

The Housing Status of Female-Headed Households: A Comparative Analysis between Single-Mother/ Unmarried One-Person Households and Two- Parent Households¹

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Abstract

This research has attempted to investigate the urban housing status of households composed of one-woman and households headed by a single mother, which combined represent female-headed households, in comparison with that of one-unmarried-man and two-parent households. For the research purpose, raw data from the 2012 housing survey by the Ministry of Land, Transport and Marine Affairs were used. According to the result, the housing status of unmarried single-person households and single-mother households was notably poor, while that of male-headed two-parent households was the most stable. First, the proportion of home ownership and jeonse rental (the South Korean system of deposit-based home rental) was distinctly high among two-parent households. In contrast, the rate of monthly rental was high among unmarried one-person households and single-mother households, signifying a less stable housing status compared to two-parent households. Second, the ratio of housing expense to total income was lowest among two-parent households, but relatively higher among single-mother households and single-woman households. Third, in relation to housing quality, a great number of single-mother households and single-man households failed to meet the minimum standard for floor area and the minimum standard for facilities, respectively. These two groups also showed the highest rate of failure to meet overall minimum housing standards. Fourth, the proportion of those living in a basement, daylight basement, or rooftop home was high among single-mother households and unmarried woman-only households. As to perceived quality of living environment, the scores between these two groups were very poor in the areas of safety, neighborhood cleanness, noise, and pleasantness. In this regard, there is a need for

¹ This paper was written by reconstructing Hwang Jeong-im et al. (2013), "The Housing Status of Female-headed Households and Policy Measures with a Focus on Unmarried One-person Households and Low-income Single-parent Households in Urban Areas".

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support for more stable housing for single-mother households, focusing particularly on general housing support rather than facility support. Regarding single-woman households, safety appears to be the area of greatest concern, highlighting the importance of improving their living environments.

Keywords: female-headed households, low-income single-parent households, single-woman households, housing stability, living environment

Introduction

South Korean society has recently witnessed a rapid rise in the proportion of female-headed households. The composition of female-headed households is changing as well: While a majority of female household heads in the past was widows, the proportion of divorced women is currently increasing. Another noticeable trend is the growth in the number of unmarried-woman households.

Current demographic trends show that the proportion of female-headed households is rising at a considerable pace. According to the 2010 National Census performed by Statistics Korea, the proportion of female-headed households, which was mere 14.7% in 1980, had reached 25.9% by 2010.

While housing is one of the most elemental factors of all human needs, there is insufficient discussion regarding the housing status of female-headed households. Single-mother households, one of the most deprived groups among female-headed households, have long represented a vulnerable group in terms of housing. Discussion is even scarcer regarding single-woman households, an emerging axis of female-headed households in South Korea. Recent economic deterioration has exacerbated the economic vulnerability of female-headed households. In particular, the high housing costs common in South Korea pose a considerable obstacle to their efforts to secure stable housing.

Noting the rising number of female-headed households with their housing stability at risk, this research has attempted to examine the housing status of single-woman households and single-mother households from various angles in comparison with that of single-man households and two-parent households in urban settings.

Research Methods

This research compared the housing status of single-woman households and single-mother households with that of single-man households and two-parent households in urban

environments. To this end, raw data from the 2012 nation-wide housing survey the Ministry of Land, Transport and Marine Affairs were analyzed.

Four types of households in urban areas were examined: One-unmarried woman households, single-mother households, one-unmarried-man households, and two-parent households. Using one-unmarried-man households and two-parent households as comparison groups, this research focused on the housing status of single-woman households and single-mother households. While single-woman households are mainly compared to single-man households and single-mother households to male-headed two-parent households, two-parent households are used as an important benchmark in the overall interpretation of the results. The raw data were analyzed by converting the population weights included in the data into sampling weights.

Table 1. Definitions of Household Type

Household Type	Definition			
	Area of Residence	Age/Gender of the Household Head	Marital Status	Number of Generations
Single-Woman Households	Urban Areas, Excluding Guns	Women Aged 18-64 Years Old	Single	Single Generation
Single-Man Households		Men Aged 18-64 Years Old		
Single-Mother Households		Women Aged 18-64 Years Old	Single, Divorced, Widowed	Two Generations: cohabiting with children the first child is 18 years old or younger
Two-Parent Households		Men Aged 18-64 Years Old	Married	

Housing status was analyzed in terms of four aspects: Stability, cost, pleasantness, and environment.

First, housing stability, which was defined as the degree to which housing stability has been secured, was examined according to whether or not owning a home and tenancy status such as ownership, lease, or monthly rental.

Second, housing cost, which refers to the amount of money spent on residing in a house, was measured by taking into account the actual costs incurred related to housing. Housing cost was examined as the proportion relative to total income of monthly rent, monthly mortgage payment, monthly maintenance costs, and total housing cost (the sum of the aforementioned items).

Third, housing quality was defined as the degree of quality of overall housing conditions, which in this research was measured as whether or not meeting a minimum standard for

housing. The proportion of those failing to meet the standard for floor area or the standard for facilities was examined. As to the standard for floor area, it identified whether or not the actual usable floor area per household member reached the standard and then used this as a variable. Those with more than six household members, for whom a housing standard does not exist, were considered missing values. When it comes to standards for facilities, the existence of a separate modern kitchen, a separate modern bathroom, a separate hot-water shower, and water/sewage systems was determined.

Fourth, living environment is related to the degree of safety and satisfaction with the community environment. In this research, the level within the building upon which the living area is located and the self-rated degree of satisfaction with the living environment were used as variables. While the level variable, which is measured in terms of basement, daylight basement, and rooftop dwelling, is often used to determine housing quality (Park Sin-yeong, 2012:39), it was included in the living environment variable for this research. The variables regarding the perceived degree of satisfaction with living environment included overall living environment, transportation (two questions about parking and public transportation), access to amenities and welfare/education facilities (five questions about access to markets, medical facilities, welfare facilities, daycares, and educational facilities for school-age children), safety and pleasantness (four questions about safety, neighborhood cleanness, noise, and natural environment). Each variable was measured on a 5-point scale ranging from “Highly unsatisfied” to “Highly satisfied”.

Table 2. Dependent Variables

	Variable	Explanation
Housing Stability	Tenancy Status	Ownership, jeonse, monthly rent with a deposit, monthly rent without a deposit, lump-sum-payment-based rent, rent-free, yearly rent
	Home Ownership	Whether or not any household member owns a home
Housing Cost	Rent	Proportion of monthly rent relative to total income
	Mortgage Payment	Proportion of monthly mortgage payment relative to total income
	Maintenance Cost	Proportion of maintenance costs relative to total income
	Total Housing Cost	Proportion of total housing costs relative to total income

³ As to shower facilities, there are no detailed regulations on whether or not it needs to be separate (Kim Hye-seung and Kim Tae-hwan, 2008). Kim Hye-seung and Kim Tae-hwan (2008) defined it to be a separate shower facility while Park Sin-yeong (2012) a hot-water facility. The definition in this research is whether or not having a separate hot-water facility.

	Variable	Explanation
Housing Quality	Failure to Meet the Standard for Floor Area	Whether or not failing to meet the minimum standard for floor area (living space per household member)
	Failure to Meet the Standard for Facilities	Whether or not failing to meet the minimum standard for facilities (a separate modern kitchen/bathroom/shower, water and sewage systems)
	Failure to Meet the Minimum Standards for Housing	Whether or not failing to meet the minimum standard for floor area or facilities or both
Living Environment	Level within the Building on Which the Living Area is Located	Above the ground level but excluding the rooftop, basement, daylight basement, rooftop
	Perceived Degree of Satisfaction with Living Environment	Overall living environment, parking, public transportation, access to markets/medical facilities/welfare facilities/daycares/education facilities for school-age children, safety, neighborhood cleanness, noise, natural environment rated from "Very unsatisfied" to "Very satisfied"

Major Findings

Characteristics of the Sample

The major characteristics of the sample used in this research are the following. Two-parent households made up the majority with 81.9%, followed by one-unmarried-man households (9.5%), one-unmarried-woman households (6.7%), and single-mother households (1.9%).

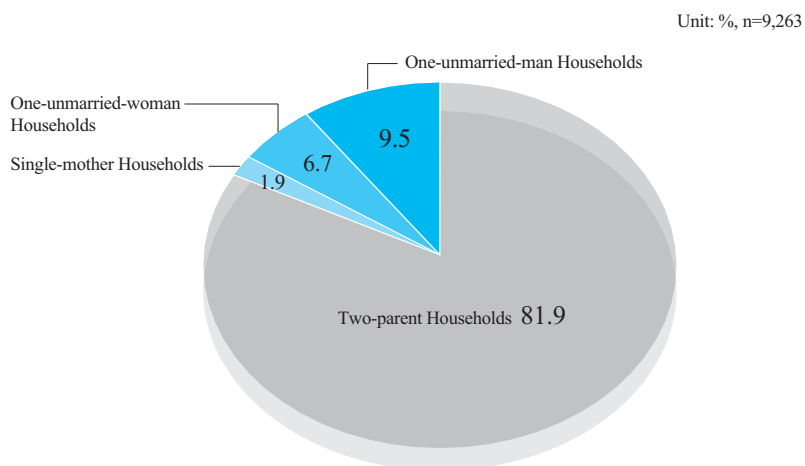
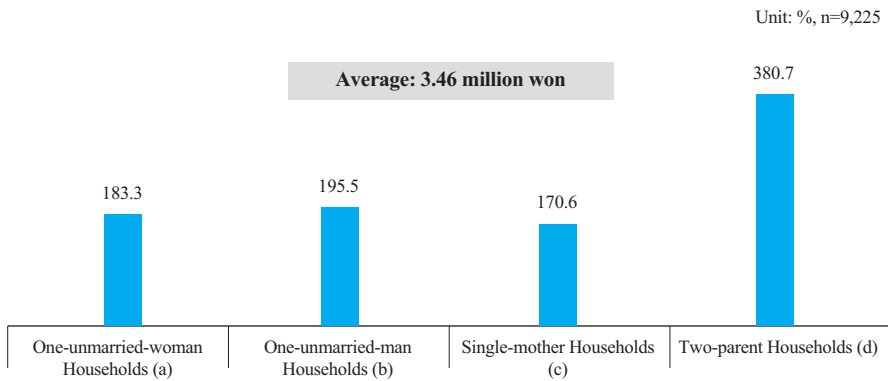


Figure 1. Household Type

A difference in average monthly income by gender of the household head is clear. Single-mother families earned the least income with 1.70 million won on average, followed by one-unmarried-woman households with 1.83 million won and one-unmarried-man households with 1.96 million won. The average monthly income of two-parent households was 3.81 million won, more than double that of single-mother households or one-unmarried-woman households. The difference was significant only between two-parent households and other types of households.



Note 1: $F=567.640 (3)^{***}$; Schaffe test: $a=b=c \neq d$

Note 2: * $p < .05$; ** $p < 0.01$; *** $p < 0.001$

Figure 2. Average Monthly Income

Housing Stability: The Degree to Which Housing Has Been Secured

In order to investigate housing stability, tenancy status among research subjects was determined. Two-parent households were clearly distinct from other types of household in terms of degree of housing stability. 41.4% of two-parent households owned their home and 38.7% used jeonse, resulting in about 80% enjoying relatively stable tenancy status. On the contrary, the rate of home ownership was very low among other types of household: 5.0% of one-unmarried-woman households; 6.9% of single-man households; and 7.4% of single-mother households. Monthly rent with a deposit was the most common form of housing payment among these households: 62.7% of one-unmarried-woman households; 56.0% of one-unmarried-man households; and 56.3% of single-mother households. As for only those households who were residing in rental units, over 90% of unmarried one-person households were living in jeonse or monthly rent-based rental homes. In the case of single-mother households, the proportion of using public housing was

relatively high with 9.8% living in permanent public rental apartments and 12.4% in long-term public rental apartments.

Table 3. Housing Stability: Tenancy Status

Unit: households, %

Category	Ownership	<i>Jeonse</i>	Monthly Rent with Deposit	Monthly Rent Without Deposit	Lump-Sum-Payment-Based Rent	Rent-Free	Yearly Rent	Total (n)
Total	35.1	35.1	23.5	2.9	0.2	2.6	0.5	100.0 (9,262)
One-Unmarried-Woman Households	5.0	20.2	62.7	5.8	1.1	3.1	2.1	100.0 (619)
One-Unmarried - Man Households	6.9	16.3	56.0	14.5	0.6	3.2	2.5	100.0 (881)
Single-mother Households	7.4	29.0	56.3	2.3	0.0	5.1	0.0	100.0 (176)
Two-parent Households	41.4	38.7	15.8	1.4	0.1	2.5	0.2	100.0 (7,586)

Regarding whether or not a household member owned a home, including the current home of residence, results similar to those found for the tenancy status variable were obtained. While about half of the two-parent households (41.4%) owned a home, the rates of home ownership among the other types of household were significantly low: Only 5.0% of one-unmarried-woman households; 6.9% of one-unmarried-man households; and 7.4% of single-mother households. When asked about the reason for not owning a home, a great number of two-parent households responded “because it is difficult to borrow enough money to buy a home” or “because home prices are expected to stagnate or fall”, suggesting that they have the financial ability to purchase a home but have voluntarily elected not to do so. To the contrary, the response “because I cannot financially afford buying a home” was the most common among unmarried one-person households and single-mother households. While more than 5% of both one-unmarried-woman households and one-unmarried-man households reported expecting an inheritance from their parents, this response was significantly low among single-mother households, implying that the chances for single mothers to own a home would continue to be slim.

Housing Costs: Expenses Required to Maintain Housing

Housing costs were analyzed in terms of monthly rent, monthly mortgage payment, monthly maintenance cost, and total monthly housing cost. First, the four household groups demonstrated a clear distinction in their proportion of monthly rent relative to total income: The figure was lowest among two-parent households at 1.7%, followed by single-mother households with 9.1%, one-unmarried-woman households at 14.1%, and one-unmarried-man households with 17.4%. The reason for the relatively high ratio of monthly rent to income among unmarried one-person households can be attributed to the high percentage of those living in monthly-rent-based homes with deposit and their low usage of public housing.

When it comes to the ratio of monthly mortgage payment to total income, two-parent households were spending around 3% of total income on repaying bank loans every month. This figure was less than 1% among the other three household groups, with no significant differences among them. The relatively high ratio of monthly mortgage payment among two-parent households may be due to the high percentage of home ownership or jeonse within this group, as opposed to other groups who show a lower percentage of home ownership but a higher percentage of month-to-month renting.

The ratio of monthly maintenance costs relative to total income was high among female-headed households, with the figure reaching 10.4% among one-unmarried-woman households and 13.6% among single-mother households. The ratio among two-parent households and one-unmarried-man households was 8.3% and 9.0%, respectively. There was no significant statistical difference between the two groups. In the case of two-parent households, actual maintenance costs may not be especially low, but the ratio could be lower due to their relatively high total income. The reason that this ratio is low among one-unmarried-man households can be attributed to the great number of single young men living in houses with insufficient facilities. A more detailed analysis of housing quality including a facility factor is provided in the following section.

Last, total housing costs were calculated by summing monthly rent, monthly mortgage payments, and monthly maintenance costs. The ratio of total housing costs to total income was lowest among two-parent households at 12.9%. The difference between two-parent households and the other groups was statistically significant. The ratio was 23.3% for single-mother households, 25.1% for one-unmarried-woman households, and 27.0% for one-unmarried-man households. The difference was significant between only single-mother households and one-unmarried-man households. The high ratio of total housing costs relative to total income among one-unmarried-man households appears to be related to their elevated monthly rent.

Table 4. Housing Cost

Unit: households, %

	Category	Average (%)	n	F (df)	Schaffe Test
Monthly Rent (monthly rent relative to total income)	One-Unmarried-Woman Households (a)	14.1	592	442.153 (3)***	a≠b≠c≠d
	One-Unmarried-man Households (b)	17.4	842		
	Single-Mother Households (c)	9.1	171		
	Two-Parent Households (d)	1.7	7,550		
Monthly Bank Loan Payments (monthly bank loan payments relative to total income)	One-Unmarried-Woman Households (a)	0.5	615	72.222 (3)***	a=b=c≠d
	One-Unmarried-man Households (b)	0.5	877		
	Single-Mother Households (c)	0.7	173		
	Two-Parent Households (d)	2.9	7,518		
Monthly Maintenance Costs (monthly maintenance costs relative to total income)	One-Unmarried-Woman Households (a)	10.4	608	52.140 (3)***	a≠b≠c, b=d
	One-Unmarried-man Households (b)	9.0	876		
	Single-Mother Households (c)	13.6	173		
	Two-Parent Households (d)	8.4	7,538		
Total Housing Costs (total housing costs relative to total income)	One-Unmarried-Woman Households (a)	25.1	588	241.753 (3)***	a≠b, c, d,
	One-Unmarried-man Households (b)	27.0	841		
	Single-Mother Households (c)	23.3	171		
	Two-Parent Households (d)	12.9	7,443		

Note: *p<.05; **p<.01; ***p<.001

Quality: The Degree of Pleasantness of the Living Environment

The pleasantness of the living environment was examined in relation to housing minimum standards. Those failing to meet standards for floor area or for facilities were identified in order to determine failure to meet minimum housing standards. First, the 11.4% of single-mother households failing to meet the minimum standard for floor area was noticeably high. The figure was 4.1% for the two-parent household group, which can be interpreted as a result of a relatively greater number of family members and sufficient floor area among two-parent households.

In relation to the minimum standard for facilities, the proportion of those failing to meet the standard was particularly high among one-unmarried-man households with 12.5%, followed by single-mother households at 4.6% and one-unmarried-woman households with 4.2%. The figure was particularly low among two-parent households at 1.1%. It turns out that the houses that single young men prefer tended to have lower monthly maintenance fees but failed to meet the minimum standard for facilities. Two-parent households were

living in houses with the highest standard for facilities.

Next, the proportion of those failing to meet the standard for floor area, for facilities or both was investigated. The proportion of those failing to meet the minimum standards for housing was greatest among one-unmarried-man households (14.6%) and single-mother households (14.5%). As explained above, the former seems to be related to a failure to meet the standard for facilities, while the latter is related to a failure to meet the floor area standard. In the case of two-parent households, the figure was 5.0% showing lowest proportion.

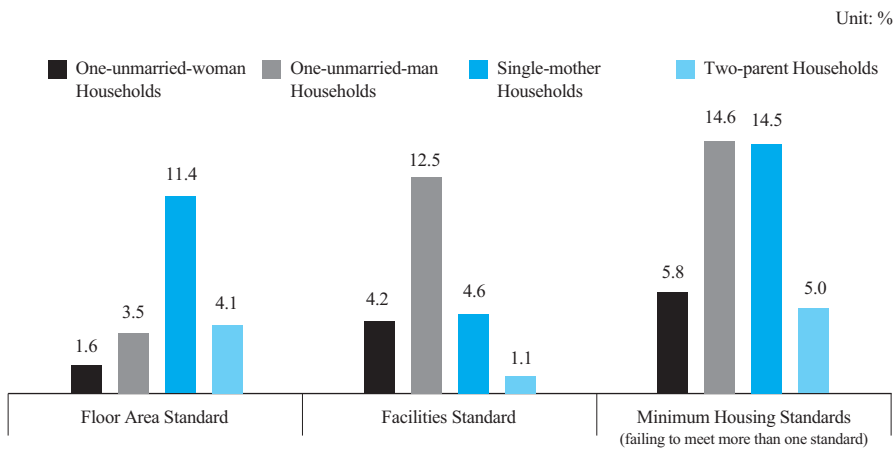


Figure 3. Housing Quality: Failure to Meet Minimum Housing Standards

Living Environment: A Safe and Satisfying Community Environment

As a variable for illuminating living environment, the level within the building on which the living area is located above ground level but excluding on the rooftop (hereinafter “above ground level”), basement, daylight basement, and rooftop) was first examined. According to the analysis, 99.1% of two-parent households were living above ground level. In the case of single-mother households, 93.8% were living above the ground level while 6.2% were living on the basement, daylight basement, or rooftop level. For these single mothers living in a poor housing environment, safety for mothers and children can be the greatest concern. About 3.9% of unmarried women living alone were residing on a basement or daylight basement level, which is considered relatively unsafe.

Table 5. The Level within the Building on which the Living Area is Located

Unit: persons, %

Category	Above Ground Level	Basement	Daylight Basement	Rooftop	Total (n)
Total	98.5	0.7	0.7	0.1	100.0 (9,263)
One-Unmarried-Woman Households	96.1	1.5	2.4	0.0	100.0 (619)
One-Unmarried-Man Households	96.3	1.8	1.7	0.2	100.0 (882)
Single-Mother Households	93.8	1.7	2.8	1.7	100.0 (176)
Two-Parent Households	99.1	0.4	0.4	0.0	100.0 (7,586)

As to living environment, perceived level of satisfaction was measured according to overall living environment, transportation (two questions about parking and public transportation), amenities and welfare/education facilities (five questions on access to markets/medical

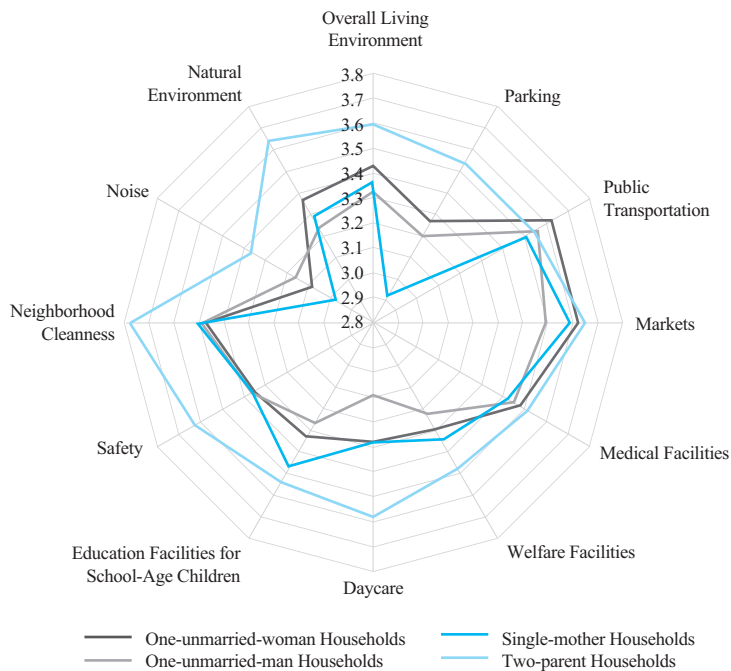


Figure 4. Perceived Satisfaction Level with Living Environment

facilities/welfare facilities and daycare/education facilities for school-age children), and safety and pleasantness (four questions about safety, neighborhood cleanness, noise, and natural environment). As presented in Figure 4, the degree of satisfaction with the living environment was high overall among two-parent households. Two-parent families exhibited the greatest degree of satisfaction on most of the items, including parking, welfare facilities, daycare and education facilities, safety, cleanness, noise, and natural environment, resulting in the highest level of satisfaction with overall living environment. When it comes to single-mother households, the satisfaction level was lowest with parking but no statistically significant difference was found on items including welfare and education facilities when compared to the two-parent household group. However, the degree of satisfaction among one-person households and single-mother households was clearly lower than that among two-parent households on items related to safety and pleasantness such as cleanness, noise, and natural environment.

Conclusion

According to this research, housing status was most stable among male-headed two-parent households in the overall aspects of housing stability, housing cost, housing quality, and living environment. On the contrary, that of unmarried one-person households and single-mother households was significantly poor. There was no noticeable difference between one-unmarried-woman households and one-unmarried-man households. Detailed findings are below. In terms of tenancy status, the proportion of home ownership and lease was unmistakably high among two-parent households. However, the housing status of unmarried one-person and single-mother households was more unstable, as demonstrated by the high proportion relying on monthly rent with a deposit. The two-parent household group showed a significantly greater rate of home ownership compared to other groups. Among all groups, single-mother households had a significantly higher percentage of households unable to financially afford purchasing a home and who were not expected to inherit sufficient resources from parents to do so. This suggests that the likelihood for single-mother households to own a home may remain slim into the future as well.

In regard to housing costs, the ratio of housing costs relative to total income was lowest among two-parent households but relatively higher among single-mother households and unmarried one-person households. In greater detail, monthly maintenance costs posed a considerable burden on single-mother households and monthly rent on one-unmarried-man households. The burden of monthly maintenance costs and rent was at a medium level for one-unmarried-woman households.

As for housing quality, the proportion of those failing to meet a minimum standard for

floor area was noticeably high among single-mother households, and that of those failing to meet the standard for facilities was high among one-unmarried-man households. These two household groups also showed the greatest proportion of failing to meet minimum housing standards.

When it comes to living environment, the proportion of those residing on a basement, daylight basement, or rooftop level, which can lead to safety challenges, was greatest among single-mother households and relatively high among one-unmarried-woman households. Both unmarried one-person households and single-mother households were also less satisfied with their living environment compared to two-parent households, especially regarding such items as safety, cleanness, noise, and natural environment.

Based on these findings, policy directions are suggested as follows. First, the housing status of single-mother families was significantly poor compared to two-parent families. They showed lower housing stability, higher housing costs, lower level of housing quality, and poor living environment. Their housing stability was low, housing costs high, level of housing quality low, and living environment poor. They did not have a sufficiently stable housing environment for raising children, which necessitates support for stabilizing their housing. Given that this deprivation in housing status was found to be universal among single-mother households, general housing support is called for as opposed to facility support targeting only a limited group of single-mother households.

The housing status of one-unmarried-woman households was relatively poor compared to that of two-parent households⁴. Given that income relative to number of household members is not low among one-unmarried-woman households, the housing situation for this group seems to show the potential for improvement as women amassing financial assets as they age. Currently, however, the proportion of those living on a basement, daylight basement, or rooftop level was relatively high and the perceived level of the living environment was poor. Above all, such women residing by themselves under these poor housing conditions appear vulnerable to crime. In this regard, improvement of their living environments should be given priority. Along with overall monitoring of the housing status of one-person households, policy measures are needed to provide them with more stable living environments.

⁴ In this research, the housing status of one-unmarried-man households was as poor as that of single-woman households. Focusing on female-headed households, however, this research has used safety, which is typically of greater concern to women, as an important framework for analysis, in addition to housing stability. The housing status of one-unmarried-man households and related policies requires further analysis and research.

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