level:

1. At this point, policy on the allocation of social welfare resources is lacking at the state level. It is recommended that a draft be made on the “fundamental laws” of social welfare or on related stipulations to regulate this process.
2. Currently, welfare resources at the local and state level have inconsistent payout criteria. It is recommended that a threshold for cash disbursement be established. Furthermore, a centralized national welfare disbursement location should be established, following the example of the U.K. This will make verification and validation process fairer across government agencies.

六、Recommendations on family policy

1. Government’s welfare responsibilities toward families should be re-defined, with the consensus of the public.
2. Combination of cash benefits and services for disadvantaged families should be considered as part of a package, with a one-stop service.
3. Institute a comprehensive package of family friendly policies.
4. Government should provide comprehensive options for parents with young children in helping them to balance the roles between job and family.

中華民國九十六年六月

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