

摘要

本文採用行政院衛生署國民健康局中老年綜合調查研究中，由家庭計畫研究所提出的「台灣地區中老年身心社會生活狀況長期追蹤調查－長期研究第四次調查」，來分析遺贈動機與持有壽險之相關性。文中利用 1999 年 53 歲以上中老年人樣本，以兩階段二元邏輯斯特迴歸模型來估計；第一階段先估計其遺贈的機率，第二階段再輔以其他相關變數對持有壽險作迴歸。

實證結果顯示當受訪者留下遺產的機率或已分家產的機率愈高，持有壽險的機率就會相對降低，且有顯著影響，這是因為東方社會父母會在子女需要時給予適時的幫助，子女也大部分會孝順父母，因此不需要以遺贈去購買子女的關懷，也就是利他性遺贈動機使然。

其他如有伴侶的受訪者較不會去持有壽險；對子女關心滿意的程度對持有壽險有負向且顯著的影響（非全部迴歸式）；子女數則對持有壽險有正向且顯著的影響；有無自有房舍、有無第二屋、有無金融資產、財務狀況四變數對於持有壽險皆有正向且顯著的影響（非全部迴歸式）；從事公職對於持有壽險有負向且非常顯著的影響；有無公保與有無勞保兩變數對持有壽險有負向且顯著的影響（非全部迴歸式）；教育年限對持有壽險有正向且顯著的影響（非全部迴歸式）；年齡則對持有壽險有負向且顯著的影響（非全部迴歸式）。

Abstract

This thesis analyses the relationship of bequest motives and life insurance ownership by the use of the Survey of Health and Living Status of the Middle Aged and Elderly in Taiwan conducted by the Center for Population and Health Survey Research, Bureau of Health Promotion, Department of Health, Taiwan. We use two stage binary logistic model and samples above 53 years old in 1999 to regress. In the first stage we estimate the probability of leaving bequest or division; in the second one we use this probability and other related variables to regress on the variable of life insurance ownership.

The results show that the higher the probability of leaving bequest or division, the lower the probability of life insurance ownership. The effect is negative and significant. This is because parents help their children when they are in need, and children are always filial to their parents in the east. Thus there is no need to leave bequest to purchase attention from their children. This is so called “altruistic bequest motive.”

Other variables like having a spouse, satisfaction with attention from their children, public employment, government insurance for public servants, labor insurance and age have negative and significant effects on life insurance ownership. The number of children, having their own house, second house, financial assets, financial condition and education have positive and significant effects on life insurance ownership.