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以德國為例  
國家與社會 2021年6月  
第二十二期 頁93-148  
Journal of State and Society  
No. 22, Jun. 2021.

# 全人口使用長期照顧之性別分析： 以德國為例

## Gender Analysis of Long Term Care Utilization by All: The Case of Germany

◎ 王品\*  
Pin Wang

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\* 任職機構與職稱：國立臺北大學社會工作學系 助理教授

## 摘要

一國的長期照顧政策會對該國的性別平等產生何種影響？不同性別者是否有不同的長期照顧使用差異？老、中、青、幼不同人生階段所需要的長期照顧服務是否有所不同？這些問題學界至今所知有限。用失能程度推估長照需求，會與實際使用狀況產生落差。而缺乏了解人生歷程（各年齡層）各種失能程度與不同性別者的長期照顧使用偏好，不僅對社會科學是一項知識空缺，對一國的公衛健康與社會福利政策之規劃亦造成侷限。

臺灣過去規劃的「長期照顧保險」與目前實施中的「長照2.0」政策，均以全年齡人口為給付對象，故應多參考已有同樣政策設計之國家的經驗。鄰近的日本與韓國「長照保險」給付對象，分別設定為40歲以上與65歲以上，而非包含全人口。世界上僅德國與瑞典的長照給付對象包含全年齡人口，且不排除富。本文限於篇幅，僅以德國長保之給付資料進行性別分析，探討其帶給台灣的啟示。本研究發現，德國40歲以下失能者（身心障礙者），不分性別與失能程度皆有八成以上選擇「現金給付」而非服務，25歲以下更高達九成。但60歲之後，女性與男性重度失能者使用長照的模式卻有所不同。另從眷保統計發現，德國中壯年（30至60歲）女性處於未就業或微就業的人數，約是男性的10倍，顯然家庭照顧者主要仍為女性。本研究分析其性別影響與啟示。

**關鍵詞：**長期照顧保險、身心障礙、人口老化、現金給付、性別分析

## Abstract

Till today, we have little understanding of the similarities and differences in the use of long-term care (LTC) between women and men of all ages. This lack of knowledge results in limitations in planning relevant social and health care programs. In the past 20 years, Taiwan has attempted to design an LTC insurance program that includes the whole population. However, prior LTC research in Taiwan has either studied only a portion of the population as participants, or surveyed the use of only a few instead of all types of LTC services, rendering it impossible to plan an LTC program for all age groups. In fact, most countries, like Japan and Korea, design two separate LTC programs: for the elderly and those with disabilities, respectively. Only Germany and Sweden have LTC programs for all, accumulating comprehensive data on the entire population's use of LTC. Their LTC programs do not use economic status as eligibility criteria, and have produced reliable and sex-segregated data for more than two decades.

This study explored the case of Germany, analyzing the gender and age-cohort differences in the use of LTC by all-age population in 2017 (the latest detailed datasets). Results indicated that, among the German LTC insurance beneficiaries below the age of 40, 80% of them opted for cash benefits, irrespective of gender

and the extent of disabilities, and the share of those younger than 25 years, was 90%. Moreover, among those who were severely functionally impaired (level 4) and aged 60 and above, women and men exhibited significantly different preference patterns of LTC utilization. Also, among working-age population (30 to 60 of age), women were 10 times more likely than men to become unemployed or holding so-called mini jobs (thus insured as “dependents” ), implying that family caregivers were still mainly female. Based on these findings, we discussed implications for Taiwan.

**Keywords:** long-term care insurance, people with disabilities, aging population, cash benefits, gender analysis