

台灣個人退休規劃與再就業之研究—以民營企業為例

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摘要

許多即將面臨退休或希望在年輕時就未雨綢繆準備退休金的國人，面對國內外經濟、企業退休金提撥率不足與政府財政出現困難的現象，其退休後的經濟問題，已成為極需思考的方向。本文探討國內經常面對裁員風險之民營企業人員，所規劃個人退休後經濟生活需要考量的相關影響因素，包括退休人員再就業之市場探討。研究方法及工具為敘述性統計之次數分配及百分比、交叉分析列聯表、卡方獨立性差異分析、Kendall's tau-b 與 Spearman 相關係數分析及單因子變異數分析。研究結果推估國內民營企業人員之個人退休規劃能力是足夠的，而其生活品質就以其經濟水準而定。預期退休後的所得替代率與預計退休後每月生活費用、目前每月提撥金額、預計平均投資報酬率、個人風險認知度、教育程度和婚姻狀況有顯著正相關，與年齡和職位有顯著負相關，與預計退休年齡、性別、服務機構、月所得、工作年資和居住地無顯著相關。最後在政府鼓勵及定時舉辦就職訓練的情況下，健康允許再就業之管道是暢通的，而就業選擇端看退休者自己及家人支持而定。

關鍵字：退休規劃、風險認知度、退休態度

A Study of Retirement Plan and Reentry in Taiwan —An Example of Generally Enterprise Staff

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Abstract

Economic strike, low deposit rate and government financial hardness have been influenced the money preparation of the retiree or someone who on preparation retirement pension. This retirement issue needs a public discussion for all nations. The study probes into the impact factors of private enterprise staff that are planning the retirement life, and the reentry of retirees in Taiwan. The samples are Taiwan private enterprise staff that has a will and capability to plan retirement life in advance. The research method includes: Frequency distribution and percentage of descriptive statistics analysis, cross analysis contingency table, chi-square test of independence, Kendall' s tau-b and Spearman correlation coefficient and multi-regression analysis. The result inferred that generally employees had enough capability to plan the retirement life which quality depended on economic level. Expected income substitution rate has positively correlate with expected retired monthly spending, presently month raised amount, expected average investment return rate, personally risk perception, educational degree and marital status; but has negatively correlated with age and position; and there was no significant correlation with retired age, sex, work company, monthly spending, work-year, and living place. Finally, Taiwan government encourages nations re-enter job market and held training and re-education often, thus, the healthy nations' reentry opportunity was fulfilled. As for the work choice, it depended on the retirees themselves and family support.

Keywords : personal retirement planning, personally risk perception, retirement mindset