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體系改革或是計畫變革？

1997年經濟危機後的韓國福利改革分析

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摘要

韓國自1990年代後期展開福利改革以來，政策規畫仍受制於舊制影響。相較於其他OECD國家，韓國的公共社會支出相當少。儘管改革擴大了保障人口範圍，許多窮困弱勢者仍無法獲得實質幫助。改革後的福利體系主要針對缺乏家庭與私人市場經濟支持的弱勢群體提供協助，弱勢貧困者因而多依賴政府的福利計劃。但在改革過程中，具有財務能力的中產階級並不期待政府補助，因為家庭內移轉仍是主要的福利資源，且人們多向私人保險公司購買保險，因而較不依賴公共退輔機制。由此可見，即使福利改革改變了諸多措施，傳統的福利結構依舊穩固如昔。當今的韓國福利體制可說是建立在家庭與市場體制之上。

關鍵字：福利改革、殘補、家庭內移轉、私人市場經濟、傳統福利結構

Abstract

The Korean welfare program is still very much selective and residual. The public social expenditure of Korea is very low in comparison to other OECD countries. After the welfare reform in the late 1990s population coverage was extended a lot but still many poor and vulnerable people remain uncovered. The reformed welfare system focuses mainly on those who lack the support provided by family and private market economy. Only the poor who have no other sources to survive depend more on the government welfare program. In the process, middle class Koreans do not expect any government support and also do not depend much on the government's social welfare program. Family transfer still works as a major national welfare resource and people pay more money individually to the private insurance companies. The middle class Koreans depend more on private pension and private insurance companies than on public pension. Here we can conclude that even though many changes happened after the welfare reform in the late 1990s, it was not a fundamental change to transform the traditional Korean welfare structure. Korean welfare system today depends heavily on the family and private market system.

Keywords: Welfare Reform, Residual, Family Transfer, Private Market Economy, Traditional Welfare Structure.