

失業率之本質與意涵

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近兩年來大多數的政治辭令，都集中在創造就業上。然而，社會大眾似乎並不清楚測量失業率的標準，以及造成失業的原因。

失業的定義

首先，我們應該了解兩種計算失業率的方法。一般聽到的失業率數據，是指「有求職意願與能力」但卻無法獲得工作機會的勞動者（也就是非自願性失業）。另外一種失業率，是指處於工作年齡階段但沒有參與工作的人口，這數據也被稱為「未參與勞動比率」。前者衡量找尋工作的困難程度，而後者衡量經濟發展對勞動力的需求。

在美國，失業率是9%而未參與勞動比率為30%，這表示處於勞動年齡階段的人有21%是屬於自願性或結構性失業；自願性失業者是因為升學或從事家管，而結構性失業則是因為勞動技能過低，缺乏能力謀職，必須靠社會福利救濟過活。

常態性失業

近年來，一般先進國家都出現接近15%並逐年攀升的結構性失業率。在現代化的生產過程中，低技能勞動力已逐漸被科技所取代，這種替代雖然使整個社會更具生產力，卻也意調著對低階勞動力需求下降。在此框架下，結構性失業率之所以不斷地成長，是因為人類智能進化無法超越科技發展之速度的結果。

打個比方：想像科學家發明了親切版本的魔鬼終結者機器人，除了這些科學家之外，其他人將因為無法與機器人競爭而出現常態性失業。然而，從產值的角度來看，社會將呈現前所未有的繁榮；政府並不需要為高失業率而擔心，因為政府將有取之不盡的資源來發放社會福利給失業者。

非自願性（循環性）失業

非自願性（循環性）失業，通常是指那些曾經在職場上活躍，且擁有現代化勞動技能的人。高漲的非自願性失業率，通常是受到經濟景氣不佳的衝擊；動盪的經濟會使得公司縮衣節食，引發負面的反饋影響，使得薪資及就業機會遞減。

非自願性失業高漲的年代，幾乎總是出現在GDP成長停滯的年代、也是政府稅收不足的年代、股票套牢的年代、房價下跌與信貸緊縮的年代。除了失業者會遭受痛苦之外，國家整體的經濟、財富及生活水準也承受非常明顯的衰退。因此，非自願失業率應該被看作是經濟衰退的信號，而不只是一個狹隘的就業數據。

創造就業vs.永久福利

因為常態性及非自願性失業的本質迥異，政府所採取的政策也必須有所差異、並對症下藥。實際上循環性失業的情況較易處理，在經濟衰退期間，採取凱因斯提倡的寬鬆政策刺激經濟，避免銀根緊縮壓迫企業營運並緩衝失業率攀升，及透過失業津貼協助待業者，這都是改善就業衝擊非常明智的解決之道。

但如何照顧被科技所取代的常態性失業人口，則頗具爭議性。若是提供這些結構性失業勞工長期的社會救濟，這有可能誘使其他有工作能力的人，放棄勞動來取得救濟，使原本善意的福利政策衍生出嚴重的道德危機問題。提供更多社會救濟總是熱門的選舉支票，古今中外皆是如此。政客答應提供的福利，絕大多數是出於政治謀略而非出於經濟的實質考量。

換言之，說經過幾輪的選戰之後，政府所提供的福利水平，將會大幅高於合乎穩定經濟發展的福



利水平。當政府提供超高水平的社會福利給予結構性失業勞工，這將會提高常態性失業率——這會使得體智健全的個人，放棄學習就業技能並選擇自願性失業。提供優渥的社會救濟將使政府支出增加，且引發的常態性失業率遞增，也將使政府徵收的所得稅收減少，此兩者將導致財政失衡。

就上述觀點而言，先進國家對常態性失業救濟所產生的道德危機問題，並不只是會造成部分體智健全的勞工放棄就業；真正的道德危機是讓有心的政客，能夠利用福利政策來進行合法的選舉買票，終將造成國家財政的敗壞。

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