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FEMALE HEADS OF HOUSEHOLD IN LOW-INCOME
KOREAN FAMILIES UNDER THE IMF ECONOMIC CRISIS

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This research analyzes the emotional and economic situation faced by low-income, female heads of households at the time of the IMF crisis. We examined two groups of women, those who became the primary wage earners in their families as a direct result of the IMF crisis and those who did so before the crisis, and investigated the differences between the two groups. According to the results of this research, the two groups showed numerous differences on many levels. Those who became primary wage earners after the IMF crisis were high school or university graduates, with a higher proportion of them in their 30's, followed by those in their 40's, and half were still living with their spouses. The reasons behind their becoming the chief breadwinners of their families included divorce, the husbands' sudden lay-offs or financial incompetence for supporting the family, and separation from their spouses. Female heads of household after the IMF crisis typically experienced severe financial difficulties due to the lower wages they earned through part-time work. They were also more likely to be living in apartments on temporary leases. It is shown that there was no significant difference between the two groups on the grounds that they received support from their natal families. However, while pre-IMF female heads of household were most likely to turn to family members first for support, post-IMF family heads were just as likely to look to their friends for support. Nevertheless, among post-IMF female breadwinners, siblings were also likely to offer help. These results can be interpreted as meaning female heads of household felt more at ease with their natal family members. The need for governmental support for these women is made apparent in their children, who were forced to stay in welfare facilities, and it was the presence of their mothers, rather than the fathers, that was most vital for the children.

Key Words: Female Heads, IMF economic crisis, Pre-IMF, Post-IMF, Economic difficulties, Chi-square test

INTRODUCTION

In this study, we compare the lifestyles of women who became heads of household before and after the IMF economic crisis in the late 1990's. Unlike the West, where research based on female heads of household and poverty has been long underway, and the women have received continual social

support, Korean women in this position have experienced both economic hardships and social prejudice. No active interest has been taken towards shedding light on the indifference and prejudice such women face in Korean society. Meanwhile, the proportion of women-headed households in Korea has increased from 12.8% in 1975 to 16.6% in 1995, and the proportion of single motherhood resulting from divorce is increasing (KNSO, 1997).

The economic crisis in late 1997, with the involvement of the IMF, was felt in every corner of Korean society. The biggest change low-income families experienced after the financial crisis was a decrease in wages. According to continual investigations carried out in 1999, women between the ages of 20 and 60 replied that wages in the service field had deteriorated, that the quality of benefits in the manufacturing field had gotten worse, and that a decreased workload had become apparent in small businesses employing less than 10 people, as a result of the depression (Chung et al., 2000). Under the IMF, people's spending habits were inhibited, with decreases in expenditure higher in female-headed households in which there was an unemployed person. It was demonstrated that, in addition to those who were actually part of the lower socio-economic classes, families who perceived themselves to be lower class reported a higher frequency of family arguments and a decrease in the frequency of discussions between spouses (Chung et al., 2000). The economic crisis under the IMF system also caused family break-ups, producing more female-headed households, and it is foreseen that these "new" female-headed households will experience even more severe economic pressures. In reality, female-headed households make up 18.5% of the population, and 52.8% of that proportion are on welfare (MHW, 1999). The majority of female heads of household are working for low wages at irregular, unskilled jobs; the average income for working women is 60% less than that of working men (KNSO, 1995). Even more astonishing is that, under the IMF crisis, women were more likely to be fired. Female unemployment and low wages posed a significant threat to single mothers, who struggled to raise their children on their own. In some cases, they were driven to give up their children (Kim, 1999).

The existing research on women-headed households, (Gong and Cho, 1995; Kim, 1985: 89). was mostly based on those who became single mothers as a result of divorce or bereavement. In reality, however, the majority of women who were the primary wage earners for their households during the IMF crisis were still married (Kim and Kim, 1997; Shin and Cho, 1996). The IMF crisis generated a new type of female-headed household. The previous definition of a single mother, which was designated in 1989, was those whose spouses were disabled or sentenced to long-term imprisonment and

thus were unable to financially support their families. Women who were still married but provided the financial support for their families were not included in the category of single mother or female-headed households. But recently, numerous cases have emerged whereby men have lost their jobs due to the IMF crisis, and their wives are now responsible for earning money and supporting the family. In this research, these female heads of household included not only those who were divorced or unmarried, but also those whose spouses were unemployed, economically incompetent, or had abandoned the family, and so on. Using this concept of the female head of household, Lee (2001), Shin (2001), Ok et al. (2001) revealed that the central source of emotional support for these women came from their natal families, and the support they received from friends had a positive effect on the degree of satisfaction they felt regarding their lives. Lower class female heads of household who received support from their children also reported a high degree of satisfaction with their life, (Lee, 2001) but they also reported feeling that they were left out of their children's lives (Shin, 2001).

Though the subjective feelings of female primary wage earners are important, previous studies overlooked the changes in the lives of these women, using the external factor of the IMF system as their starting point. Low income, female-headed households are estimated to have received a hard hit after the economic crisis of the late 90's, but there is no literature that permits a comparison of their lifestyles before and after the IMF crisis. Furthermore, no research utilizing questionnaires and interviews were done among low-income female wage earners during the IMF crisis. The purpose of this article, then, is to analyze the emotional support these women received and the reality of their economic circumstances under the IMF crisis. Because the IMF management system affected differently those who became primary wage earners as a result of the economic crisis and those who were already economically supporting their families, in our research, we use the IMF crisis of late 1997 as our starting point. Pre-IMF female wage earners were more likely to already be single mothers, whereas the post-IMF female heads of household were more likely to have a spouse. Therefore, the reasons behind their becoming primary wage earners, as well as the difficulties they faced, their financial situations, religious life, external sources of emotional support, and so on will be examined.

DATA

The research used for this article was conducted by the BK21 team of the Department of Child & Family Studies, Seoul National University. The data

was collected through search inquiries, prerequisite inquiries, and surveys. The Search inquiries reflect the thoughts of four low-income female heads of household. The prerequisite inquiry was targeted to thirty low-income female heads, and our current investigative questionnaire was composed based on the results of this inquiry. The investigation was carried out from February 14, 2000 to March 18, 2000. In order to contact those in question, we directly investigated people introduced to us by the social welfare society and the laborers' hall, people found in hospitals, people who were moving into apartments on permanent leases in Seoul, trainees of the "Working Woman's House" in Seoul, and others. Excluding those whose responses were unreliable or omitted, a total of 356 copies were used for data analysis.

This research targeted those who became widowed, divorced, or separated, those who were taking the role of the head of the family due to spousal unemployment and whose first-borns were attending school, those who worked in simple labor, retail, trade, or service fields, with odd jobs receiving unstable incomes, those who engaged in public labor services, and those who were seeking employment within three months subsequent to being suspended from their previous employment. In general, the low-income group included those targeted for welfare protection from absolute poverty. Thus, this group shared such characteristics as incomplete employment, low income, substandard housing conditions, and residence in slum areas (Park, 1992). For this research, we focus on low-income women engaged in simple labor or public labor services and those who were seeking employment after being fired from their previous jobs.

The data showed that the majority of those questioned were in their 40's, with the next prevalent age group consisting of those in their 30's. Taking the IMF management system as a dividing point, women who became primary wage earners before 1998 were designated as "pre-IMF female heads of household" (group 1), and those who became so after 1998 were designated as "post-IMF female heads of household" (group 2). There were differences between the groups according to age. Pre-IMF female heads in their 40's were most abundant (59.5%), followed by those in their 30's. For post-IMF female heads, most were in their 30's (51.3%), followed by those in their 40's. This shows that after the IMF system was adopted, low-income women in their 30's were suddenly forced to support their families due to spousal unemployment. They were predominantly high school and university graduates (58.4%), followed by junior high school graduates (23.5%). The proportion of female heads with high school diplomas increased after the adoption of the IMF system. There were more divorcees than widows (28.1% vs. 21.6%), where prior to the adoption of the IMF system, there was a higher

TABLE 1. AGE, LEVEL OF EDUCATION AND MARITAL STATUS OF FEMALE-HEADS QUESTIONED.

Category		Before IMF	After IMF	Total	Chi-square Tests
numbers: %(individuals)					
Age	30's	35.4 (84)	51.3 (61)	40.7 (145)	Value=8.241 df=2 p=.016
	40's	59.5 (141)	44.5 (53)	54.5 (194)	
	50's	5.1 (12)	4.2 (5)	4.8 (17)	
	Average age	41.21yrs	39.37yrs	40.29yrs	
Level of Education	Below primary school	6.6 (15)	9.4 (11)	7.6 (26)	Value=5.676 df=3 p=.128
	Junior high graduate	27.3 (62)	16.2 (19)	23.5 (81)	
	High school graduate	56.4 (128)	62.4 (73)	58.4 (201)	
	University graduate	9.7 (22)	12.0 (14)	10.5 (36)	
Marital Status	Divorced	29.1 (69)	26.1 (31)	28.1 (100)	Value= 13.414 df=3 p=.004
	Widowed	26.6 (63)	11.8 (14)	21.6 (77)	
	Separated	11.8 (28)	17.6 (21)	13.8 (49)	
	Living with spouse	32.5 (77)	44.5 (53)	36.5 (130)	
Mode of Housing	One's own property	10.7 (25)	8.5 (10)	10.0 (35)	Value= 30.387 df=4 p=.000
	Monthly/Yearly rent	50.9 (119)	65.8 (77)	55.8 (196)	
	Relative's house	4.3 (10)	10.3 (12)	6.3 (22)	
	Apartment on permanent lease	33.3 (78)	10.3 (12)	25.6 (90)	
	Welfare facility	0.9 (2)	5.1 (6)	2.3 (8)	

proportion of widows. After the adoption of the IMF system, the number of female heads who were still with their spouses was high; these spouses were not family heads in only an economic sense (36.5%). In terms of residence, 80.4% were leasing an apartment on a deposit, monthly, or permanent basis. The proportion of those who owned their own homes was a mere 9.8%. After the adoption of the IMF system, there was an increase in the leasing of apartments on a deposit and monthly basis (a 65.8% increase from 50.9%). Concurrently, the proportion of families living in their apartments on a permanent basis was higher among female heads prior to the IMF crisis (33.3%). After the adoption of the IMF system, there were many more families living within public welfare facilities (5.1% vs. 0.9%). This shows that the pre-IMF female heads were more prepared, living in apartments on permanent leases, while the post-IMF group were less prepared, leaving them no alternative but to live in public welfare facilities. On the

other hand, however, it was interpreted that after tallying up the results of tenants living in permanently leased apartments in Seoul, there was a higher proportion of pre-IMF female-headed households.

LIVING CONDITIONS FOR FEMALE HEADS OF HOUSEHOLD UNDER THE IMF MANAGEMENT SYSTEM

Reasons and difficulties behind becoming head of the family

We asked female-breadwinners how they came to be the head of the family. Taking the IMF crisis as a starting point, the two groups had different positions on this. For pre-IMF female heads, the main cause was spousal bereavement or divorce. For the post-IMF group, the main cause was their spouses' economic incompetence (20.3%) and/or sudden lay-offs (24.6%). In other words, the pre-IMF group became breadwinners in the absence of their spouses, while the post-IMF group did so despite the presence of their spouses.

We asked these women, who were working for low incomes, what the most difficult thing they encountered was after becoming family heads. To this question, both groups replied that the financial stress was the hardest to bear (59.9%). The next major concern was family worries, followed by worries about their children, and the instability of their jobs, in that order. Their worries about facing the public eye as well as the growing distance from their surrounding environment did not surpass 3.2%. These women felt that financial problems were more urgent than social prejudice. After the IMF crisis, they were realizing the difficulties associated with the instability of their jobs.

We asked these women diverse questions regarding how they felt the difficulties they were facing could be reduced. In response to one question, the majority of pre-IMF female heads responded that they believed stable jobs would reduce their difficulties (50.6% vs. 39.8%). There was no difference in opinion between the two groups when it came to their expectations for welfare options. But it was revealed that the pre-IMF women were more resourceful when it came to overcoming their life difficulties through hard work and gainful employment. They did not consider remarriage as a solution to their difficulties.

Most of the women in the group had no plans to remarry and it is believed that the reason was their lack of any lingering attachment to married life. On the other hand, the pre-IMF also stated that they were not considering remarriage because they believed it would jeopardize their chil-

dren’s future. 57.4% of the post-IMF group replied that their spouses were still living and that they were either living together or were separated. Therefore, questions related to remarriage were more suited to the pre-IMF group, wherein 55.7% of their spouses were not present at all. In regards to questions about remarriage, the only difference between the two groups was that the pre-IMF group did not want to remarry because they felt it would be detrimental to their children’s future, and the post-IMF group did

TABLE 2. REASONS FOR AND DIFFICULTIES EXPERIENCED AFTER BECOMING A FEMALE-HEAD, OVERCOMING DIFFICULTIES, REASONS FOR NOT REMARRYING
 numbers: %(individuals)

Category	Before IMF	After IMF	Total	Chi-square Tests	
Reasons for becoming primary wage earner	Bereavement	25.9 (60)	11.0 (13)	20.9 (73)	Value=31.583 df=7 p=.000
	Divorce	26.3 (61)	25.4 (30)	26.0 (91)	
	Spouse’s lay-off	9.5 (22)	24.6 (29)	14.6 (51)	
	Spouse’s economic inability	17.7 (41)	20.3 (24)	18.6 (65)	
	Spouse’s illness	6.0 (14)	4.2 (5)	5.4 (19)	
	Spousal abandonment	6.0 (14)	0.8 (1)	4.3 (15)	
	Separation	6.0 (14)	12.7 (15)	8.3 (29)	
	Other	2.6 (6)	0.8 (1)	2.0 (7)	
Difficulties experienced after becoming primary wage earner	Social prejudice	3.4 (8)	2.6 (3)	3.2 (11)	Value=7.180 df=4 p=.127
	Problems related to family and children	24.1 (56)	23.1 (27)	23.8 (83)	
	Economic difficulties	5.6 (13)	0.9 (1)	4.0 (14)	
	Health problems	7.3 (17)	12.8 (15)	9.2 (32)	
Overcoming current difficulties (Positive answers)*	Individual effort	20.6 (48)	16.1 (19)	19.1(67)	1.027, 1, 0.311
	Stable job	50.6 (118)	39.8 (47)	47.0(165)	3.677, 1, 0.055
	Remarriage	1.7 (4)	0.8 (1)	1.4(5)	0.422, 1, 0.516
	Children’s success	9.9 (23)	4.2 (5)	8.0(28)	3.387, 1, 0.066
	Government support	22.3 (52)	17.8 (21)	20.8(73)	0.972, 1, 0.324
Reasons for not remarrying	Future of children	42.5 (51)	33.9 (19)	39.8 (70)	Value=4.389 df=5 p=.495
	Unattachment to marriage	24.2 (29)	39.3 (22)	29.0 (51)	
	Comfortable in current situation	20.8 (25)	17.9 (10)	19.9 (35)	
	Unavailability of suitor	5.8 (7)	3.6 (2)	5.1 (9)	
	Family’s opposition	2.5 (3)	1.8 (1)	2.3 (4)	
	Other	2.5 (3)	3.6 (2)	2.8(5)	

* Testing conducted “before-after” effects separately for each of the items

not want to remarry because they did not miss married life.

In summation, women became the primary wage earners for their families because of divorce, spousal unemployment and financial incompetence, and separation from their spouse. Post-IMF female wage earners were further distinguished from the pre-IMF group as they were working to support their families despite the living presence of their spouses. In terms of the question of remarriage, they were more similar to pre-IMF female heads who chose to not remarry for the sake of their children, whereas post-IMF female heads who were divorced or separated reported that they did not choose remarriage because they did not miss married life. The greatest difficulties these women faced were problems caused by their financial situations, followed by job instability. As a solution to these problems, all of the women, especially the pre-IMF female breadwinners, felt that stable jobs were most needed.

The economic situation of female heads of household

We have just seen above that the female wage earners felt that their economic situation was the primary cause of distress. For this investigation, we asked these women how much wages they earned. The post-IMF group earned on average a monthly wage of 609,900 won, which was slightly lower than the amount the pre-IMF group earned (630,900 won). Of those earning less than 500,000 won, post-IMF female breadwinners (47.1%) outnumbered the pre-IMF group (36.3%). Of those earning more than 1,000,000 won, pre-IMF female breadwinners were more highly represented (16.0% vs. 7.6%). Therefore, we can conclude that even within this low-income group, the post-IMF breadwinners were earning even less.

There were further differences in regards to the types of jobs they had. The post-IMF group mostly worked part-time (28.2%) in the fields of retail, management, and service (24.8%). But women in the pre-IMF group were less likely to work part-time (19.3%) and worked more in retail, management, and service (22.0%) and simple labor (20.6%). From the current data, it is unclear whether they were employed on a regular basis. Therefore, we cannot tell whether the reason for the post-IMF group's relatively low income was due to occupational category.

At the time of the interview, pre-IMF female breadwinners had been working an average of 8.08 years. In contrast, the post-IMF women had been working an average of 4.21 years. Thus, if we exclude those who began work in 2000, when this research was started, 40% of the pre-IMF group had been working continuously since the late 1980s, while 60.5% of the post-IMF

TABLE 3. INCOME, JOBS, AND COMMENCEMENT OF WORK

		numbers: %(individuals)			
Category		Before IMF	After IMF	Total	Chi-square Tests
Income	Below 500,000 Won	36.3 (86)	47.1 (56)	39.9 (141)	Value=8.210 df=3 p=.042
	510,000-750,000 Won	29.5 (70)	23.5 (28)	27.5 (98)	
	750,000-1,000,000 Won	18.1 (43)	21.8 (26)	19.4 (69)	
	Over 1,010,000 Won	16.0 (38)	7.6 (9)	13.2 (47)	
	Average Income	630,090 Won	600,990 Won	620,040 Won	
Job	Simple Labor	20.6 (46)	11.1 (13)	17.4 (59)	Value= 12.508 df=6 p=.052
	Retail, Trade, Service	22.0 (49)	24.8 (29)	22.9 (78)	
	Simple Technical	14.3 (32)	12.8 (15)	13.8 (47)	
	Part-time Work	19.3 (43)	28.2 (33)	22.4 (76)	
	Public services or searching for work	9.0 (20)	13.7 (16)	10.6 (36)	
	Personal business	6.7 (15)	6.8 (8)	6.8 (23)	
	Other	8.1 (18)	2.6 (3)	6.2 (21)	
Commence- ment of work	Before 1980	8.0 (19)	2.5 (3)	6.2 (22)	Value= 93.404 df=3 p=.000
	Before 1981-90	22.4 (53)	11.8 (14)	18.8 (67)	
	Before 1991-97	57.8 (137)	25.2 (30)	46.9 (167)	
	After 1998	11.8 (28)	60.5 (72)	28.1 (100)	
	Average working hours	8.08 Years	4.21 Years	6.15 Years	

group had only been working since 1998. The reason for these results is that the number of women who kept their jobs after marrying was included with the number of women who took on part-time work after marriage in order to help their families. This is also connected to the fact that the post-IMF female breadwinners reported feeling more financial pressure due to their short work experience. In the case of the pre-IMF group, they had spent a relatively long time working to support their families is relatively long, which accounts for their feelings of having fewer financial difficulties.

Despite their difficulties, low-income female heads of household received little external financial help. Most were getting by on their own earnings (91.2%), with a small number receiving help from their in-laws or natal families (3.4%), and monetary aid from job-training centers (5.4%). The greatest drain on their financial resources was their children's education (31.4%) followed by mortgage (19.8%); this was consistent across both groups. Post-IMF female heads of household also reported that food expenditures were

TABLE 4. DIFFICULTIES EXPERIENCED IN THE PAST YEAR

		numbers: %(individuals)			
Category		Before IMF	After IMF	Total	Chi-square Tests
Expenditure higher than earnings	Experienced	78.1 (185)	89.1 (106)	81.7 (291)	Value=6.442 df=1 p=.011
	Not experienced	21.9 (52)	10.9 (13)	18.3(65)	
Incidence of arguments among family members because of money	Experienced	51.1 (121)	66.4 (79)	56.2 (200)	Value=7.564 df=1 p=.006
	Not experienced	48.9 (116)	33.6 (40)	43.8 (156)	
Inability to pay bills on time or close to it	Experienced	67.5 (160)	78.2 (93)	71.1 (253)	Value=4.362 df=1 p=.037
	Not experienced	32.5 (77)	21.8 (26)	28.9 (103)	

high. From this, we can tell the extent of the sudden economic difficulties faced by these women. Around half (50.3%) of all of the female heads interviewed replied that their lifestyles changed due to the many financial difficulties they encountered after the IMF crisis, but women in the post-IMF group reported having a harder time coping (57.3%) and noted that their standards of living had plummeted (65.7%). Thus the effects of the economic crisis were more prevalent among the post-IMF group.

We asked the women questions about the financial difficulties encountered during the past year. To these questions, more than half who were working for low incomes replied that they had experienced financial problems in some way. Specifically, these problems were as follows. Though none had to dispose of their property or receive unemployment benefits, they all at some point had to cancel their installment savings plans, delayed buying things they needed, avoided going to the hospital for proper medical attention, and borrowed money from a close relative. Most of the women agreed that they faced the problem of "expenditure higher than earnings" (81.7%), but more women in the post-IMF group responded positively than those in the pre-IMF group (89.1% vs. 78.1%). The majority of women also agreed that they had "experienced an argument because of money," and post-IMF female breadwinners were again in the majority (66.4% vs. 51.1%). The majority of women also replied positively that "there were instances where [they] could not pay electricity bills, telephone bills, etc., on time or were close to the due date" (71.0%); again, this was more fre-

quent among the women of the post-IMF group (78.2% vs. 67.5%).

In summation, women who became primary breadwinners after the IMF crisis appeared to receive lower incomes and worked at part-time jobs more than the women who were already supporting their families prior to the economic crisis. This post-IMF group had a harder time coping with the crisis. This was reflected in their experiences, as they reported more instances of spending more than they earned, arguing with family members over money, and being unable to pay their utility bills on time. Furthermore, the relatively short length of time that they had been working (four years) increased their sense of pressure in regards to financial matters.

Emotional support and the religious lives of female breadwinners

We looked into the emotional support female breadwinners received and their religious lives. We asked them about in-laws, natal families, neighbors, children, spouses, friends, social welfare, and any help they received for housekeeping or childcare. They generally seemed to depend more on their natal families than on their in-laws, with women in the post-IMF group tending to depend more on their natal families (38.7% vs. 34.6%), followed by religious faith and children. In contrast, women in the pre-IMF group depended more on their children (16.5% vs. 14.3%) and less on religious faith (19.8% vs. 21.8%). Among the post-IMF female breadwinners, most became more religiously active after becoming heads of their household, to the extent of appearing passionate about their participation in religious ceremonies.

Nearly half of the women replied that their mother and/or siblings helped with housekeeping, while the rest either received no help at all or divided the housework with their spouses and/or children. A high proportion of pre-IMF female heads (30.9%) received housekeeping help from their mothers, while a higher proportion of post-IMF heads received help from their siblings (27.2%). For women in the pre-IMF group, childcare was handled by their mothers, while spouses contributed more frequently to childcare in the post-IMF group. Pre-IMF female breadwinners were more likely to receive help with housekeeping and childcare from their mothers, while the post-IMF group received help from their siblings. There was a meaningful difference between the two groups when asked with whom they primarily conversed. The pre-IMF group responded that they mostly spoke with their children, followed by siblings, then friends. Post-IMF breadwinners, on the other hand, replied that they mostly spoke with their friends, followed by siblings, then spouses. In the cases of pre-IMF widows, they con-

TABLE 5. RELIGIOUS LIVES AND EMOTIONAL SUPPORT

		numbers: %(individuals)			
Category		Before IMF	After IMF	Total	Chi-square Tests
Timing of Religious Participation	Before becoming head of household	69.4 (125)	64.8 (46)	68.1 (171)	Value=2.489 df=3 p=.477
	After becoming head of household, voluntarily	11.1 (20)	14.1 (10)	12.0 (30)	
	After becoming head of household, through encouragement	17.2 (31)	15.5 (11)	16.7 (42)	
	Other	2.2 (4)	5.6 (4)	3.2 (8)	
Frequency of religious participation	Yes, with extra activity	19.8 (36)	23.0 (17)	20.7 (53)	Value=5.128 df=4 p=.274
	Yes, always	34.6 (63)	39.2 (29)	35.9 (92)	
	Yes, frequently	32.4 (59)	29.7 (22)	31.6 (81)	
	Occasionally	11.5 (21)	4.1 (3)	9.4 (24)	
Conversational Partners	Never	1.6 (3)	4.1(3)	2.3 (6)	Value= 19.518 df=10 p=.034
	Children	18.4 (43)	11.8 (14)	16.1 (57)	
	Mother	12.0 (28)	4.2 (5)	9.3 (33)	
	Spouse	11.1 (26)	13.4 (16)	11.9 (42)	
	Siblings	17.5 (41)	23.5 (28)	19.5 (69)	
	Siblings-in-law	1.3 (3)	0.8 (1)	1.1 (4)	
	Friends	16.7 (39)	26.9 (32)	20.1 (71)	
	Neighbors	10.7 (25)	6.7 (8)	9.3 (33)	
	Church Friends	5.1 (12)	8.4 (10)	6.2 (22)	
All more or less the same	3.4 (8)	3.4 (4)	3.4 (12)		
Help with housekeeping	Nobody	9.0 (7)	0 (0)	2.0 (7)	Value= 16.309 df=9 p=.061
	Other	0.9 (2)	0.8 (1)	0.8 (3)	
	Parents	30.9 (73)	19.3 (23)	27.0 (96)	
	Parents-in-law	3.4 (8)	5.9 (7)	4.2 (15)	
	Spouse	8.9 (21)	8.4 (10)	8.7 (31)	
	Siblings-in-law	3.0 (7)	0 (0)	2.0 (7)	
	Siblings	19.5 (46)	27.7 (33)	22.3 (78)	
	Children	8.5 (20)	8.4 (10)	8.5 (30)	
	Neighbors	3.8 (9)	1.7 (2)	3.1 (11)	
Church Friends	2.5 (6)	5.9 (7)	3.7 (13)		
None	18.6 (44)	20.2 (24)	19.2 (68)		
Other	0.8 (2)	2.5 (3)	1.4 (5)		

versed most frequently with their children.

To summarize, post-IMF female heads of household mostly relied on their natal families for support. In particular, their siblings helped with house-

keeping. They were religiously active and participated in religious ceremonies. They mainly looked to friends, siblings, then spouses for conversation, while pre-IMF female heads of household turned to their children first, then siblings and friends, for conversation.

CONCLUSION

This research examined two groups of female heads of household, one that resulted from the IMF crisis and one that existed previously. Differences between the two groups were examined, including the causes for their becoming primary breadwinners, their economic circumstances, and the external support they received. The results of this research show that the two groups exhibited numerous differences on many levels. Post-IMF female breadwinners were typically high school or university graduates, with a higher proportion of them in their 30's, followed by those in their 40's. Half were still living with their spouses, unlike the pre-IMF group. The post-IMF female breadwinners experienced more financial difficulties due to their shorter work experience and lower wages. They were more likely to be living in apartments on temporary leases. It can be said that the families of the post-IMF female heads found it difficult to suddenly alter their spending patterns during the economic crisis, and as a result, it can be assumed that this caused the numerous financial quarrels among family members. In this research, domestic violence was not specifically investigated, and its probability can only be guessed at this point. Although post-IMF female heads of household turned to friends, siblings, then spouses for conversation, pre-IMF female heads turned to their children, siblings, then friends. Statistically, this is meaningful. Between the two groups, the help they received from their natal families supports the findings, which included unemployed women, during the IMF crisis that exchanges of money increased between family members (Chung et. al., 2000). Especially among the post-IMF female heads, siblings offered a great deal of help. This can be interpreted as meaning that the women felt more at ease with their natal family members than with their in-laws. This further reflects family survival strategies that existed throughout the Korean War and the era of political oppression.

The history of low-income female heads of household speaks for the hardships experienced by the poorest class of Korean society. The majority of female household heads themselves, as well as their spouses, grew up in poor families and lacked proper educations. It is reported that, as a result of the spouses' inability to provide for their families, and sometimes due to

domestic violence, these women had to support their families dating from the beginning of the marriage (Ok et al., 2002). It is questionable whether the post-IMF female heads of household, who had to enter the work force suddenly, were really prepared for their roles of "head of the family." For the pre-IMF group, especially those who lost their husbands, the role of "head of the family" had traditional meaning. It is said that those who had to support their families from the start of their marriage considered their spouses' existence alone as some consolation (Ok et al., 2002), but for those who were forced into employment due to their spouses' sudden lay-offs, the role of "head of the family" might have been difficult to accept on such short notice. Post-IMF female heads of household could be considered merely temporary breadwinners. This is also why they might have felt harder hit as a result of the economic crisis. For that reason, post-IMF female heads of household considered their spouses to be one of their conversational partners. They also replied that they felt psychological pressure due to their economic difficulties and family lives, and they noted that there was conflict between family members. Even so, they still considered their families to be precious, and relied greatly on their children and spouses for emotional support. One of the purposes of this research was to assess the degree of difficulty experienced by female heads of household after the IMF crisis and the amount of external support they received.

The results of this research reveal the urgent need for a governmental system that can provide more stable jobs, housing, education, and support in order to remedy the difficulties faced by female heads of household. The need for governmental support becomes especially apparent in the children who were forced to stay in welfare facilities; the children themselves noted that their mothers' existence, rather than their fathers', was of greater concern to them. Even under the economic crisis and IMF involvement, the number of children admitted to welfare facilities was low as long as the mother was alive (Yoo et al., 2003). This is yet another reason why a system to help these women is so needed. As suggested earlier, while helping female heads of household to be independent through employment mediation and its continual management thereafter, professional treatment should also be provided so that they are not isolated from their surroundings and can continue to live with their children.

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