

## CLASS, GENDER, AND HOUSING IN KOREA

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*This paper examines the relation between class and housing, and between gender and housing in Korea. It also considers the income level as an intervening variable between these relations. This paper summarizes the theoretical debates on class, gender, and housing. Analyzing Population and Housing Census data for 1975, 1980, and 1985, it suggests that the housing consumption situation in Korea is seriously polarized between the new middle class and the working class. It is also found that working class female heads of households are doubly excluded from access to home ownership due to both their class position and their gender. In short, class cleavage is the most important factor in determining housing inequality in Korea and gender is also an important factor contributing to the inequality*

### INTRODUCTION

There has been lots of discussion on the relation between class position and housing situation. Some people insist on the class determination of housing situation, while others stress the independence of housing sector. These debates have mainly focused on the nature of home ownership: firstly, does the class cleavage determine access to home ownership? and secondly, does the housing cleavage between home owners and renters enhance the existing class cleavage? or does the former cross cut the latter? The relation between gender and housing has also been much discussed.

This paper explores the nature of and change in the relationship between class and housing, and between gender and housing in Korea, analyzing Population and Housing Census data for 1975, 1980 and 1985. The Census data are analyzed to examine how class positions and gender are connected with housing situation. The income level is also explored as a crucial intervening variable between these relations.

The data derive from Census sample tapes: 1 percent of all population in 1975, 2 percent in 1980, and 2.6 percent in 1985. These tapes are merged into one tape, only 'heads' of households being selected. SAS (Statistical Analysis System) is used in order to analyze this data tape.

The next section considers the theoretical debates on class, gender and housing. In the last part of the section a research framework for studying

the relation among class, gender, and housing is suggested.

When we examine the relation between class position and housing situation, it should be clear which class scheme we use, which unit we consider as the unit of class, and how we measure it. In the following section some theoretical principles on class scheme, unit of class, and method of measuring class location will be discussed. A new class scheme for analyzing Korean society will be introduced and the appropriateness of the household as the unit of class, when research is concerned about consumption such as housing, will be suggested. Also, the usefulness of 'the conventional approach' for class analysis in Korea, which uses class location of 'head' of household in order to measure the class location of households, will be demonstrated.

In the subsequent section, the relation between class and housing in Korea will be examined. The relation between housing tenure and social class will be discussed. It will explore how housing situations of people in Korea vary between classes and whether the housing situation reflect the class position or not, and whether the former cross cuts the latter or not. The next section will discuss the effects which gender has on the housing situation. In the final section, in order to explain why class and gender affect people's housing situations in Korea, income differences as an intervening variable will be examined between classes and between genders.

## CLASS, GENDER, AND HOUSING

Ball (1982) argues that social cleavages derived from housing allocation and consumption are reducible to, or merely reflect, class divisions generated by the capitalist mode of production. So he insists that one's class location determines one's consumption location, rejecting home ownership as a cross-cutting factor in class structure. As evidence, he shows that 86 % of British mortgagors belong to the Register-General's classes 1,2, and 3, and mortgaged owner occupation is the tenure of upper and middle classes (including a fraction of working class) (Ball 1982, 63). We need to note that his suggestion was made before council house sales in Britain (since then he has not produced any articles on this matter). In this perspective, housing inequalities should be analyzed as the product of class inequalities.

However, this class determination of housing situation is criticized for an oversimplification by Preteceille (1986). He does not attempt to argue that class position directly determines the consumption level, but to argue that consumption level such as housing situation relates to position in work process and is most clearly understood in relation to it. This approach is

considered to stress the primacy of class in housing situation instead of class determination (Forrest et al. 1990, 86-87).

Forrest et al. (1990) also reject the class determination view that the division between home owners and renters is simply an expression of the existing inequality which is derived from different class positions. Instead, paying attention to the fragmented and differentiated nature of home ownership (which will be discussed later), they suggest that class position does play a considerable role in housing situation, although housing situation is not simply reducible to the differences in labour market position- it is ambiguous whether they insist on the primacy of class or whether they suggest class is one of various factors which affect housing situation. Forrest et al. (1990) argue that:

Whilst we cannot read off the relations of consumption from traditional class categories determined at the point of production, neither can we understand the processes leading to consumption divisions without that analysis being related to inequalities generated through the production process (Forrest et al. 1990, 191).

Harloe (1992) adopts the position in which class is considered as one of various factors affecting housing situation, when he suggests that four household characteristics (economic position, household structure, gender, and ethnic identity) are strongly associated with varying housing circumstances (Harloe 1992, 190). He considers these four household characteristics as social determinants of housing market location, because "each of these characteristics influences levels of household income and hence access to housing, its condition, type and location and the burden of housing costs" (Harloe 1992, 190).

Saunders (1990) recognizes the effect of class position on housing situation, saying that "it is obvious that people's class situation has a major influence on whether or not they can get access to home ownership" (1990, 321), but he considers class as just one of various factors which affects housing situation. That is to say, to Saunders, the recognition of the class effect on access to home ownership does not necessarily mean the primacy of class in housing situation. He suggests the reason why he rejects the primacy of class as follows:

While class position is obviously one important factor shaping access to home ownership, it is not the only one. There are other factors which are just as important as social class. One of these is undoubtedly household structure and composition, for in a household where two or more adults are earning, a relatively weak class position is often countered by a relatively high aggregate household income. Similarly,

geographical location can be as important as social location in shaping people's life chances, for house prices vary markedly between different parts of the country, and two people occupying similar class positions may find that they enjoy very different opportunities for gaining access to owner occupation or for accumulating wealth once they have done so. An analysis which focuses solely or even primarily on class differentiation will thus fail to understand some of the most important processes shaping patterns of housing change (Saunders 1990, 322).

Saunders's perspective is largely based on his interpretation of the growth of working class home ownership in Britain: "it is no longer true (if ever it was) that the middle class owns and the working class rents, for the 20 percent of working class households who owned before the war have now been boosted to at least 50 percent" (Saunders 1990, 16). This interpretation is different from Ball's which was introduced above.<sup>1)</sup>

On the basis on this, he argues that "home ownership has spread from the middle class to large sections of the working class. What this means is that over forty years, the basic tenure division between owners and council tenants has come to cut across familiar lines of social class cleavage" (Saunders 1990, 15-16). The main source with which housing differences cut across the existing class cleavage is suggested to be capital gains. For "members of all classes secure capital gains through home ownership" (322), Saunders argues, its meaning for class structure should be explored: it cross cuts the class structure. Therefore, a new social division is opening up, which is identical to Pahl's concept of "social polarization" between a socially mixed home-owning "middle mass" and a propertyless "underclass".<sup>2)</sup>

Against Saunders's attempt to set up home ownership as a major factor causing a change in class structure, Forrest et al. (1990) reveal the

<sup>1</sup>Saunders's interpretation of the growth of working class home ownership in Britain is also different from Warde (1990). Warde argues that "there is still a strong class gradient in owner occupation: around half of all manual workers are owner occupiers, a situation shared by over 90 % of managerial workers, but only about 20 % of unskilled manual workers" (Warde 1990, 239). He concludes that "consumption practices are certainly grounded in a system of material distribution in which occupation remains significant" (Warde 1990, 239).

<sup>2</sup>The concept of "social polarization" is established by Pahl (1984, 1988). In origin, he used this concept to describe the developing process in Britain with "households busily engaging in all forms of work at one pole and households unable to do a wide range of work at the other" (Pahl 1984, 313). He is particularly concerned with the differences between multi-earner household and no-earner household. It is argued that multiple earner households are increasing and so are no earner households in Britain: "polarization means concentrations on both poles. The result of this polarization is that multiple earners bring prosperity, however short-lived; no earner brings a downward spiral of economic and social detachment" (Pahl and Wallace 1985, 224). Saunders stresses the effects which are made on housing situation by this

fragmented and differentiated nature of home ownership in Britain. They deny any approach based on considering home ownership as a homogeneous category, and argue that "the attempt to derive sociological conclusions which are universally valid for all home owners cannot be sustained" (Harloe 1991, 157). Forrest et al. say that:

There must be a recognition that home ownership is a diverse and fragmented tenure deriving from and generating a diversity of experiences amongst owners. This differentiation within homeownership has increased as the tenure has extended to different groups of people and types of properties (Forrest et al. 1990, 2).

According to Forrest et al., the capital gains from home ownership which are considered by Saunders as the source of cross-cutting of class cleavages are also highly differentiated. Home owners' capital gains vary between classes: "(in owner occupied housing market) the potential for accumulation and money gain is highly varied and relates to class divisions, determined by differential bargaining power" (Forrest et al. 1990, 192). Then, they argue that "housing position may reflect and enhance class position, rather than transform it" (Forrest et al. 1990, 89). This argument seems to go alongside Thorns (1981).

The housing market functions to create a growing differentiation amongst owner occupiers. This growing differentiation means that wealth accrues to some, more rapidly than it does to others. The evidence further suggests that this process of accumulation transfers wealth to those who already have substantial assets, thus reinforcing rather than reducing existing social inequalities (Thorns 1981, 28).

The suggestion that housing inequalities reflect and strengthen class inequalities is also made by Berry (1986). He considers income as an intervening variable between class position and housing situation.

polarization process: increase of multiple earner households is one of the causes which derive the growth of working class's home ownership. Therefore, he argues that this polarization process not only cross cuts the existing class structure, but also is making a new social division between home owning middle mass and propertyless underclass. However, it is questionable whether home ownership itself can be a cause of change of class structure. Alan Warde is sceptical of Saunders's suggestion that home ownership is a determinant of opening a new social division. He says that:

While it is true that consumption cleavages cross cut class divisions, there remains a powerful correlation between class and housing tenure. With class limiting consumption in a way that consumption can never directly limit class. That statistical correlation between class and tenure is not causally reversible: it makes sense to say that class position affects tenure because members of higher classes have greater resources, but not to argue that owner occupation causes class location (Warde 1990, 242).

According to Berry, income level is originally determined by class position but can be affected, in the process of feedback, by access to housing which is dependent on it. With this position, he explains "a class-biased pattern of home ownership" via income differences. Berry argues that inter-class income differences stemming from class positions both create and are reinforced by the emergence of "a class-biased pattern of home ownership". In other words, he suggests that housing situation reflects and strengthens class position.

These debates have some implications which are very important in the current study which focuses on the relation between class position and housing situation in Korea. One thing we can find through these debates is that almost all of them use different evidence in order to demonstrate their arguments and, moreover, make different interpretations of the same evidence. To find the reality depends on accurate evidence and the appropriate interpretation. In this sense, more accurate evidence and more appropriate interpretations are needed in these debates. In addition, it is proposed here that the relation between class position and housing situation is different between countries and between times in a country. It means that the relation is historically specific. Therefore, discussion on the relation between class position and housing situation cannot be extended to draw a general conclusion, unless comparative research is carried out.

Now, the relation between class position and housing situation in Korean society will be explored. Does class position determine housing situation in Korea? Or rather, does class position play a primary role in differentiating housing situation in Korea? or considerable role? or one of several important roles? The debates on the extent to which class position plays a role in housing situation leave us room for empirical research. The extent of the role (primary or considerable or as important as) can be revealed only with accurate empirical evidence. Only by such evidence, can it be revealed how class position and housing situation are related and in what way are they connected. Also, only by the appropriate interpretation of accurate evidence, can the extent to which home ownership cross cuts class boundaries, or likewise, the extent to which home ownership strengthens class cleavage, be revealed.

A research framework is needed to explore the relation between class position and housing situation in Korea. This research framework is composed of two levels: one is whether the housing situation reflects the class position or not, the other is whether the housing situation enhances class inequalities or cross cuts them. Above all, Harloe's suggestion of considering four household characteristics (economic position, household

structure, gender, and ethnicity) to explain various housing situations is accepted. However, in this study, only class position and gender are considered, since ethnicity does not matter in Korea (there are no variations in race in Korea), and due to limitations of data (household structure is not accessible). Not considering household structure in the research should not hurt the research results, because there are not many dual earner families in Korea; which will be discussed later. Secondly, it is not easy to examine whether housing inequalities cross cut the class inequalities or not. According to Saunders, who considers home ownership as a cross-cutting factor of class structure, a cross cut of class structure is made by capital gains through home ownership. Therefore, in order to examine the extent of the cross cut, we should know the capital gains through home ownership exactly. However, in the current study, capital gains are not included in the data, and thus, a difficulty arises in examining the effect of housing situation on class structure. This difficulty will be examined in an indirect way.

The research framework is as follows:

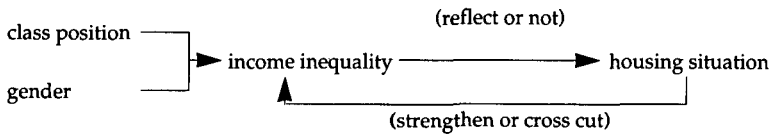


FIGURE 1. THE RESEARCH FRAMEWORK

## HOUSEHOLD AS A UNIT OF CLASS ANALYSIS

### *Which class scheme?*

In my class scheme, there are six classes: capitalists, new middle class, petit bourgeoisie, working class, urban marginal, and agricultural sector (for theoretical principles of my class scheme, see Yoon 1994). Also, these six classes are divided into sub-classes. In order to make sub-classes, several principles are considered. First, the nature of work is considered: is the job about production, services, sales, or clerical work? This is to divide both petit bourgeoisie and working class. Second, the skill and the autonomy at work, which are internalized in the occupation itself, are considered. It helps us to categorize occupations into either the new middle class or the working class. This leads to a sub-division in the new middle class. Third, educational career is considered in order to divide the working class. As a result, the petit bourgeoisie is divided into three sub-classes; merchant petit

bourgeoisie, service petit bourgeoisie, and production petit bourgeoisie; while the working class is divided into five sub-classes; clerical workers, sales workers, industrial workers, service workers, and upper working class. Also the new middle class is divided into five categories; managers, supervisors, higher professionals, lower professionals, and state sector.

*Unit of class analysis: household*

One of the important issues in class analysis is whether the unit of class should be individual or household. This issue has been frequently discussed in the course of debates (between Goldthorpe and his critics), which have focused on the location of women in class structure. These debates have been as follows: Should the unit of class analysis be the individual or the household/family? Which method is appropriate in measuring household class; single indicator, such as head of household, joint classification or dominance, or multiple indicators?

While these debates are mainly concerned with the relation between class and gender, they also provide important implications for research on the relation between class and housing. In order to examine the relation between class and housing, the unit of class should be set up appropriately and then applied to the analysis. In this sense, Erikson's suggestion (1984) sheds light. His suggestion is for a dichotomous application of class unit for different research areas: on the one hand, empirical research concerned with production/attitudes should use the individual as a unit, and on the other hand, empirical research concerned with consumption behaviour/attitudes should use the household as a unit. Dale et al. (1985) are on the side of Erikson's dichotomy. They emphasize the distinction between relationship to the labour market measured at the level of individual, and patterns of consumption measured at the level of household. Dale et al. argue that:

In capitalist society, because the labour contract is made between individuals and their employers, the relevant unit of analysis for the labour market dimension of stratification must be the individual. But the consumption of goods, particularly in terms of home ownership or private education, can be measured only at the level of the family as a whole, and so the appropriate unit for analyzing relations to the consumption market is not the individual but the family (Dale et al. 1985, 387).

Therefore, the relationship of the individual to the labour market cannot be used to predict life-style and life chances, for they depend upon the inputs and demands of all family members, whether or not directly involved in the economic sphere (Dale et al. 1985, 387-8). All of these are



appropriately measured using the family as the unit of analysis (399).

Duke and Edgell (1987) have extended Erikson's dichotomy to incorporate the degree of coverage decision. That is to say, research on production should be based on economically active respondents, whereas research on consumption should include all households. They argue that:

It is difficult to justify only surveying the economically active, except when researching production behaviour and attitudes. The retired, unemployed and housewives may not be involved currently in the work position but this does not mean that they are not implicated in a class structure (Duke and Edgell 1987, 459).

Thus empirical research into production behaviour/attitudes (work position) should employ a respondent based measure of class and also cover the economically active only. On the other hand, empirical studies of consumption behaviour/attitudes (class position) should utilise a household measure of class and also include the economically inactive (Duke and Edgell 1987, 454).

I agree with these arguments on the whole. When we examine the relation between class and consumption (like housing), if we consider individual as the unit of class, some confusion will occur due to the inconsistency of units between class and consumption; because class analysis is done on an individual basis, whereas consumption analysis is done on a household basis. Therefore, when we examine the consumption such as housing, in terms of class concepts, we should use a measure of household class which is a product of the class situation of household members. In short, the different class units, individual and household, are appropriate to different research areas.

#### *Measuring household class: head of household*

The most popular method of measuring the class location of a household is to substitute the class location of the 'head' of household for that of household, as the former has been considered to determine the latter. This "conventional approach" is strongly supported by Goldthorpe (1983, 1984, 1987, 1992 with Erikson). The essence of Goldthorpe's argument is that the household should be seen as the primary unit of class and its class location is determined by the household 'head'- "the family member who has the greatest commitment to and continuity in labour market participation" (Goldthorpe 1983, 470). In the conventional approach, the household head is usually taken to be an adult male. The reason why a male 'head' is taken as a unit of class analysis is that husbands are still the main providers and the contribution made by wives remain limited, sporadic, intermittent or

interrupted (Goldthorpe 1983, 494-5). However, although the conventional approach concentrates on male 'head' for research purposes, Goldthorpe opens the door to women who live unattached or are themselves household 'head' in the sense that has been indicated. He argues that:

In the case of families where no male, or no economically active or employed male, is present, or where the family head is female in the sense of the family member who has the greatest commitment to and continuity in labour market participation, no difficulty arises in principle for class analysis in recognizing and accommodating these circumstances (Goldthorpe 1983, 470).

The most important point with which many critics argue against the conventional approach, is related to their interpretation of a historical and specific social phenomenon in advanced capitalist countries: the "increasing number of married women who are in paid employment and, possibly, in different types of employment to their husband" (Goldthorpe 1983, 470). On this ground, there have appeared some other approaches, such as joint classification (Britten and Heath 1983), multiple indicators (Dex 1985) and the dominance approach (Erikson 1984), which insist on the appropriateness of each's own methods of locating household class which are different from those in the conventional approach. These approaches, whether their interpretations are right or wrong, are the results of applying their interpretations of expansion of the labour market participation of married women to class analysis, and are challenging the conventional approach. Their challenge to the conventional approach can be well summed as follows.

However, theories which derive the class position of all family members from that of the 'family head' (usually taken to be the husband) then have difficulty with, and are in danger of 'misdescribing', dual-career families in which both husband and wife have an equal attachment to the labour market (Dale et al. 1985, 385-6).

On the contrary, Goldthorpe (1983, 1984, 1987, 1992 with Erikson) and Graetz (1991) insist that the implication of expansion of women's participation in work force is not as great as expected by critics against the conventional approach. Recently, Graetz argues that:

The class location of most families will not change when women's occupational experiences are considered (Graetz 1991, 112).

It is still the case that a significant number of women have only a limited involvement in the work force or experience career interruptions that undermine the extent to which they might otherwise make a difference to the class location of families (Graetz 1991, 113).

These debates on measuring household class show that the difference of interpretation of the same social phenomenon leads to different methods of class classification which are assumed to be the most appropriate ones and to have the greatest utility in class analysis. Which approach is the most appropriate for Korean case? If the wife is the main provider and if the case where the wife is in a superior class position to her husband has the numerical importance in Korea, the conventional approach supported by Goldthorpe should be abandoned. If not, it will be superior to other approaches. It depends on empirical evidence from Korea.

As Table 1 shows (class scheme in this table is different from mine but it does not prevent from grasping the outline of married women's employment), married women's participation in the work force is not high in Korea. Only 19.1 percent of married women have jobs in Korea: this table does not encompass agricultural sector (and, when considering the agricultural sector as well, the percentage would rise, because both husband and wife tend to work together in this sector). In other words, 80.9 percent of married women are totally engaged in domestic labour (see HW ratio in the table). What is more, the ratio of housewives is higher when husbands are capitalists or new middle class than when they belong to the other class categories. So housewives, whose husbands are working class or urban marginal, are more likely to participate in the work force than those whose husbands are capitalists or new middle class. The fact that the ratio of housewives whose husbands are petit bourgeoisie is the lowest is proposed to be accounted for by the tendency that wives usually help self-employed husbands in Korea.

When we pay attention to the cases where a married woman is in a superior class location to her husband, it can be found that these cases do not have numerical importance in Korea. According to Table 1, the number of those households where class location of wife is superior to that of husband is 33, which is 4.2 percent of all the households in Korea, when we encompass the cases where the husband is unemployed (this number and this percentage are counted in total cases of 790, excluding petit bourgeoisie cases, because, in fact, it is not easy to compare class superiority between petit bourgeoisie and some of other classes). When we exclude the cases of husband unemployment (that is, we consider only the cases where husband has a job), the percentage of the cases where the wife is in a superior class position is just 1.7 percent (12 cases in total of 707).

The importance of second earner's income is not great (Economic Planning Board; Paek 1990). Its share remained at around 10 percent in 1980 and 1985. In 1988 when 19.1 percent of married women had jobs, the share

TABLE 1. CLASS LOCATION OF HUSBAND AND WIFE IN KOREA, 1988

Husband Wife	CAP	NM1	NM2	PB	WOR	UM	UNEM	Total
CAP	2	1	1				1	5
NM1	2	8	6	1		1		18
NM2		2	9		3		6	20
PB	1	1	12	68	8	3	7	100
WOR	1	2	8	3	19	1	9	43
UM				1	2	4	4	11
HW	59	88	293	134	159	44	55	832
HW ratio	90.8	86.3	89.1	64.7	83.2	84.6	66.3	80.9
Total	65	102	329	207	191	52	83	1,029

Note: CAP = capitalists/NM1 = new middle class 1/NM2 = new middle class 2 (clerical workers)/PB = petit bourgeoisie/WOR = working class/UM = urban marginal/UNEM = unemployed/HW = housewives/excluding agricultural sector

Source: S.J. Park (1991), p.393

was about 14 percent (Paek 1990, 247-8) (second earners involve other members of household including wives. The fact that the income share of second earners is relatively low compared with their percentage of participation in the work force is mainly due to low wages).

All this evidence suggests that the conventional approach can be applied to Korean case. Using the household as class unit and considering class location of head of household, whether male or female, as that of household is still appropriate for class analysis in Korea, because 1) married women's participation in the work force in Korea is not so much as in the advanced capitalist countries, 2) the households in which the wife is in a superior class than husband are still rare, and 3) the importance of second earner's income is not crucial. Therefore, the conventional approach will be used in order to examine the relation between class and housing in Korea.

## RELATION BETWEEN CLASS AND HOUSING IN KOREA

One of the aims of this paper is to examine the relation between class position and housing situation in Korea. To do that, a class scheme which is more appropriate for the Korean society is made. Also discussed are whether the unit of class should be the household and when research is concerned with housing, and it is concluded that class position of 'head' of household could be substituted for household's class position in Korea. With these principles of class classification in Korea, Census data for 1975, 1980, and 1985 are analyzed to examine the relation between class position

and housing situation. The housing situation between classes in Korea is discussed in detail elsewhere (Yoon 1994) and can be summed as follows:

First, for the new middle class households, there is a high level of home ownership (60 percent in 1980). Home ownership in the new middle class increased until 1980, in spite of the drop of the overall home ownership level in Korea, but since then, it has decreased. In 1985, 46.8 percent of all apartments in Korea were owned by the new middle class, although the proportion of the new middle class to total households were less than 17 percent. Home owners in the new middle class have larger and probably more expensive housing units than home owners in other classes, except capitalists. Renters in the new middle class tend to concentrate in the chonse sector, while a significant percentage of renters in the other classes is found in the monthly renting sector.

Second, in the working class households, there is a low level of home ownership (34 percent in 1980) and the working class's home ownership has continuously decreased. Only 3.8 percent of the working class owned apartments in 1980. In 1980, only 33.4 percent of total apartments were owned by working class (29.2 percent in 1985, estimated). But working class home owners have smaller and probably cheaper units than new middle class home owners. 66 percent of the working class are in the private rented sector and their housing situations are getting worse. In 1980, 45 percent of the working class rented single rooms in a housing unit, sharing with other households and half of the industrial workers rented single rooms to live in. This situation evidently involves overcrowding. However, in upper working class (B.A. clerical workers, B.A. sales workers, and B.A. technician), this serious housing situation is not the case: its housing situation is much nearer to (sometimes surpasses) that of the new middle class. If the upper working class is excluded from the working class category, the housing situation of the working class will appear more serious.

Third, the level of home ownership in petit bourgeoisie households is nearer to that of the working class than that of the new middle class and it has declined as well. This situation appears in almost all aspects: apartment ownership, variation in home ownership, one room renting, and so on. In particular, the housing situation of the service petit bourgeoisie is much nearer to (or almost the same as) that of the working class.

Finally, urban marginal's home ownership level has been slightly higher than that of the working class. It had increased to 42 percent till 1980, but since then, it has dramatically decreased. Although its home ownership level is higher than that of working class, the urban marginal home owners

have smaller and probably cheaper units than working class home owners, because they tend to own small houses in squatter settlements. The fluctuation of the home ownership level of urban marginals is related to the urban renewal policy. In 1980, about 40 percent of urban marginals rented single rooms to live in.

As illustrated, the class division has been the most important factor in determining housing inequality in Korea. Therefore, I would argue that the class cleavage in Korea has been the primary factor in determining various housing situations and so, many aspects of housing should be examined in terms of class, although the existing housing studies in Korea have always neglected class analysis.

I assert that Korean housing has been experiencing three processes. The first is a process of "housing polarization" between the new middle class and the working class. There has always been a big gap in the housing situations of the two classes: in 1980, 60 percent of the new middle class households owned houses, whereas 45.6 percent of the working class households rented single rooms to live in. Also, this gap had been widening until 1980, which means that "socio-tenurial polarization" occurred. However, this "socio-tenurial polarization" has been blurred due to the drop of home ownership in all the classes since 1980: but, although the new middle class's home ownership has decreased since 1980, the working class's home ownership has decreased even more. As far as the trend of apartment distribution is concerned, apartments have been much more likely to be distributed to the new middle class. Therefore, it can be argued that one of major housing policies since the early 1970s, the production and distribution of apartments, has played an important role in this "housing polarization" between classes (Yoon 1994). I contend that this "housing polarization" can be accounted for by the difference in social and economic positions between the new middle class and the working class in the Korean society.

The second process is a "housing segmentation" within the working class: between the upper working class and the other working class. The housing situation of the upper working class has been much better than that of the other working class: there has been a big gap between the classes in respect of the home ownership level, apartment ownership, private renting situation and so on. I would also assert that this "housing segmentation" in the working class may contribute to reducing working class's internal integration.

The third process is a "propertyless process" of the petit bourgeoisie in Korea. Although petit bourgeoisie has increased in numerical and percentage terms, their property situation has been getting worse: home

ownership has decreased and private renting has increased. It is unique social phenomenon that people who own means of production but do not own their housing units have increased in Korea.

These three processes, which largely reflect the class situations, have been also enhanced by home ownership itself in Korea. Wealth accumulation through home ownership has been possible and the chance of wealth accumulation has been much more likely to be distributed to the new middle class and the upper working class. Therefore, it can be argued that home ownership in Korea is also a factor which has been strengthening and enhancing class division, rather than cross-cutting it.

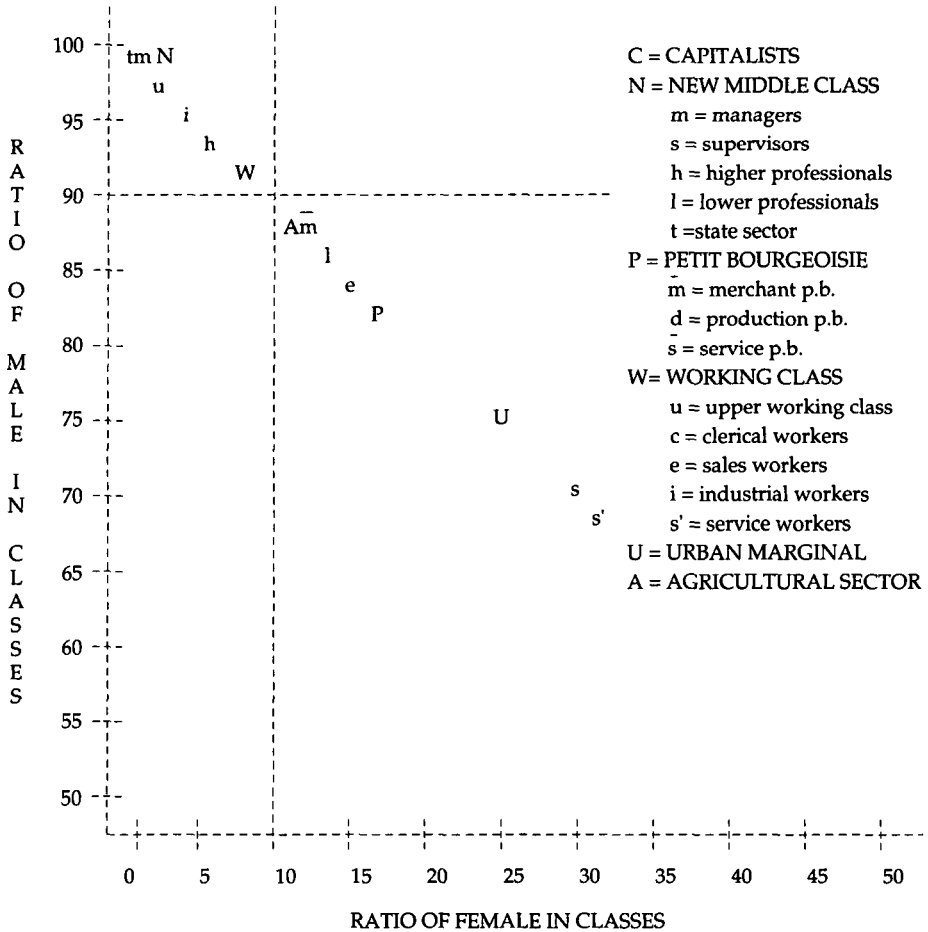
### DOES GENDER MATTER?

The spread of women's occupations is illustrated in Figure 2. First, it should be mentioned that 14.2 percent of total households in Korea in 1985 are female headed<sup>3)</sup>, only 58 percent of female headed households are economically active, and therefore their share in the total of economically active heads of households is less than 10 percent (see the vertical line in Figure 2).

Second, as this figure indicates, only 4.2 percent of the new middle class are female headed, while 23.8 percent of urban marginals are female headed. Provided that the share of total economically active heads of households is taken into account together, it is possible to say that there are relatively more male heads of households in the new middle class and the working class, while there are relatively more female heads of households in the petit bourgeoisie and the urban marginal. Agricultural sector is near the average.

Third, even if the above argument is true on the whole, when we look at the sub-classes, some important differences are found. That is, there is a higher share of female heads of households in lower professionals than the average, in spite of the fact that female heads of households find little access to new middle class positions. On the other hand, the reason why the share of male heads of households in the working class is relatively higher is that in both the industrial workers and the upper working class the shares of female heads of households are relatively lower (although clerical workers,

<sup>3</sup>Female-headed household is defined as a household where male head is absent. So, here, female-headed household encompasses three types of household: a household where husband is dead, a household where a divorced woman is without her husband, and a household with a single woman. In Korea, these types of household have not been secured by social services.



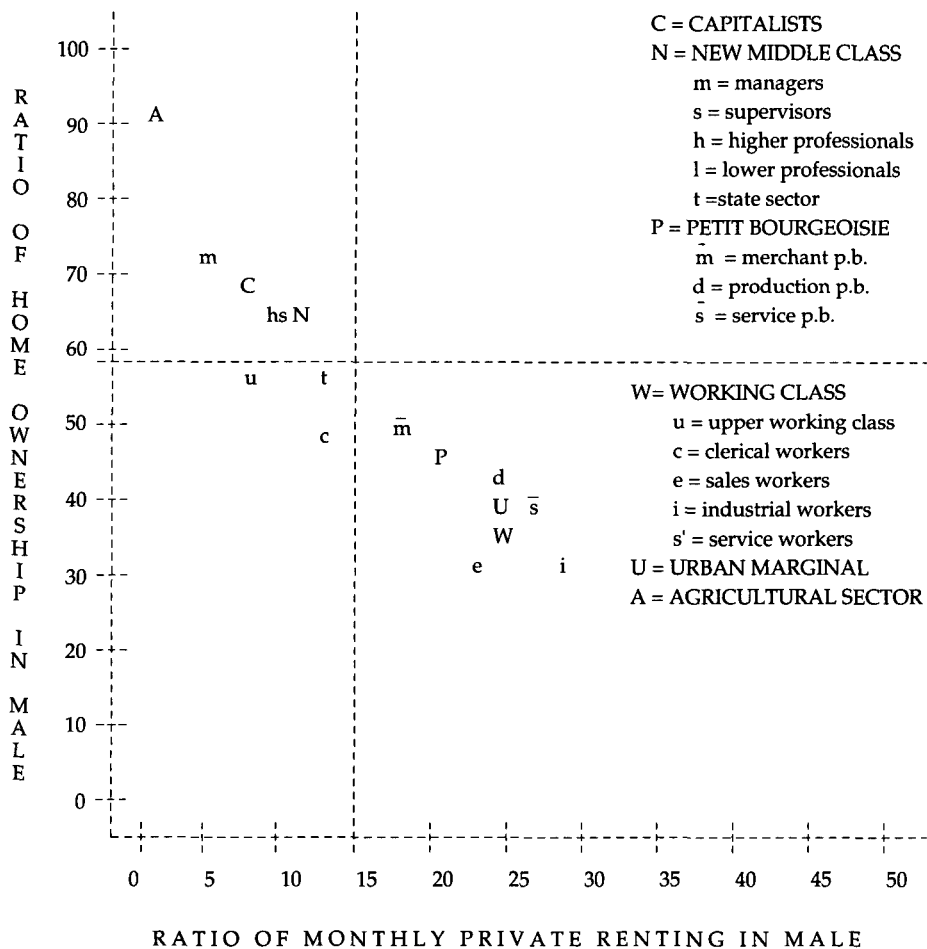
Note: s(supervisors) is overlapped by m (managers). c(clerical workers) is overlapped by 1.

FIGURE 2. SEX DISTRIBUTION OF HEADS OF HOUSEHOLD BY CLASS IN KOREA: 1985 CENSUS

sales workers, and service workers show relatively more female heads of households). The fact that the petit bourgeoisie has relatively more female heads of households can be accounted for by the high share of female heads of households in the service petit bourgeoisie.

It can be argued that, as class positions of female heads of households tend to concentrate, not in the new middle class, but in the lower classes, their housing situation is worse than that of male headed households. One thing more can be argued: even though female heads belong to the same class positions as male heads, the former's housing situation is worse. This is illustrated in Figure 3 and Figure 4.





Note: s' (service workers) is overlapped by i.

FIGURE 3. DIFFERENT TENURE DISTRIBUTION OF MALE HEADS OF HOUSEHOLD BETWEEN CLASSES IN KOREA: 1980 CENSUS

The comparison of these two figures clearly shows us the gender based inequality of the housing situation in Korea. First, the two average lines illustrate this inequality straightforwardly. The home ownership level of male headed households is 58.7 percent and the private monthly renting percentage is 15 percent, while in female headed households, the former is 49 percent and the latter is 22.4 percent in 1980. The fact that there is a lower level of home ownership and higher level of private monthly renting among female headed households means that female headed households are in a more serious housing situation than male headed households.

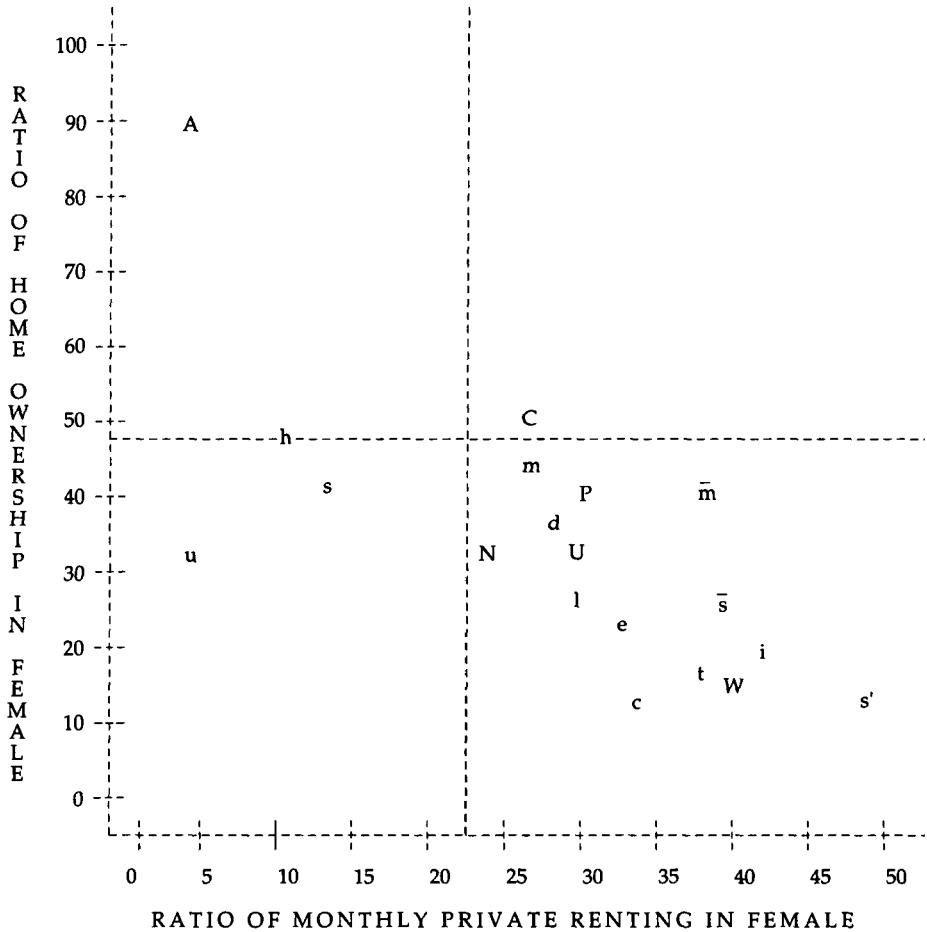


FIGURE 4. DIFFERENT TENURE DISTRIBUTION OF FEMALE HEADS OF HOUSEHOLD BETWEEN CLASSES IN KOREA: 1980 CENSUS

Second, in all the classes, the home ownership levels of female headed households are lower than those of male headed households by from 4.3 percent in the merchant petit bourgeoisie to 40.1 percent in the state sector. That is, female heads of households in all classes have less access to home ownership than males. For the new middle class, 60.8 percent of male heads of households are home owners, but, only 34 percent of female heads of households have their own housing units. Also, for the working class, 35.7 percent of male heads of households are home owners, while only 16.2 percent of female heads of households own their houses. It is striking that in spite of their class positions (not only the working class but also new middle

class), the level of home ownership in female headed households is about half that of male headed households- of course, the gender gap in the working class is even wider. In the state sector and clerical workers, it is about four times lower.

Finally, this gender based difference in home ownership level is also found in private monthly renting. In all the classes, the level of monthly renting is higher for female headed households than for male headed households. This also means that the former suffer from worse housing conditions than the latter.

In short, it is found that gender difference does make an effect on housing situation in Korea, being related to class positions. In this sense, working class female heads of household have the most difficult access to home ownership and tend to fall into the private monthly rented sector. So they are doubly excluded due to both their class position and their gender.

#### INCOME DIFFERENCE AND HOUSING INEQUALITY

The reason why the housing situations vary between classes in Korea can be largely accounted for by their income differences. In order to examine the difference in household's housing affordability between classes, it is as important to get data on how many earners there are in a household and to what extent there exists income differences between men and women, as to get data on income differences between classes. Therefore, the number of earners should be taken into consideration as one of important factors which affect households' housing situations. Unfortunately, the question of the number of earners cannot be examined in the present study due to limits of the data. Lack of information on this can be pointed out as one of the limits in this study. This factor may cross-cut the class specific tenure distribution in Korea to some extent (though little). For example, a two-earner household whose head belongs to the working class can have a higher level of home ownership than an one-earner household whose head is a member of the new middle class, because the income level of the former household can be higher than that of the latter. However, as the proportion of dual-earner households is not great in Korea and the share of income by non head of household in total household income is also low, it may not be a critical fault to ignore the number of earners.

Information on income differences has not been collected in the Korean Census. However, in order to explore the relation between housing and class and to explain the class specific tenure distribution in Korea, it is essential to get income data. So income difference between classes will be

TABLE 2. HOUSEHOLD INCOME DIFFERENCES BETWEEN CLASSES IN KOREA IN 1989

Class	Percentage	Income (ratio)	Estimate
Upper middle class	4.2	242.9	-
New middle class	28.0	142.9	-
Petit bourgeoisie	19.2	138.2	-
Working class	22.0	100.0	+
Urban marginal	7.7	65.8	-
Self-employed farmer	14.8	77.7	-
Poor farmer	4.1	51.5	-
Total (N = 3,367)	100.0	117.4	

Source: Hong (1989), p.126; income ratio and estimate are reconstructed.

investigated in an indirect way, by we referring to other surveys, although the surveys are not concerned with housing.

In this sense, Hong's survey provides very important information on household income differences between classes (Hong, 1989). As is widely reported, income information which is gathered by any survey in Korea is not accurate. The reason is that an income question in a questionnaire is usually not answered or, if it is, it tends to be under reported. So, the alternative is to examine income data in a comparative way: for example, although the income data is not accurate, it can be used to examine, comparatively, the income gap between classes.

As Table 2 illustrates, there are quite significant income differences between classes. When the working class's household income is 100, that of the new middle class is 142.9, while that of urban marginals is 65.8. However, this income gap cannot be directly applied to the present study, because the class schemes are different.<sup>4)</sup> If Hong's class scheme is revised for this study, probably the working class's household income ratio will rise and those of the others will fall. However, although Hong's class scheme is different from mine, it does not prevent one from recognizing that there exist large income differences between classes in Korea.

Unfortunately, this table does not show the internal income differences within a class. However, as we have seen, there exists a wide range of home ownership ratios within the working class. This can be explained with data which show income differences within the working class. In this sense, Table 3 is quite useful. The figures in this table are based on an income

<sup>4</sup>The difference between Hong's and my class classification was pointed out in my book (Yoon 1994). This means that Table 2 is not always relevant to my study. Therefore, class component percentage and income ratio should be considered with the recognition of these differences. It is likely that, taken these differences into consideration, the income ratio of working class will rise, while those of the other classes will fall.

**TABLE 3. TREND OF INCOME DIFFERENCE BETWEEN OCCUPATIONAL GROUPS IN KOREA, (ratio)**

Nature of occupation	1971	1975	1981	1986
Technical	233.4	265.4	230.4	205.6
Clerical	204.4	214.5	162.8	137.1
Sales	117.8	123.4	96.1	120.7
Industrial	100.0	100.0	100.0	100.0

Source; Ministry of Labour; E. Jo (1990), p.277.

index of 100, of industrial workers. According to this table, the income gap between these occupational groups has decreased. Compared with the industrial occupational group, the income ratios of the technical and clerical ones fell during 1975 - 1986: probably industrial workers' income increased faster, compared with the others. However, although the income gap has fallen, there still are income differences between these occupational groups. It is particularly impressive that the income ratio of clerical workers has decreased since 1975. This point may be evidence for the thesis of "proletarianization of clerical workers in Korea". Anyway, this income gap within working class is largely reflected in the various home ownership levels which are discussed above.

The gender specific pattern of tenure distribution in Korea can also be largely explained by income differences between the genders. Although Table 4 does not show income differences in the new middle class between genders, it partly illustrates income differences between gender in the working class. It shows that when the average income of male industrial workers is 100, that of non B.A. male clerical workers (in this study, clerical workers) is 117.8 and that of B.A. male clerical workers and male sales specialists (in this study, they belong to upper working class) are 169.0 and 151.5, while that of female industrial workers is 55.4, that of non B.A. female

**TABLE 4. INCOME DIFFERENCE BETWEEN GENDERS IN KOREA IN 1987**

(unit: won, ratio)

	Male	Female
B.A. clerical workers	477,461 (169.0)	302,276 (107.0)
Non B.A. clerical	332,842 (117.8)	197,012 (69.7)
Sales specialists	428,206 (151.5)*	204,121 (72.2)*
Sales workers	257,984 (91.3)*	171,988 (60.9)*
Industrial workers	282,571 (100.0)	156,594 (55.4)

Note: 1) ratio is when the income of male industrial workers is 100.

2) \* is income in 1984 and the ratio will be rise in 1987.

Source; Ministry of Labour, Annual Labour Statistics, 1987; E. Jo (1990), p.277; Suh (1987) p.116: ratio is reconstructed.

clerical workers (clerical workers) is 69.7, and that of female B.A. clerical workers and female sales specialists (upper working class) are 107.0 and 72.2. The income of the female upper working class is lower than that of male clerical workers. Also the former is not very different from that of male industrial workers. Income of female clerical workers is 70 % of male industrial workers' income and that of female industrial workers is just over half of male industrial workers. The low level of home ownership in female working class can be largely accounted for by the fact that female workers are not paid as much as male workers, although the ranking of home ownership level is not always consistent with the ranking of income level. Particularly, the income difference between male clerical workers and female clerical workers explains why the home ownership level of female heads of households for clerical workers is more than four times lower than that of male heads of households.

## CONCLUSION

There has been a major debate on the relation between class position and housing situation. Some researchers insist that class position determines the housing situation (Ball 1982), while others suggest that class position is just one of various factors affecting housing situation (Saunders 1990; Harloe 1992). Also, some suggest the primary role of class position in determining housing situation (Preteceille 1986), while others suggest the considerable role of class position in housing situation (Forrest et al. 1990). All of them agree that class position affects the housing situation, but they are not consistent with each other concerning the extent that the former affects the latter. To what extent, does class position affect housing situation? This question requires empirical research.

Some researchers argue that the housing situation, which is affected by class position, also has an effect on the existing class cleavage. This effect may cross cut or enhance the existing class cleavage. Considering both the spread of home ownership and the capital gains through it, Saunders argues that home ownership not only cross cuts the class cleavage, but also is opening a new social division between home-owning middle mass and propertyless underclass (Saunders 1990). On the contrary, it is also contended that home ownership contributes to enhancing the class cleavage, rather than transforming it (Thorns 1981; Forrest et al. 1990). How is home ownership spread between classes and how are the capital gains made through it significant? This question requires empirical research as well.

Analyzing the Population and Housing Censuses for 1975, 1980, and 1985, this study found that the housing consumption situation in Korea is seriously polarized between the new middle class and the working class. Class cleavage is the most important factor in determining housing inequality in Korea. Moreover, home ownership has enhanced the existing class cleavage, because, through the structure of owner-occupied housing provision (see Yoon 1994), wealth accumulation from home ownership has been possible and the chances to accumulate have been much more available for the new middle class (and the upper working class).

Gender is also an important factor contributing to housing inequality in Korea. It was shown that gender affects the class specific tenure distribution in Korea: the housing situation of working class female-headed households is the worst. In the present study, gender was partly dealt with, when comparing the housing situations between male-headed households and female-headed households. However, the gender perspective needs to be extended to consider the household structure, because the existence of second earners may cross cut the relation, to some extent (though little), between class and housing in Korea.

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