

論文名稱：因應少子化與人口老化對我國綜合

總頁數：119

所得稅扣除額之探討

校(院)所組別：中國文化大學商學院會計研究所

畢業時間及提要別：96 年度第 1 學期碩士學位論文提要

研究生：林幼淳

指導教授：陳寶欽、李慕萱

論文提要內容：

少子化與人口老化是所有已開發國家所共同面臨的難題。目前世界各國老年人口從 10% 上升至 20% 之比率以日本的速度最快，僅花費 21 年的時間，義大利需花 42 年，而法國也要花上 76 年的時間，但從經建會對台灣人口所做成的中推估來看，台灣極可能超越日本，僅花 20 年就達成，成為世界上老化速度最快的國家，這不僅顯示出台灣生育率之低，也突顯了台灣老年人口比例之高。

本文係從台灣近年來的研究，找出台灣生育率下降以及婦女不願生育之原因，並從減緩此人口斷層對整體經濟造成影響的可行方法著手。此外並做了多國比較，希望從已開發國家實施經驗，探究其因應少子化與人口老化有關得稅改革之方案，並參酌台灣現階段之情況，找出一套可行的綜合所得稅改革方向，以減緩台灣因少子化與人口老化而對經濟造成之衝擊，作為政府制定個人綜合所得稅扣除額之參考。

關鍵字：少子化，人口老化，扣除額，生育率，勞動參與率

A Study of the Effect of Individual Income
Tax Deduction to Low Birth Rate
and Aging of Population

Student: Yu-Chun Lin

Advisor: Prof. Bao-Chin Chen
Prof. Mu-Shang Lee

Chinese Culture University

ABSTRACT

Low birth rate and aging of population have been the common issues that are being encountered by developed countries. Japanese senior citizens have growing from 10% to 20% of her population during the past 21 years. It took Italy 42 years, and took France 76 years to reach this 20%. However, according to the prediction made by the Council of Economic Planning and Development, it will take Taiwan only 20 years to get this 20%, and R.O.C. (Taiwan) will be the country with the fastest speed of aging of population in the world. This prediction not only evidences Taiwan's low birth rate, but also shows her high aging of population rate.

This paper reviews prior research, examines the factors that affect Taiwan's birth rate, studies the reasons why women are not willing to give birth, and proposes several provisions by diminishing the impact of Demographic Cliff to the whole economy. In addition, we adopt multi-nations comparison. By analyzing developed countries' experiences, by studying related Individual Income Tax Reform Act, and by considering current reality in Taiwan, we wish to find out a set of directions of Tax Reform for the authorities to slacken the economic impact caused by Low birth rate and Aging of Population, and, therefore, to provide useful reference to the authorities for amending related deduction policy.

Key Words: low birth rate, aging population, deduction, fertility, labor participation