

台灣老人金錢所得的變化與 影響因素：1989-93年

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本研究利用台灣地區老人保健與生活問題長期研究的追蹤調查資料，分析1989-1993年老人的所得狀況、所得變動，以及影響因素。本文分析並包括：主要來源與所得水準的關係，社會背景因素如性別、年齡、教育、婚姻狀況、子女人數對老人所得的影響。分析發現男性和制度性所得來源，以及較高所得水準的關連性，女性則與情感性所得、及較低所得相屬。不過，子女數却顯示對老人所得有負向的作用。十對相同老人在1989-93年間的所得變化，本文分析也指出期間內所發生的工作退減及喪偶等動態事件，對老人所得減少有相當顯著性的影響。改進現有對老人所得水準與所得來源結構的知識與研究，以提供理性規畫老人經濟安全福利計畫、以及評估執行成效的基礎，則為本文的呼籲。

關鍵詞：老人所得分析、經濟安全、性別所得差異、老人所得變動

一、前言

老年的所得維持 (income maintenance) 是現代經濟社會中社會安全的重要一環。工業化的過程，改變了農業社會中老人原可以安身立命的家庭式生產模式 (familial mode of production)，在新的生產模式之下，大多數人受雇於資本企業，退休成為生命晚期刻劃截然的強迫性的事件，退休後所面臨的所得中斷的生活問題，除了訴諸個人私人的準備及家庭的支援外，在社

Money Income Among The Elderly in Taiwan: Changes and Determinants during 1989-93

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ABSTRACT

Based on the panel data of Taiwan's Elderly Health and Living Status Survey, this study analyzes the income level, income sources, income of the elderly in Taiwan from 1989 to 1993. The analysis also includes the relationships between income sources and income level for the elderly, and the correlation of social factors such as sex, age, education, marital status and number of children with the income level of the elderly. It is found that elderly men tended to have higher levels of income and more institutional income sources, while elderly women tended to have lower levels of income and affectionate income sources. However, the number of children is found to have a negative effect on elderly income. As to the analysis of income change, we find that two dynamic events—reduced work and spouse's death—reduced elderly income most significantly during 1989-93.

Key Words: Elderly's income analysis, Economic security, Sex differential of income, Income change.