

9 Neo-liberalization and the invisibility of women's housing problems in Taiwan

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Introduction

Feminism and women's studies have been making ground in Taiwan for two to three decades. However, research on the topic of women and housing policy remains limited. Feminist research in Europe and North America found that the social designation of women's roles in the areas of production and reproduction has affected their economic status, and in turn their housing condition. Consequently, the issue of women and housing should be approached from the perspective of the domestic obligations and economic marginalization of women (Saegert and Clark, 2006). In most cultures dominated by the heterosexual, patriarchal family, women are primarily responsible for the domestic sphere, a situation which contributes to their economic disadvantage. At the same time, in heterosexual societies, living space for gays and lesbians and the resources allocated to them by housing policies are limited. This chapter will examine the status of Taiwan's women in terms of changes in women's roles in the areas of production and reproduction, and the impact of housing policy on women.

The chapter is divided into three parts, starting with a review of housing studies in Taiwan and changes in housing policy. Since 1990, housing policies in Taiwan have been influenced by the processes of democratization and neo-liberalization, and this section of the chapter will discuss how the transformation has affected the allocation of resources in the context of changing housing policies, in particular the impact on low-income housing. The second section deals with shifts in the roles of women in the domestic sphere and the economy in Taiwan, and the third discusses the housing of women of different identities (e.g., single women, single mothers, foreign spouses, homeless women and lesbians).

Housing studies and housing policy in Taiwan

Women's housing problems remain invisible in Taiwan. Several reasons contribute to this invisibility. Women's studies have provided fruitful research in Taiwan, but as most researchers are trained in sociology, literary criticism and education, few have dealt with the issue of housing. Another important reason is how housing problems are defined. Research on housing draws mainly from three approaches: political economy, environmental psychology, and housing economics. The dominant approach is housing economics studying the production, sale and the related consumption behaviour of the housing market. This research has been influential on the housing policy in Taiwan. Housing economics advocates the importance of the market, with the state performing the task of establishing market rules and regulations, and then trusting the market mechanism to resolve housing issues without too much direct intervention. Because of the conviction in the power of the market, policies related to the disadvantaged also rely on the power of the housing market or non-government organizations, without prescribing forceful government intervention. Moreover, studies of housing economics rarely deal with gender as an important issue (Chen, 2000).

This chapter argues that the neo-liberal discourse in Taiwan encourages the state to enhance the commodification of housing, and every citizen to become consumers. This belief hinders the state in seeking alternative solutions other than the market. Any social welfare idea is treated as increasing the burden on the state. Many housing problems are not defined as 'problems' because the state does not want to provide solutions. Neo-liberal discourse also privatizes these problems and encourages people to believe that buying a home is the solution.

Changes in social policies

To analyse Taiwan's housing policy, it is helpful to begin by exploring social policies more generally, as both affect women's housing conditions. As a developing country, Taiwan's progress was directed by an authoritarian government from 1949 to the end of the 1980s, with the emphasis always on the economy. The concept of equity was non-existent, and in social discourse, it was believed that social welfare hinders economic development, and that the problems of social inequity could be resolved as the benefits of economic development filtered down to those at the bottom of society (Wong, 2004). Whether as a developing country with the goal of high economic growth, or as an authoritarian nation with the goal of political survival, Taiwan has had little time for social welfare with its goal of redistribution.

What limited social welfare initiated by the state was not the result of social pressure. Changes in social policies were primarily due to political crisis, and were therefore selective in their beneficiaries. Rather than targeting those most in need, benefits were distributed on the basis of national interest and were offered firstly to those who supported the authoritarian state and developmental regime.

Thus, social policies became a political tool (Wong, 2004, 55–58). For example, in the 1950s, it was for the purpose of maintaining the stability of the outsider regime (Kuomintang – KMT) that social policies were created to care for military personnel, government employees and educational workers (MGE) and employees of state-owned enterprises. By the 1970s, diplomatic crisis, slowing economic development and anti-KMT movements led to the extension of social welfare to cover other groups, such as child labour, the elderly, disabled persons, and the poor. Nevertheless, concrete social welfare benefited mainly the MGE, and while the Labor Insurance Act covered working persons, other policies for the disadvantaged were no more than proclamations (Wu, 2004).

By the end of the 1980s, the lifting of martial law and the ensuing social movements and pressure for democratization had forced the government into providing more social welfare to satisfy the public. Women's movements were also actively seeking to revise many patriarchal practices in law and requesting more support for families. Since the 1990s, social welfare spending has remained on the rise, although almost half of welfare spending is used in retirement pensions for the MGE (Wang, 2007). In contrast to MGE benefits, social security spending on low-income households has remained small: in 2004, only 2.2 per cent of the spending was on social assistance (DGBAS, 2006a). Because of the strict definition, low-income households make up only 1.23 per cent of the Taipei City population, a figure that is already higher than Taiwan's average of 0.87 per cent (DSAMI, 2008).

Although welfare spending in Taiwan reached the standard of over 4.4 per cent of GDP in the 1990s, it is not large compared to European and North American countries, and families have to perform most welfare functions (Lee and Ku, 2003). The principle of mutual support among family members and relatives is even manifested in the social welfare system. In the 1997 Social Assistance Act amendment related to low-income households, the calculation of household income was changed to include the income of immediate family members, regardless of whether they lived together. As a result, many single-mother families lost their low-income household status (Cheng, 2001). Cheng and Hsiung (1993) indicated that the state in Taiwan was patriarchal, capitalist and authoritarian. Welfare for women has been much increased in recent years, but it has far from socialized the domestic sphere. The lack of sufficient family support has two implications: the first one is that women continue to take the major responsibility for domestic work, a situation that hinders their economic status. The second implication is that the system leads every individual family to seek support from the market. Cheap, foreign domestic workers, mostly female, have become the solution for many well-to-do families in Taiwan.

Changes in housing policy

Like social policies, housing policy before the 1970s targeted only a small group of people, mainly the MGE, and a few illegal squatters and disaster-affected households. Social equality has hardly been a major concern of housing policies, let alone gender equality. After the mid-1970s, the political and economic crises and the example of Singapore's public housing policy led to the government taking direct charge of public housing construction, with the creation of a large scale six-year public housing project in 1976. However, due to land acquisition problems, the price of the finished housing deviated from the range affordable to moderate- to low-income households, and the original goal of caring for these citizens was not accomplished. The project had aimed for the construction of 100,000 residences over six years, but in the end, only 67,794 were completed (CPA, 2006).

After the late 1980s, the state was forced by the pressure of democratization into providing significantly more housing, and from this period, the influence of neo-liberalism on housing policy could be seen, though the experience was different to that of the UK or the USA. As the process of Taiwan's neo-liberalization coincided with a phase of democratic transformation, the pressure from social movements and elections actually enhanced the state's intervention in housing, with the result of more housing projects being undertaken. However, an examination of the state's method of intervention reveals the gradual incorporation of market logic into housing policy, in that apart from directly undertaking public housing projects, the government also encouraged public housing constructions by the private sector. More importantly, the various low-interest home loan plans offered from 1990 were aimed at encouraging people to buy homes and enter the property market, on the one hand to invigorate the development of the home loan business of banks, on the other hand to facilitate the growth of the real estate industry. The free-market logic eventually turned into a principle guiding government intervention, and direct constructions of public housing gradually dwindled. By the end of the 1990s, the provision of subsidized loans had become the dominant housing policy, with the resolution of housing problems via the market mechanism the critical administrative logic (Chen and Li, forthcoming).

Although democratization in the 1990s had pressured the state into taking care of a wider variety of social groups, the MGE, especially the military, remained the biggest beneficiary. In 1996, an act governing the reconstruction of villages for military personnel and their dependents was passed, offering sizable subsidies for the reconstruction and privatization of these places, which demonstrated the significant political consideration in state interventions.

One of the key differences between housing policy and social welfare policies is that housing policy has always been a part of economic policy, and bears the function of promoting economic growth. The first large-scale six-year public housing project belonged to a six-year economic development programme, and the twelve development tasks promoted in 1979 included public housing. After the 1990s, as

Taiwan's economic development slowed and many industries relocated overseas, the government came to regard the real estate industry as a link in economic growth, hoping to revive the local economy through its stimulation. Therefore, whenever the economy came under pressure, the government would aid the real estate industry through low-interest loans and related tax reduction measures. In response to the global economic downturn of 2008, more low-interest loans were introduced and tax reduction measures implemented, as the government also looked into lifting restrictions on Mainland Chinese property investment in Taiwan.

On the surface, housing policy under the neo-liberal transformation of democratization appears to benefit more people, but major problems of fairness exist. First, the policy leans towards protecting the interests of the real estate industry, with the government immediately applying favourable interest loans and tax reduction measures when house prices fall and business slows. Although many studies have pointed out the unreasonableness of Taiwan's house prices, the government has not attempted to ensure affordability. Whilst the government has established the goal of assisting the real estate market to prosper, it could be argued that housing policy has not only failed to check the sharply rising house prices, but actually contributed to housing being overly expensive. At the same time, although the home-ownership rate is already extremely high (see Tables 9.1 and 9.2), the government has continued to encourage home buying, with the consequence that high levels of ownership are placing a substantial financial burden on home purchasers and, in turn, translating into a waste of social resources (Chen, 2005). One of the most incredible aspects of Taiwan's official housing statistics is that true transaction prices were not available until 2009. Real estate agencies concealed the actual price of transaction and were able to use the non-transparency to manipulate deals (Lu, 2008). Housing transaction disputes are the most serious form of consumer dispute in Taiwan, but the law offers only imperfect protection to home buyers.

Second, under the influence of neo-liberalism, housing policy targets mainly those who can afford to buy, and there has been little increase in housing for those of low income. With limited intervention, the government has created only about 5.4 per cent of all housing in Taiwan through its public housing schemes (including the encouragement of private constructions and provision of subsidized loans), and directly constructed just 2.4 per cent.

The neglect of low-income housing in housing policy means that the closest in Taiwan to the public housing of Europe and the USA is low-cost housing, residences built by the government and offered to eligible low-income persons for free. The scheme created only about 2,000 residences in Taipei City in the 1960s, and none since, taking care of only 2,048 households. As mentioned above, the criteria for low-income persons are relatively strict, so the number of eligible low-income is not many. The low-cost housing is dilapidated because Taipei City Government hardly provides enough funding to maintain it. There are 3,846 public

Table 9.1 Homeownership rate and ratio of housing price to disposable income, 1980–2000

	1980	1990	2000
Homeownership rate	76.58%	82.71%	86.52%
Ratio of housing price to disposable income	4.59	5.15	3.23

Source: (Peng & Wang, 2005:11).

Table 9.2 Homeownership rate and housing price to income ratio in Taiwan and Taipei City, 2006 and 2007

<i>Taiwan</i>	2006	2007	<i>Taipei</i>	2006	2007
Homeownership Rate	87.83%	88.14%	Homeownership Rate	81.02%	82.58%
Housing price-income ratio	6.6	7.1	Housing price-income ratio	8.8	8.6

Source: CPA, 2009; <http://housing.cpami.gov.tw/house/default.aspx>.

housing residences for rent in Taipei City, available at lower than market prices to low-income households and disadvantaged families for terms of 11 and 12 years, respectively. Eligible are single-parent families, persons over the age of 65 without spouse, low-income households, persons with disability, households affected by public construction (because of removal or demolition), indigenous families and three-generation families or grandparent-grandchild families (immediate family members registered at the same household for one year or above). Taipei City also has two homeless shelters, with 84 and 29 beds to accommodate 113 persons in total. The two emergency shelters for women, set up by the government and run privately, can accommodate 86 persons, and the Home of Wisdom rented to single-mother families is a residence for 92 persons in 45 apartment units (DSATPC, 2008). The amount of low-income housing is simply insufficient. Eligible low-income families in Taipei City without their own residence and not placed by the government can receive a monthly rental subsidy of NTD1,500. In 2007, the government began to integrate housing subsidization in the hope of discontinuing the old identity-based scheme, particularly the special subsidies offered to the MGE, and redefined eligibility by a looser term of lower-income. For people unable to afford housing, a monthly rental subsidy of NTD3,000 was offered for the term of one year. A total of 12,000 households benefited from the new scheme. In 2008, the number of households subsidized increased to 24,000. Because of the limited availability, the scheme included a review mechanism to facilitate the application of persons with disability, single-parent families, indigenous persons and victims of major disasters.

The influence of neo-liberalism can be seen again in the state's method of intervention in low-income housing. On account of the limited availability of public housing for low-income families, the government is eager for the involvement of non-government organizations. For Fu De Public Housing, one of the five low-cost housing projects, the government is hoping that its location by the new city centre will attract private developers on board, to solve the lack of funds of the much-needed reconstruction project. In addition, with respect to the difficulty with rental housing often encountered by low-income persons, the government is relying on the assistance offered by private, non-profit rental service organizations.

The goal of solving problems with low-income housing through non-government organizations or the private rental market is most clearly manifested in the draft for a housing act. Because of the state's neglect of housing policy, although the Ministry of the Interior had started to work on a housing act in 1999, it has not moved beyond the draft stage, as no consensus could be reached. In 2007, a comprehensive housing policy implementation scheme was finally approved (Lu, 2008), but it was dominated by the neo-liberal spirit of privatization. The scheme has three objectives: to perfect the housing market; to establish a fair and efficient housing subsidy system; and to improve the quality of the residential environment. It is clear that the top priority of the government's housing policy is to establish a market and encourage the involvement of the private sector, with low-income housing handled mainly through subsidization. The state plays the role primarily of facilitating market operations, and makes minimal direct intervention in the issue of housing for the disadvantaged, offering a small amount of rental subsidy, but otherwise passing the problem onto the rental housing market, non-profit organizations and individual landlords and communities. On the one hand, the regulation stipulates non-discrimination, but on the other hand, the government is not directly providing housing or solving housing problems. Although the policy is intended to convert public housing that is hard to sell into rental public housing, with the target of assisting 180 households of disadvantaged families each year, but since selling public housing isn't difficult, it has not been possible to provide more public rental housing.

The home-ownership rate among low-income families is relatively low at 32.5 per cent, and much lower than the 85.6 per cent among average families. It is obvious that low-income families require more help from the government (DGBAS, 2003), but the long-term neglect of low-income housing in government policy means that there are few low-income residences available for rent, and only limited and insubstantial rental subsidization. The problem of housing for low-income persons cannot be solved by relying on the housing market or non-government organizations.

How does the neo-liberal transformation of housing policies impact on women? Taiwan's housing policies have never taken gender into account. The most obvious example is that gender has been a missing category in government's housing reports until recently. After more than two decades' efforts by women's movements,

official statistics have begun to add a gender variable. However, the housing survey questions are not intended to reveal women's housing problems. Although data collection has been extended to include gender, as well as some disadvantaged groups, the information is unable to provide a comprehensive picture of their real situation. One example is the lack of information about the home-ownership status of women.

Since the neo-liberalist logic of recent housing policies encourages individuals to act as consumers in the housing market, some women have been able to benefit from various low-interest home loan plans. In fact, the improvement of women's economic status has enhanced their opportunities of home ownership. In a survey on new homebuyers in five major metropolitan areas of Taiwan in 2008, 41.7 per cent were women (Institute for Physical Planning and Information, 2009, p. 91). The increasing number of female consumers also influences the production of housing commodities. More houses are designed according to women's taste and needs. For example, the kitchen becomes the centre of the house rather than being located at the corner. However, the real beneficiary of the neo-liberal reforms is the housing industry. Housing policies have strengthened the commodification of housing and continued to push housing prices to an unaffordable level (See Table 9.2). From this perspective, women's housing consumption is part of the neo-liberal system to help facilitate the housing market. However, the reality for many is the 'burden' of heavy and prolonged mortgage payments. The most serious problem is the class issue. Those on lower incomes suffer from little housing support from the state, especially poor women. Housing policies are not targeted at improving women's status in the domains of reproduction and production, nor in relation to *the distribution of housing subsidies or the design of public housing*.

Transformation of women's roles in the domestic sphere and the economy in Taiwan

The emergence of the women's movement in Taiwan was heavily influenced by the women's movement in the West. In the 1970s, Annette Lu Hsiu-lien initiated the advocacy of feminism, the awareness of which would guide those who later took up the mantle. In the 1980s, Li Yuan-chen gathered a group of feminists and founded the magazine, *Awakening*, which became the Awakening Foundation after the lifting of martial law and an important promoter of the women's movement. In the 1990s, Taiwan entered a period of democratization, and women not only participated directly in government, whether as permanent or politically appointed civil servants or legislators, but also actively pushed for political and law reforms through the joint force of women's groups and legislative and administrative departments. Such action was influential in the drafting of the Sexual Assault Prevention Act and the Gender Equity Education Act. In addition, through continued pressure on the state through social movements (Peng, 2007), women's participation in politics gradually

progressed from the 'reserved-seats for women' system to 'gender mainstreaming'. From 2000, women's status in education, work and politics improved markedly. In 2004, 22.1 per cent of Taiwan's legislators were women, a proportion lower than that of Sweden but higher than those of China, Singapore, the USA, South Korea and Japan (DGBAS, 2007).

In 2008, women's work force participation rate was 49.7 per cent, an increase of 10.4 per cent from 1980, but still lower than men's participation rate of 67.1 per cent (Table 9.3). In 2007, the average salary of female employees (in the industrial sector and service sector) was 79.5 per cent of that of male employees, an increase from ten years ago by 7.4 percentage points (DGBAS, 2008b). However, a gap remains between the salaries of men and women, particularly in the industrial sector, where women's average salary was 69.2 per cent of men's. In the service sector, the gap was smaller, at 83.1 per cent. Women's labour market participation rate is higher for women aged between 25–44, single, and with higher education (Table 9.4).

Changes in family structure

Taiwan's family structure is also undergoing rapid change. Before the 1960s, the most common type was the extended family, which was replaced by the nuclear family in the 1980s (Chang and Chi, 1991). However, from the 1990s, family types became more diverse. From 1988 to 2004, the proportion of nuclear families (parents with at least one single child) declined year by year, from 59.1 per cent to 46.7 per cent, and that of three-generation families also dropped from 16.7 per cent to 15.2 per cent. Conversely, the proportion of married couples without children and single-person households grew rapidly, by 6.5 per cent and about 4 per cent, respectively (Table 9.5) (DGBAS, 2006b). Family structure is closely related to changes in the socio-economic environment. Because of the lengthening of the Taiwanese life span, up to the end of August 2006, the elderly population already made up as much as 9.86 per cent of the entire population, giving Taiwan an aging index of 53.9 per cent and contributing to the sharp rise in single-person and two-person households. Late childbearing and a falling birthrate further increased the number of two-person households, while the lack of a younger generation reduced the proportion of nuclear families. The decrease in the marriage rate and the increase in the age of marriage raised the proportion of single-person households (DGBAS, 2006b), whilst the rising divorce rate was the main reason behind the growth of single-parent families (Hsueh, 2002). The serious inadequacy of the childcare system has meant that young parents who have needed to work during the day have had to leave their children in the care of their own parents, which has elevated the number of grandparent-grandchild families (Y. S. Chen, 2006). Although the rate of population growth has slowed year by year, the contraction of the family structure and reduction in household size from 4.1 persons in 1988 to 3.2 persons

Table 9.3 Labour participation rate in Taiwan, 1980–2008

	1980	1990	2000	2008
Women	39.3	44.5	46.0	49.7
Men	77.1	74.0	69.4	67.1

Source: Chou, 2005; DGBAS, 2009.

Table 9.4 Women's labour participation rate by age, marital status and Education, 2008

	%
<i>Age</i>	
15–24	32.47
25–44	74.83
45–64	45.08
<i>Marital status</i>	
Single	58.38
Married	49.11
Divorced or widowed	30.88
<i>Education</i>	
Junior high school and under	29.46
Senior high school	55.40
College and above	65.35

Source: Statistics Bureau, 2009.

in 2004, and the resulting rapid expansion in the number of households has led to increasing housing demand.

Women and division of domestic labour

Although Taiwan's social welfare expanded considerably after the 1990s, its support to families was limited, and the responsibility of caring for the young and the elderly remained largely with the family. The existing dominance of patriarchy was weakened with the elevation of women's status in Taiwan, though its influence persisted (Lee, 2004). This could be seen in the division of housework, with women continuing to shoulder most of the unpaid labour at home. With regard to how married women cared for their children under the age of 3, in 2006, 65.8 per cent chose to take the responsibility themselves, a decrease of 6.5 per cent from 2000,

Table 9.5 The proportion of family types in 1988 and 2004 (%)

<i>Family type</i>	<i>1988</i>	<i>2004</i>
Nuclear family	59.1	46.7
Three-generation family	16.7	15.2
Couple	7.7	14.2
Single person	6.0	9.9
Single parent	5.8	7.7
Grandparent(s) with grandchild(ren)	0.8	1.2
Total	100	100

Source: (DGBAS, 2006b).

although still a high proportion. 22.4 per cent left their children in the care of their parents or relatives (DGBAS, 2008a).

The trend of 'men work, women stay at home' endured in the gender-based division of labour. In 2004, 75 per cent of women over the age of 15 regularly handled housework, took care of family members and managed their children, clearly higher than men's 31.3 per cent. Women continued to be the main person in charge of domestic activities (DGBAS, 2007). In 2006, the reason given by 51.7 per cent of women for not participating in the work force was to take care of housework, though that constituted a drop of 8.1 per cent from a decade ago (DGBAS, 2008a). Lin (2007) compares the role of women in Taiwan in the 1970s and the 1990s, and finds that the division of housework was similarly dominated by the market economy and patriarchal logic, with women in families depended upon as the state did not offer an obvious public childcare service. While industrial development loosened the patriarchal family, housework was transferred to economically disadvantaged older (or migrant) women by middle-class women, and the patriarchal division of labour continued to exist.

Could the gender-based division of housework ever change with the promotion of the women's movement and the elevation of gender awareness? Bih (1996) investigated the situation among married couples with a questionnaire and deliberately uses members of radical women's groups in Taipei for comparison. The female members of women's groups spent 2 hours and 15 minutes on housework each day, about one hour less than women in general, though there was almost no difference in the time spent by the husbands (just over 50 minutes). It can be surmised that the reduction of women's housework hours is due to a lowering of housework standard and frequency, the (paid) outsourcing of housework and the trained participation of children, rather than to any change in men's participation.

Gender implications of three-generation family households

A characteristic in the family structure of Chinese societies is three generations living together or to reside with elderly parents (Yi, 2008). According to a DGBAS (2006b) survey, in 2004, there were about one million three-generational family households in Taiwan, though the proportion of 15.2 per cent out of the total number of households had declined slightly from the 16.7 per cent in 1998. Of the elderly population, around 60 per cent lived with their offspring, and only 2 per cent were settled in care institutions. The living arrangement of three generations under one roof not only represents an image of the ideal family prized by traditional Chinese patriarchal society, but is a model that is encouraged by state policies. However, the romanticized myth of the heart-warming big happy family is often achieved on the back of the unpaid labour of the daughter-in-law: although it is the man's parents that are cared for and supported, the actual tasks of care belong to the daughter-in-law (Lan and Wu, 2005). Hu (1995) explicitly criticizes the state's advocacy of this type of living arrangement as operating to confine the public policy for senior welfare to the 'private' sphere.

Foreign/Mainland Chinese spouses and labourers

The long-term apportionment of care work to women and the private sphere in Taiwan's society has resulted in a low participation rates for women in the workforce which are currently at around 49 per cent. This is far lower than the 60 per cent participation rates of the USA and the 80 per cent participation rates of many northern European countries. According to statistics from DGBAS in 2000, 34 per cent of women left employment because of household commitments, marriage or pregnancy. At the same time, more women were choosing not to have children in order to avoid damaging their career, though some of them have outsourced the tasks to even more disadvantaged women. In 1992, Taiwan's government allowed the introduction of immigrant domestic helpers (for the double-earner family with children under twelve or elderly people above 70 years old) and care-givers (for Taiwanese households with members in a vegetative, paralysed or heavily disabled condition who need full-time care) in response to the increasing demand for workers to handle domestic tasks, such as childcare and nursing of the elderly and infirm. According to figures from the Council of Labor Affairs (CLA) (Lan and Wu, 2005) from 2002, there were over 120,000 government-approved immigrant domestic workers in Taiwan. Almost all were women, of whom 68 per cent were from Indonesia, 18 per cent from the Philippines, and the rest from Vietnam (Lan and Wu, 2005). By the end of 2005, that number had increased to 143,000, which accounted for 43 per cent of all immigrant labourers in Taiwan (Huang, 2006). Although at present the CLA has only allowed the introduction of care-givers in the category of 'social welfare immigrant labourers', many families hire immigrant labourers to assist with childcare and housework using false medical certificates

or in the name of elderly relatives. Moreover, the work of caring for the elderly and infirm is low paid and round-the-clock. The recruitment of foreign women as domestic labourers reflects the fact that Taiwan's society still defines housework and childcare as the natural vocation of women, and does not challenge the prevailing gender-based division of domestic labour.

In the era of globalization, the sons of farmers, fishermen and labourers on the periphery of Taiwanese society lack competitiveness in the domestic marriage market, and have been marrying women from southeast Asia and Mainland China. This resolves their difficulty with marrying as well as obtaining unpaid labour for their families. According to figures from the Ministry of the Interior, in 1998, about 15.7 per cent of marriages involved a partner from Mainland China or southeast Asian countries, and in 2003, the proportion had risen to 31.9 per cent. Because of tightening policy on cross-border marriage, the figure dropped to 20.1 per cent in 2005 (28,427 couples). However, under the double restriction of the regulations and language barrier, most of these women are only able to engage in activities such as caring, nursing and domestic labour, silently shouldering a considerable share of Taiwan's home care burdens.

As yet, domestic labour and care work are not included in protections offered by Taiwan's Labor Standards Law, so there is no guarantee for the labour condition of household workers or the proper handling of conflict between labourer and employer. To counter the long-standing idea that domestic labour and care work are the job of low-skilled women requires the establishment of professional training and certification systems and workers' unions. The Council of Labor Affairs has recently stipulated that a child carer should be categorized as a type of technician requiring certification, and local governments have set up the Community Child Care Support Network, which is allied with non-government associations of child carers. In addition, the Peng Wan-Ru Foundation has been promoting a welfare mutual aid system of professional community care to achieve the goal of 'women helping out each other'. The Foundation offers professional training to child carers, housework managers and home care providers and helps to match labourer and employer while ensuring the regulation of service content and labour condition by standard form contracts. However, Taiwan still has much to learn from the welfare system in countries like Sweden and Norway, where care work is outsourced to professionals through a redistribution of tax revenues.

Housing problems faced by women of different identities

Taiwan's social welfare and housing policies expanded in the 1990s, but care provided to people of low income remains limited. The improvement of women's status has not elevated their economic status to that of men, and women continue to perform the role of domestic labourer, shouldering the responsibility of caring

for other family members. This disadvantage in both the public and the private sphere affects the housing condition of women of different identities, especially poor women. Due to the lack of quantitative data, we use qualitative research to discuss the problems faced by single women, low-income single mothers, homeless women and lesbians.

Inheritance is an important route into home ownership in Taiwan. According to a 2006 Housing Survey, 12.7 per cent of households are living in the houses that were either inherited or were a gift (the survey did not disaggregate by gender) When the Civil Code was first established in 1929, women were already entitled to inheritance rights. However, even at the end of the 1980s, 83.5 per cent of daughters stated that they did not get anything from the division of familial property (Ministry of the Interior, 1989: 142). In the division of property, 98.1 per cent of the family estate went to their brothers. In terms of gifts from parents, daughters received more stock and cash than sons did, and they received approximately one-quarter of the total estate in the form of gifts (Chen, 1990). This is the most recent data available to show the intergenerational transfer of housing assets was primarily based on the patrilineal principle. However, there is no recent information about inheritance. Even in the early 1990s, although the law ensures daughters' inheritance rights, the share for daughters was relatively limited.

Single women

The increase in the number of single person households is significantly due to delaying the age of marriage. The high rural-urban migration of single women has also caused the increase of single-person households. Single women have been rewriting the history of gendered society and constructing non-patriarchal and alternative family deliberately, such as living alone, cooperative housing for women, living together with male partner without marriage and lesbian families, etc. They adopt non-traditional relations with their family and raise the autonomy of women. However, single women are facing an unfriendly housing market while they are pursuing a place to live. Under the package of the advertisement of 'live before marriage, rent after marriage' by the marketing company, being single becomes a temporary status in the life cycle. The layout of living space is thus not designed for single women. Moreover, the propaganda of 'low deposit and low total price' have concealed the fact of 'high unit price and high ratio of public facility' (J. Y. Chen, 2006). Housing affordability is a problem for the single woman.

Single-parent families and their housing problem

One of the most obvious problems arising from changes in family structure is the rapid increase in the divorce rate and single-mother families. In 1970, the crude divorce rate of Taiwan was 0.36 (per 1000), which rose to 2.37 in 2000. In 2004,

there were 548,000 single-parent families in Taiwan, a two-fold increase from 1988, and a proportional growth from 5.8 per cent to 7.7 per cent, due mainly to the rising divorce rate. Of the 548,000 single-parent families, 167,000 included children under the age of 18. The rapid increase in single-mother families can be seen by the fact that in 75 per cent of the families, the mother was the primary earner, an increase of 53,000 families from 1988. In contrast, the increase in the number of families in which the father was the primary earner was slight, by 2,000 only (DGBAS, 2006b).

In Taipei City, the proportion of families headed by a female primary earner keeps increasing, from 20.3 per cent in 1999 to 25.2 per cent in 2006. However, in terms of family income, poorer families are more likely to be supported by a female primary earner. By splitting families evenly into five groups by income, it is shown that the proportion of families headed by a female primary earner is as high as 38.4 per cent in the group with the lowest income. Among high-income families, the proportion of those headed by a female primary earner decreases to 13.3 per cent (DBASTCP, 2006).

Another indicator of women's economic disadvantage is the condition of elderly women. In 2005, most elderly women above the age of 65 in Taiwan were supported financially by their children or spouse, and the 65.5 per cent was far higher than the 34.5 per cent among men. Next were those able to support themselves, though the 17.3 per cent was far below the 49.2 per cent among men. This demonstrates the comparatively poor financial independence of Taiwan's elderly women (DGBAS, 2007).

'Poverty feminization' refers to the predominance of women in a nation's population in poverty, especially of female-headed families. From the changes outlined above, it is clear that Taiwan's society is facing the trend of an increase in impoverished female householders along with the increase in female-headed families largely as a result of the rising divorce rate. Therefore, in handling the issue of low-income housing, single-mother families must not be overlooked. Cheng (2006) examines the social condition of low-income single mothers from the perspective of social exclusion. Many single-mother householders are unable to join the employment market because of the necessity of caring for the children. Should they join the labour market, they are likely to be limited to work which requires low levels of skill, is low paid, provides poor benefits and requires flexible hours within a labour system which is permeated with discrimination and occupational sex segregation, and which can ultimately deprive women of their social insurance status. The force of exclusion faced by indigenous and elderly women is particularly evident. It goes without saying that these mothers in poverty are excluded from the financial market transaction system because of their lack of 'credit'. The difficulty of finding and securing a place to live is also unavoidable for single-mother families. In the culture of patriarchy, single-mother householders are almost uniformly without 'family', excluded from both their parents family

and their ex-husband's family. At present, Taiwan's policy of disadvantaged public housing leans towards providing for moderate-income families/households, which makes the housing unaffordable to low-income families. Single mothers feel unsafe in the low-cost housing built for low-income households because the space is crowded and their neighbors have very complicated backgrounds. Some neighbors have mental illness. Some have drug problems. The concentration of poor people further turns it into an easy target of social exclusion from nearby communities.

Compared to low-cost housing, public housing offers a better living environment to single mothers but for a fixed period only and relatively higher rent. While the eligibility requirements of public rental housing are less strict than that of low-cost housing, the quota for single mothers is limited, and not many units are available. To pay the higher rent and maintain a quality of life, single mothers living in public housing projects need to take on extra jobs, hoping to free themselves from poverty through hard work before the end of the tenancy and, ultimately, own a home of their own. But for single mothers, the down payment of 15 per cent of the purchase price for a public housing unit is a very tall order. To benefit from the quota of public rental housing for single-parent families involves a wait of several years, and in any case, the rent is usually higher than NTD10,000 a month and there is little choice of area.

Homeless women

The government and academics have always had trouble defining homelessness. So far, Taiwan's academics have reached the following consensus over a definition of homeless persons as those who, for a certain period of time (above two weeks), have no fixed residence and whose personal income is lower than the minimum wage (Lin, 1995). There are about 2,300 officially registered homeless persons in Taiwan (Cheng and Chang, 2004). Joblessness, poverty, mental illness and failure of state housing policy are all causes of homelessness. Compared to joblessness and personal adjustment issues, family factors (domestic violence, discord at home) are more critical causes of homelessness for women (Lin, 1995). However, the danger of the streets (the threat of sexual assault) has forced some women to remain in the family and suffer an abusive relationship, unable to leave home but, nevertheless, falling under the condition of hidden homelessness. Homeless women living on the streets often need to attach themselves to men in order to avoid sexual assault. For the same reason, staff at shelters and similar institutions tend to segregate homeless women or restrict their activities, depriving them of their freedom and sexual needs. Whether they live on the streets or in an institution, homeless women have no privacy, or resting and storage space (Wu, 1999). Wu (1999) further points out that the patriarchal family ideology constructed through *education and the media encourages women, already repressed by the family, to still seek to achieve a 'home sweet home'*.

Lesbians and the home

Studies on women and housing rarely mention lesbians. As Wolfe (1992: 139) asserts:

Lesbians and gay men, and aspects of our culture, have existed for thousands of years in every known society and nation, yet our ... culture has been trivialized as a 'life-style' and our places, spaces and geography are unknown and invisible to most people. This invisibility reflects and is reflected in the heterosexist biases in our literature, including the literature on 'women and environments,' in which lesbians are rarely, if ever, mentioned and then only in passing.

It is difficult to establish the exact number of lesbians in Taiwan and the proportions of whom enter into heterosexual marriage, have a cohabiting partner or are single. Because of the stigma still associated with homosexuality in Taiwanese society, most gay and lesbian studies adopt the research method of using a small sample for in-depth interviews.

Marriage, as defined by Taiwanese law, is restricted to a monogamous heterosexual relationship. Under these circumstances, can lesbians make a family? Based on several interviews with lesbians, Li (2007) points out that lesbians tend to disregard the legal system of marriage in their definition of 'home', and are more concerned with whether their relationship is stable and long-lasting, since heterosexual marriage in any case offers little guarantee, and sometimes even more constraints. According to Chao (2005), "'old tomboys" often spend their lives constantly moving' (p. 68), and in their case, moving not only involves the hassle and stress of relocation, but is actually close to a 'diasporic' state of physical and mental migration. She explains the three reciprocal causal factors behind the frequent house moving of these lesbians: (1) because of their sexual/gender identity, older lesbians often have a ruptured or detached relationship with their family of origin; (2) although older lesbians also dream of everlasting love, the reality is simply different; (3) in the financial system of lending, the 'certification by household registration' and the requirement to add a relative as a guarantor presuppose that an individual's credit is necessarily guaranteed and defined by 'specific relatives' (i.e. immediate family members and male spouse), as a result, the older lesbians who are detached from their family of origin become persons of poor credit, and have difficulty obtaining home loans, which in turn injures their chance of maintaining the stability of their intimate relationships.

Lesbians not 'out of the closet' with their family of origin must lead a double life. At home, they become 'a person without story', because they have to conceal a most important experience of their life (Li, 2007). One lesbian came out to her family for this reason, but found no appropriate terms of address when her partner visited her home. Cohabiting, same-sex partners cannot present themselves

as 'family-to-be', as can heterosexual couples (Tsai, 2006). One interviewee revealed that she has to hide her belongings on the eve of visits by the parents of her partner (who owns their residence), and so has no sense of belonging to the physical space of living.

To conclude, not only can lesbians make a family, they are making families with new formations (Li, 2007), with potential members including more than just her partner. Recently, some lesbians have taken up the strategy of living communally or with different couples as the remedy for not having children to care for them in their old age. They carefully maintain long-term friendships and promise to look after each for life.

Conclusion

Although the women's movement has been in Taiwan for more than three decades, and women's status is gradually improving, the topic of women and housing is rarely discussed in women's studies and housing studies. The contribution of this chapter lies in offering a feminist analysis of housing to promote an understanding of the housing issues facing women in Taiwan. Compared to the experience of the West, women and housing in Taiwan differs mainly in two aspects. First, patriarchal culture still exists in Taiwan, and patrilocal residence remains the predominant living arrangement, in which women take on most of the housework and responsibility for the domestic sphere. Second, social welfare cuts in the USA and the UK have led to the 'selling-off' of much public rental housing, but in Taiwan, the influence of democratization in the 1990s generated a significant expansion of social policies and state intervention in housing, though this has not improved low-income welfare or social support in domestic labour and childcare. This expansion is still based on the neo-liberal principle that the market is the best supplier of social services and housing.

The relative neglect of social welfare for low-income persons and their housing problems puts Taiwanese women in a patriarchal, heterosexual society at a serious disadvantage. Married women shoulder most of the burden of housework but occupy the least space in the family. Low-income single mothers have to deal with the instability of residence but the housing resources they receive from the government are not only extremely limited, but are also of poor quality. For some women, repression at home has forced them into homelessness, only to become victims of the threats of sexual assault and patriarchal culture on the streets and at temporary shelters. Lesbians have changed the definition of home with their family formation, but the heterosexual assumptions of society, the law and policies continue to affect their living space and their chance of obtaining housing resources from the state.

The neglect of social equity and gender issues in Taiwan's housing policy is most clearly manifested in the government's housing statistics. The various housing

conditions of different groups in society are not analyzed in the official data, and with the housing market allowed a state of abandon, no actual transaction data has been made available. Consequently, without sufficient statistical information, this chapter is based on qualitative research and second-hand data, using interviews and related research to outline the housing conditions of women of different identities. It is hoped that by raising the issue of women and housing, the first step in demanding change in state housing policy has been taken.

10 A gender study on housing rights of women in urban China

Case study of a single-parent female domestic workers' group

Guo Hui-min

From British feminist writer Virginia Woolf to single-parent female domestic workers in this study, 'a room of one's own' has always been a woman's dream for independent space. However, women in different countries are faced with different sets of difficulties when they struggle to realize this dream. In China, the housing rights of women are included in rather general and vague laws and policies on property rights, and marriage and family rights that are enjoyed by both men and women. In reality, women's housing rights are closely related with marriage, work and income. The experience of single parent female domestic workers' groups in Xian in this study demonstrates how these complex relationships work. Focus group interview is the main method used for this study. Materials include records of interviews, focus group sharing, and homework done by group members. A small number of samples and data have been extracted from these materials for analysis. What is described in this study might not, therefore, represent conditions of the housing rights of all women in China. The study also has limitations in terms of sampling and material collection. However, as a pilot exploratory study, it captures the housing rights of single-parent female domestic workers by adopting a dynamic approach from a gender perspective. This helps to unearth gender discrimination in housing which is often rendered invisible by various systems and structures. By revealing the gender politics behind laws, policies, culture and market that affect the housing rights of women, this study aims to reveal the emptiness of mainstream rhetoric on women's rights and to search for paths for women's independence.

Few scholars in mainland China have shown concern for issues of gender and housing policy. Most studies on housing policy focus on the political impact of residential space and new communities on class formation (Wang, 2007; Zhao and Wang, 2008). Some are concerned with gender difference in architecture and space (Du, 2005; Tang, 2006; Wang and Zhou, 2007). Chan Kam Wah, a Hong

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