

## 女性單親家庭的資產累積與世代傳遞過程

鄭麗珍(1999)

### 摘要

近二十年來，台灣家庭結構產生急遽的變動，其中最引人注目的莫過於單親家庭的出現與增加。女性單親家庭的出現，令人擔心的並非其成長的數量，而是它與「貧窮女性化」趨勢間的密切相關。成長在經濟失利家庭的子女，其未來的社會經濟成就也蒙受不利的影響，實在不容忽視。然而，目前有關的實證研究中，過分強調女性單親本身的人力資本變項，來解釋女性單親家庭的致貧因素，而忽略家庭長期累積資產的抗貧功能，因而限制有效掃貧策略的設計。本研究即根據 Sherraden 提出的資產累積理論，檢視女性單親家庭的資產累積及兩代傳遞過程，探討資產累積對緩衝家庭經濟困境的福利效果。

本研究採用質化研究中的深度訪談法來蒐集資料，訪問全省五個都市化程度不同縣市（基隆、台北、苗栗、花蓮、台南）的五十位女性單親家長，其中 38 位為低收入家戶的家長，12 位來自一般收入家戶。本研究的發現有二：（1）這些女性單親的教育成就和父母親那一代的教育程度相當類似，特別是低收入戶組的女性單親家長因為低教育成就難以脫離經濟困境。但少數幾位低教育程成就的女性單親，靠其擁有的有形資產累積（例如房地產、儲蓄存款、保險撫卹金等）仍得以脫離貧困。（2）這些受訪的女性單親家庭，除了接受來自婆家或娘家（大部份是娘家）不定時的社會支持外，有形資產（如房子和田地等財產）的轉移幾乎沒有發生。究其原因，傳統父系家族的資產傳遞機制，阻礙女性在家庭中的資產累積，因而限制女性單親家長脫離貧窮累的機會。因此，未來有關女性單親家庭的掃貧策略應該加入資產累積元素，以打破其不利的經濟惡性循環。

關鍵詞彙：女性單親家庭，資產累積，世代傳遞，貧窮

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2. 本論文曾發表於「台灣社會福利發展--過去、現在、未來學術研討會」，承蒙多位此領域學者先進、同仁的評述、指正與建議，併此致謝。
3. 本文得以刊登，兩位匿名評審學者的細心斧正與寶貴建議，本人由衷感念。

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### Abstract

The growth of female headed families is the most significant demographic trend for the past few decades. Such families now constitute 6.5 percent of all families with children in Taiwan. However, what generates concern among policy makers and family researchers is its strong link to “the feminization of poverty.” There are negative economic consequence of living in female-headed families, both the short and the long-term. Current anti-poverty strategies heavily focus on the development of human capital. While human capital is important, there is growing empirical evidence that assets play a central role in reducing vulnerability to poverty. This paper presents key findings of the study on assets accumulation as well as transmission across generations among female headed families.

Fifty female heads, sampled from five different populated areas across country, were interviewed in an in-depth way. Thirty-eight of them are from low income families, but the other 12 are not. Two findings are indicated in the study. First, there is a strong similarity in educational attainment between female heads and their parents. However, few female heads with low educational level are able to get away from poverty based on the accumulation of tangible assets. Second, female heads in the study reported that they depend on social support from time to time

A focus on enhancing the educational attainment, and thereby the income generating capacity, of women who are single parents should balance with strategies to facilitate asset accumulation among the group of women. Implications for social welfare policy and social work professionals are discussed.