

父母對子女教育投資的性別差異 ——以就學貸款為例

卜少平

國立臺灣大學經濟研究所碩士

駱明慶

國立臺灣大學經濟系教授

使用臺灣高等教育資料庫 2005 年大一新生的資料，本文探討父母親人力資本投資的性別差異。迴歸分析的結果發現，控制了所得、父母親教育程度以及其他控制變數之後，女性仍有較高的就學貸款比例。此外，就學貸款的性別差異只存在於家中有不同性別子女的家庭，顯示就學貸款的性別差異是父母親人力資本投資選擇的結果。

關鍵字：教育投資、性別差異、就學貸款

Gender Differences in Parental Choice of Education Investment in Children —The Case of Student Loans

Shao-ping Pu, M. A.

Graduate Institute of Economics, National Taiwan University

Ming-ching Luoh

Professor

Department of Economics, National Taiwan University

ABSTRACT

Using data from the 2005 Survey of Freshmen in the Integrated Higher Education Database System in Taiwan, we study the gender differences in student loan take-up rates. After controlling for family income, parental education and other control variables, female students still are more likely to have student loans. In addition, gender differences in student loans only exist among students from families with both sons and daughters, but not among those from families with sons or daughters only. This shows that the gender differences in student loans are the results of parental choice of human capital investment in children.

Key Words: education investment, gender differences, student loan