

世代所得變化與老人所得不均：
芬蘭、德國、美國與台灣
國家與社會 2018年 6月
第二十期 頁97-164
Journal of State and Society
No.20, Jun. 2018.

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Changes in Income Between People of Different Generations and Income Inequality among Older Adults:

Cases of Finland, Germany, the United States, and Taiwan

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摘要

本研究透過盧森堡所得研究資料庫與家庭收支調查，使用世代分析法、所得分位別的所得組成分析、吉尼係數分解等方法探討芬蘭、德國、美國與台灣的世代所得變化與老人所得不均。主要研究結果為：1.芬蘭與德國的青壯世代總所得隨年齡增長而增加，美國與台灣的青壯世代則因勞動所得成長停滯而出現總所得無成長甚至減少的現象。2.同在生命週期的40多歲，芬蘭青壯世代的總所得高於嬰兒潮世代，德國兩個世代的總所得相近，美國與台灣的青壯世代總所得則低於嬰兒潮世代。3.台灣老人的所得不均度高於芬蘭與德國，原因在於中、低所得組來自工作相關的社會保險移轉與高所得組差距過大。4.家庭收支調查的分析顯示，公共退休金的分配高度不均是造成台灣老人總所得不均度高的主因。

關鍵字：所得分配、世代分析、吉尼係數分解、盧森堡所得資料庫、家庭收支調查

Abstract

In this study, the Luxembourg Income Study Database, the Survey of Family Income and Expenditure, a cohort analysis, an income decile-based income composition analysis, and the decomposition of the Gini coefficient were used to investigate changes in the income between people of different generations and income inequality among older adults in Finland, Germany, the United States, and Taiwan.

The study results are as follows: 1. In Finland and Germany, the gross income of the middle-aged generations increased with age. By contrast, in the United States and Taiwan, the gross income of the young generation did not increase or even decreased with age as a result of stagnant labor income growth. 2. In Finland, the gross income of the middle-aged generations (i.e., who aged 40+ years at the time of study) was higher than that of the baby boom generation when baby boomers were at the same age. In Germany, the gross incomes of the two generations were similar. In the United States and Taiwan, the gross income of the young generation was lower than that of the baby boom generation. 3. Income inequality was more pronounced among older adults in Taiwan than that among older adults in Finland and Germany because of the considerable difference in work-related insurance transfers between older adults who belonged to the low and me-

dium income groups and those who belonged to the high income group. 4. Analysis performed using the Survey of Family Income and Expenditure showed that the highly uneven distribution of public pensions was the primary cause of gross income inequality among older adults in Taiwan.

Keywords: income distribution, cohort analysis, Decomposition of the Gini coefficient, Luxembourg Income Study Database, Survey of Family Income and Expenditure