Study on Possibility of Poverty Alleviation of Single-Mother Families through Taipei Family **Development Accounts**

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Abstract

In the post-industrial era, with rapid change of social and economic structures and values, marital and family structures have met unprecedented changes. Noticeably, single-parent families have increased significantly. The foremost problem encountered by single-parent families is economic security and poverty risk. The poverty risk for single-mother families is significantly higher than other types of family. In Taiwan, welfare measures to aid single-mother families in poverty have evolved from passive cash support to assets accumulation policy upon education, training and human capital cultivation. However, current governmental assets accumulation policy, such as poverty alleviation plan of Taipei family development accounts, only encourages the subjects to work hard to make and save money in order to acquire governmental subsidies. Those plans do not take into consideration of the difficulties that led single-mother families into poverty, such as lack of human capital, low competitive advantage in workplace, lack of resource network, lack of household resources, and reliance on caretaking. It is difficult for single-mother families to have stable or independent life by the plan. Therefore, in order to

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alleviate the poverty situations encountered by single-mother families, governmental welfare measures should be based on perspective of single-mother families for their total and multi-dimensional obstacles. Therefore, this study proposes policy suggestions regarding ideology, support system, practical work, strategic planning, and anti-poverty measures.

Keywords: Single-mother families, Taipei family development accounts,

Poverty alleviation plan, Social work, Assets accumulation