Housing and Single Mothers in the KMT Regime of Taiwan, 1949-2000

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Demographic change, feminist movements and research in the First and Third Worlds have made the female-headed family a visible category in urban policies. The history of feminist spatial research marks a shift from the analyses of gender roles to gender relations. This research uses both approaches to analyze single mother's housing conditions in Taipei[1]. First, it builds a gender category, and second, interprets gender inequality from the interaction between the productive and reproductive, public and private domains. It links housing with family, labor market structures, legal systems, and state policies to explore how their interactions produce and reproduce gender relations in Taiwan. In contrast to North American or English women's experiences, the status of Taiwanese women is dominated by a patrilineal family structure. The patrilineal principle in the public and private domain leads to Taiwanese women's inferior status in property rights, autonomy, family supports, economic status, and welfare. The housing policy of Taiwan, however, remained gender blind up until the 1990s. This paper will reveal the housing conditions of single-mother families and explain their inferior housing conditions. Housing policies under the KMT regime from 1949 to 2000 distributed most of the resources to affluent home-buyers and the state's supporters, primarily military personnel, government employees and developers. The social inequality in these policies not only increased the gap between rich and poor but also between men and women.

Key words: *Housing, gender relations, feminist movement, single mother, Taiwan.*

On a typical hot summer's day in Taipei City in 1991, I went with a friend, who was helping me with my master's thesis, to interview single mothers in a low-income community. After an hour long bus trip, I realized I had forgotten to bring the address book of my interviewees. In the predominantly old veteran's community, it would not be difficult to find the single mothers who occupied one-tenth of the housing units. However, it still required some effort. Fortunately, my friend reminded me that the homes of single mothers we had interviewed had iron gates

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and windows added by single mothers themselves, which were identical to the old veterans' homes. So, we rang the bells of the homes with iron gates and gradually found the single mothers.

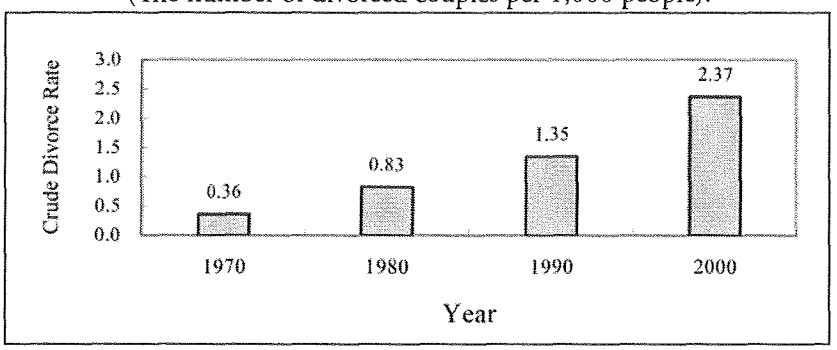
In many ways the above paragraph is a metaphor for the problem of low-income housing in general and for housing for single mothers in particular. Low-income housing became a serious problem in Taiwan especially from the mid-1970s. Housing prices increased dramatically from 1974 onward. The global oil crisis in the 1970s and the subsequent inflation stimulated speculation in land and housing in Taiwan. Speculation rose to a peak between 1986 and 1989, primarily as a result of the availability of large household savings. In Taipei City, the price of housing in 1992 was three times that in 1986 (Chang, 1995). Although overproduction, natural disasters, and military threats from China have made the housing price decline slightly in Taiwan since 1992, prices in Taipei City have remained high. After 1989, 90 percent of the households in Taiwan would have to use more than 30 percent of their annual income on mortgage payments if they were to buy a house (Hsueh, 1996).

In the era of high housing prices, families also experienced a dramatic change due to the continuous rise in the divorce rate and single-parent households. In 2000, 2.37 couples out of every 1,000 people ended in divorce (Crude Divorce Rate), compared to 0.36 in 1970, and 0.83 in 1980 (Figure 1). Crude Divorce Rate is the most common index of divorce rate for international comparisons. Although Taiwan's divorce rate is lower than that of the United States (4.6 in 1994), it has nonetheless been the highest among Asian nations for more than a decade. The ratio of single-parent households to all households rose from 6.1 percent in 1989 to 7.6 percent in 1994. The diversity of households greatly increased. Among the increasing single parent families, the majority had female householders. According to an official report (DGBAS, 1999), 7 percent of Taiwan's households in 1997 were single parent families. Of the 7 percent, 2.3 percent had more than one child under the age of 18. Among these families with young children, two-thirds were headed by women. Their householders had lower incomes and education levels than those in all other households.

The problem of housing affordability became even more serious in the 1990s, but the political purpose of housing policies under the KMT (Kuomintang) state hindered the goal of social redistribution that would benefit the disadvantaged. Housing policies that placed a low priority on social justice also left no ground for gender equality. The housing policy makers never took gender or gender equality into consideration. In the free low-cost housing that was reserved for low-income people only, one-third of the households in 1991 were single mother families (GIB&P, 1991). However, "single mother" was a missing category of welfare provision at that time. This neglect was reflected in the census and official housing surveys—gender had been a missing category in the housing reports before 2000. It is ironic that the only time that the housing authority did mention gender equality was to redefine

minimum age for applicants for public housing and subsidized mortgages. The original regulation was 22 for women and 25 for men because men had to do two years compulsory military service. In the new policy, 20 years of age became the minimum age for both men and women based on "the spirit of gender equality" (Lu, 1997). Just like the situations of poor single mothers in Taipei's low-cost housing, this invisibility not only ignored differences in women's experiences but enhanced gender assumptions that weakened their living conditions. The first purpose of this paper is to construct the visibility of gender by focusing on housing conditions of single-mother families in Taipei, using the raw data from Taiwan's 1990 census. The second goal is to explore social, legal, economic and political factors which led to single mothers' inferior housing status, to understand the conditions under which such inequality prevailed better.

Figure 1: Crude divorce rate in Taiwan, 1970-2000
(The number of divorced couples per 1,000 people).



Source: Ministry of Interior, 1966-2000.

FROM GENDER ROLES TO GENDER RELATIONS

The issue of women and housing has been a part of Western feminist efforts in the research on gender relations and spatial change since the 1970s. The history of feminist spatial research marks a shift from the analysis of gender roles to gender relations (Bowlby et al., 1989). Initially, the efforts of the feminist research were to make women's inequality visible in traditional urban theories. Gender roles were the major parameters by which to document women's oppression. Little (1994) argues that such an approach treats women's roles as given, only describing rather than explaining women's inequality. These researchers, however, attempt to address the notion of women's identity as "fixed" in that it reveals how elements such as spatial development shape unequal opportunities for women and men (Milroy, 1991).

More recent feminist spatial researchers go beyond documenting women's roles in the built environment and seek to explain gender inequality (Bowlby et al.,

1989). The relations between production and reproduction form the major framework of analysis illuminating how their organization structures gender relations (Mackenzie, 1988). Emphasis is on the connection between changing gender relations and changes in urban structures, particularly on the spatial division between the public and the private which "plays a central role in the social construction of gender divisions" (McDowell, 1999, 12).

Research by the *Women and Geography Study Group* in England, which focused on urban development during the Industrial Revolution, provides an example of gender relations research. This group points out that one of the most obvious features of change in urban form was the "growing separation of home life from paid employment" (WGSG, 1984, 43). This change was accompanied by changes in social relations between men and women. The eventual result of the separation of home and work was that, at least for most households in the United States, the location of the home was predominantly in suburban areas. Many feminist studies regarding contemporary urban development and changing gender relations in England and North America conclude that suburbanization is a process that separates suburbs from cities, home life from paid employment, reproduction from production, women from men and private from public domains (WGSG, 1984). This conclusion is problematic in that it is based on white, middle-class women's experiences and ignores the histories of working class, black, and Third World women (Boys, 1990). There is a growing demand for more diverse feminist discourses which take class, race, ethnic, and sexual identity into account (Bowlby et al., 1989; Sandercock and Forsyth, 1992; Garber and Turner, 1995).

WOMEN AND HOUSING: FEMINIST HOUSING RESEARCH

In the field of housing research, feminist researchers also differentiate between two kinds of housing studies on women. One is the "women and housing" approach which intends to add women as a new and separate category to make women visible in the predominantly male dominated discipline. It argues that women do have special housing needs, but that housing practices and policies neglect these needs. This approach has provided evidence of sexual discrimination in the housing market (Gilroy, 1994). However, researchers pursuing a second approach—feminist housing research—argue that it is problematic to treat women as a special group rather than an integral part of policy concerns (Little, 1994; Munro and Smith, 1989; Watson, 1986). They argue that the "women and housing" approach is only the first step because it lacks systematic explanations of gender-based inequality and hence is unable to reformulate urban theory (Munro and Smith, 1989).

The second step of research must focus on "the processes within a housing system which serves to produce and reproduce patriarchal relations" (Watson, 1986,1). Housing policies often reinforce women's domestic role and dependent status by en-

couraging the patriarchal family form (Hayden, 1984; Moser, 1987; Watson, 1986). Additionally, both the state and the private housing sector have created and maintain the separation between public and private spheres in the process of urban development, and exclude women from the world of production. The housing system functions like a circle of cause and effect: the expectation of women's domestic roles coupled with their lack of support when entering the paid-work arena marginalizes women in the labor market. This inferior economic status further marginalizes them in the housing market and limits their influence to shape urban form.

The interaction of production and reproduction is the key theoretical argument in feminist housing research. Watson claims that housing, family and labor market structures are the three key factors of study:

> "We need a dynamic spatial and historical analysis of housing which seeks to link housing with family and labor market structures in order to uncover the interrelations which serve to produce and reproduce patriarchal capitalist relations"(Watson, 1986, 2).

Watson further analyzes the role of the state by arguing that the encouragement of both home ownership and the nuclear family by the state maintains and reinforces patriarchal and capitalist relations in society. Although households headed by women have increased, housing policies are still predominantly aimed at promoting home ownership among the nuclear family. In Britain, the provision of owner-occupied council housing supported the male-dominated nuclear family (Roberts, 1991). State intervention in the United States, embracing the concept of the traditional nuclear family, encouraged the sprawl of the middle-class, single-family owner-occupied home in the suburbs (England, 1991). These states achieved the goal of enhancing patriarchal and capitalist relations in three ways:

> ...first by enabling an idealization of privatized home life and women's domestic role within it; second by locking women into dependence on men for access to a massively publicly subsidized commodity, a commodity which confers status and power in society as a whole; third by subsidizing a form of housing which is based on the accumulation of profits (Watson, 1986, 5).

DOING RESEARCH BY THE APPROACHES OF GENDER ROLES AND GENDER RELATIONS

Both of these approaches—gender relations and gender roles—are useful for this research. The former approach is helpful because women still remain invisible in Taiwan's housing policy and it is necessary to build a gender category to explore women's existing housing conditions. The second approach helps this study to go

beyond descriptive analysis and further interpret gender inequality with a focus on the interaction between productive and reproductive domains as well as the role of the state. Because gender relations diverge in different places and space formed by local cultures (Massey, 1994), Taiwan poses a unique situation, different from North American and English experiences, particularly with regard to patrilineal family structure. The inferior housing condition of single mothers in Taiwan is attributed to the unequal distribution of resources from the production and reproduction domain built on the patrilineal principle. Additionally, the situation was aggravated by the patriarchal and capitalist oriented KMT, which rewarded local elites, government employees and military personnel with the largest benefits. Housing was therefore not only a commodity but also a political reward aiding state legitimacy in which women's housing needs were marginalized.

THE APPROACH OF GENDER ROLES

Gender will be used as a category of analysis primarily because there is so little existing research in this field in Taiwan. A very basic level of analysis needs to be used at the outset. Even though women's movements in Taiwan have entered a post-modern stage which deals with difference and conflicts among women, the housing situation of women is still an untold story and hence an unsolved problem. As McDowell has suggested, "while the differences that differentiate women should not be denied..., it remains important for women to speak as women..." (McDowell, 1999, 25). Therefore, after going through a deconstruction period in Taiwan that distinguishes women in terms of ethnicity, race, class, sexuality, and place, this paper constructs the gender category because women's housing conditions remain an invisible problem for the policy makers. Further research may build upon this rather basic structure.

Due to the lack of data related to Taiwanese women and housing, this research uses the raw data in the *1990 Census of Population and Housing in Taiwan*. The census surveyed every person (20.4 million) and every household (5.1 million) in Taiwan. These data contain the whole population of Taipei City in 1990. Statistical methods use the data from samples to estimate population. The research uses the population itself, so cross-tabulation analysis will serve the purpose of comparing the housing status of different households.

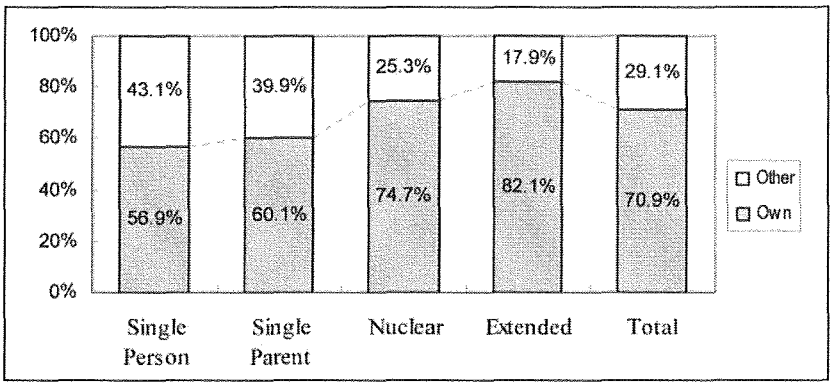
The three largest household types in Taiwan in 1990 were: nuclear families (49.6 percent), extended families (17.9 percent) and single person households (13.4 percent). Single parent families with never married children under age 18 were 2.7 percent of all households in Taiwan. The percentage of single parent families is not high because this research uses a strict definition that excludes the presence of other relatives. Another reason could be attributed to the function that families play to provide shelter and care for family members, even when they are divorced or widowed.

HOUSING STATUS OF SINGLE MOTHER FAMILIES IN TAIPEI CITY

Homeownership status

Taipei City, the largest city in Taiwan, had the highest housing prices and the most serious problem of affordability. In Taipei City, single persons had the lowest homeownership rate (56.9 percent). Single person households are not considered family households. If we only look at family households, single parent families had the lowest homeownership rate (60.1 percent), which was much lower than those of extended families (82.1 percent) and nuclear families (74.7 percent) (Figure 2).

Figure 2: Homeownership status by household type, Taipei City, 1990.



Sex of householders

In Taipei City 75 percent of all the households had male householders. In particular, nuclear families and extended families had predominantly male householders. By contrast, about two-third of single parent families had female householders, which was the highest among all households (Figure 3).

Education of householders

Among all households, the householders in single parent families had the lowest education level. Only 19.9 percent of them had college degrees, while 35.8 percent of all householders had college degrees (Figure 4). The dataset of the census did not have income information. Education has a close relationship with income level. The relatively low education of single mothers explains why they formed a majority population in poverty.

Since Taiwan's divorce law used to give fathers priority rights in the custody of children, why were there more single mothers than fathers? The re-marriage rate could be related to this phenomenon. In 1993, among the widowed and divorced

population, the re-marriage rate was 3.4 percent for men and 1.8 percent for women. In the past 20 years, the ratio for men has always been about twice that for women (C.T. Hsueh, 1996; M.L. Lee, 1994) (Figure 5).

Figure 3: Sex of householders by household type, Taipei City, 1990.

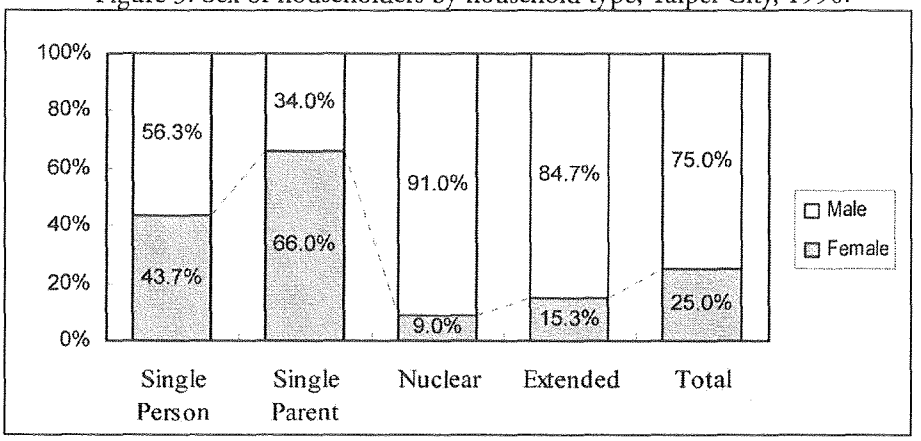
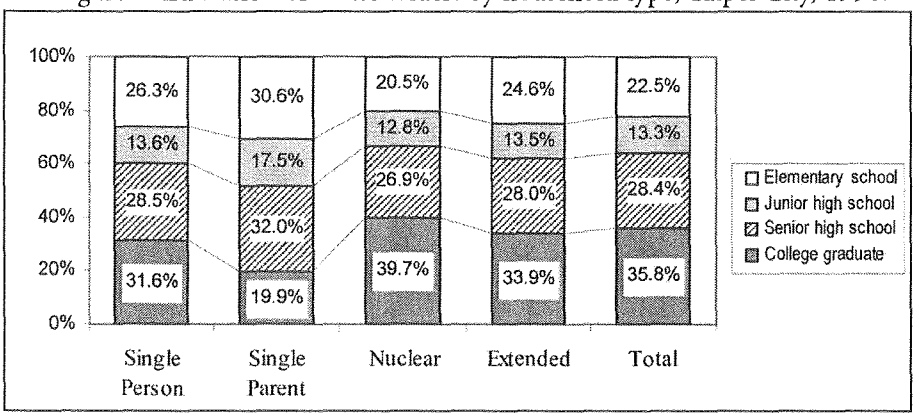


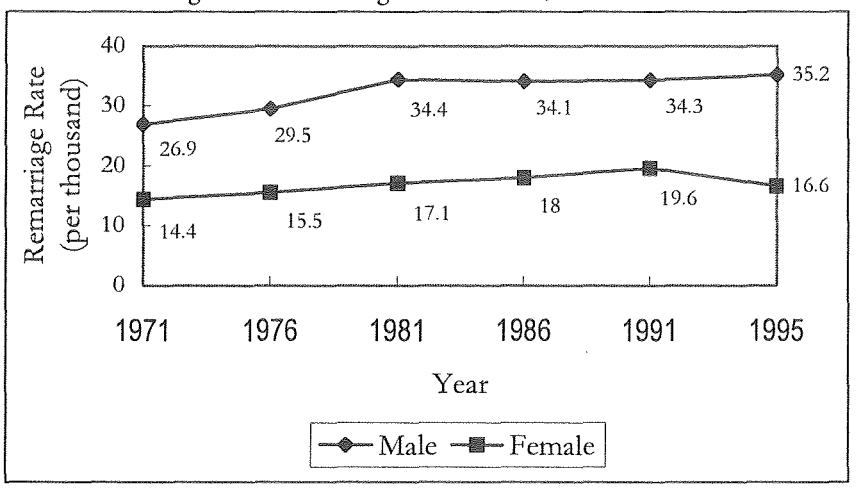
Figure 4: Education of householders by household type, Taipei City, 1990.



Another reason for the large number of single mothers rather than fathers could be related to patrilineal living arrangements. Most single fathers stayed with their parents and formed extended families. However, many single mothers left their parents' homes when they got married. Married women were considered "married off", so it would be hard for them to go back to their parents' homes were they to become divorced or widowed. Figure 6 explains the patriarchal custom in Taiwan. Among the adults who were more than 20 years old and had both parents living, the majority of them stayed with their parents before they got married. After getting married, the ratio of co-residence with parents dropped, especially for women; only

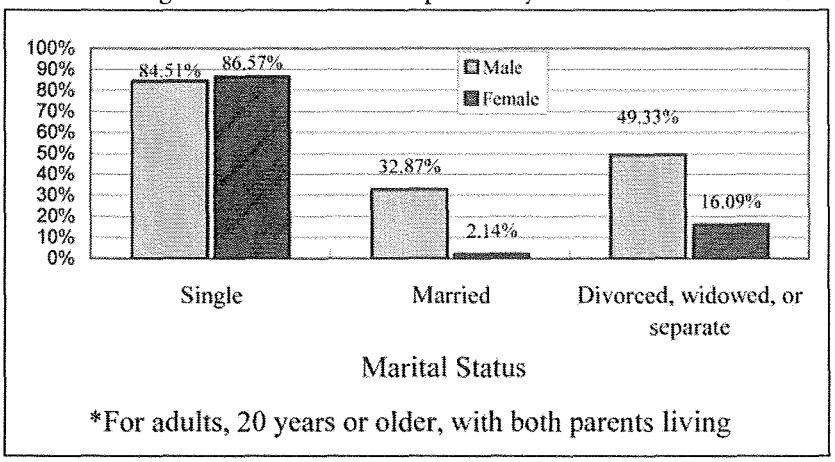
2.14 percent of adult married women stayed but this ratio was much higher for men (32.87 percent). The ratio rose when the adults were divorced, widowed, or separated; 49.33 percent for men and 16.09 percent for women. The changing ratios showed that men had higher continuity in their living arrangements than women, which allowed men to have more family support in the event of the dissolution of marriage.

Figure 5: Remarriage rate: Taiwan, 1971-1995.



Source: DGBAS, 1995, Taiwan Social Indicator.

Figure 6: Percentage of co-residence with parents by sex and marital status, 1998*.



*For adults, 20 years or older, with both parents living

Source: DGBAS, 1998d.

The purpose of the gender approach is to make gender visible within the context

of Taiwan's housing problem. From the census data, this paper has two conclusions. Firstly, women were much more likely than men to head single-parent households. Thus, the lower homeownership rate of single parent families compared to nuclear families (60 percent vs. 75 percent) was more likely to affect women more than men. Secondly, the Taiwanese family was still based on the patrilineal principle such that men usually gained more family support than women.

THE GENDER RELATIONS APPROACH: EXPLAINING SINGLE MOTHER'S INFERIOR HOUSING STATUS

The disadvantaged housing status of single parent families headed mostly by women not only made women's housing problems visible, but also revealed the economic, social, legal and political injustice that women had to tackle. The analysis of women and housing has to link the interrelationships between family and the labor market. The patrilineal principle in the interaction between family and labor market structures has produced and reproduced gender relations in Taiwan. The role of the state in the policies and laws on the family and the labor market also further enhanced the inferior status of women. The analysis focuses on the period under the KMT State from 1945 to 2000. Taiwan was ruled under martial law by a single party, the KMT, until 1987. In this year, martial law was lifted and opposition parties were allowed to exist openly and freely. The KMT Party continues to be a major political force in Taiwan to this day.

The private domain: Women's role in the patrilineal family

Feminist housing researchers in the First World have revealed double-burdened, white middle-class, exhausted women in nuclear families struggling to combine public and private worlds. However, Taiwanese women are still struggling with the patrilineal family system, whether they are in nuclear or in extended families. Marriage holds a different meaning for men and women in Taiwan because of the custom of marrying off daughters. Women are "spilled water" for their natal families. The patrilineal principle of family weakens women's positions in families by reducing their property rights, independence and freedom. Although homes have provided emotional support and economic security for many people, Taiwan's families are embedded with heavy moral obligations, such as filial obedience[2] and motherhood, and bear many welfare functions based on the exploitation of women's free labor.[3]

Families in Taiwan still carry out the major responsibility of social welfare. More than 70 percent of children under three, and 85 percent of the elderly were unable to live independently, and 92 percent of the handicapped were taken care of by the family (Fu, 1995). Even though there were growing needs for public assistance, the welfare provisions from the government had been far from satisfactory. As a mat-

ter of fact, the government expenditure increased to 6.1 percent of GDP in 1997 from 4.5 percent in 1991 to respond to welfare needs (DGBAS, 1998a). In the United States, this percentage was 12 percent in 1997 (DGBAS, 1998b). However, half of the expenditure had been used as pensions for government employees and veterans (Ministry of the Interior, 1998). The elderly, children, and women received the least amount of welfare expenditure (Fu, 1995). Explicitly and implicitly, the welfare policy expected families to carry on their traditional responsibilities and hence encouraged extended families of three generations (Hu, 1995). The ideology of the family in social policies means that the family was the safety net for its family members; the public assisted the people only if their families were no longer able to sustain themselves (Y.L. Chen, 1992).

Such policy was a repression of women because the state utilized women's free, domestic labor to reduce its own responsibility of providing security and care for its citizens (Hu, 1996). Furthermore, women, due to their family burdens, either benefited less or were totally excluded from the social security system that was primarily designed for male workers. Women, as the major care providers, gained very little assistance from the public; on the contrary, their domestic role was detrimental to their own welfare. The distribution of public resources entailed injustice for women.

The public domain: The economic status of women

The status of young women had improved, but enduring gender inequality and patriarchal culture still confined Taiwan's women to domestic and subordinate roles; sexual division of labor continued to be the fabric of Taiwan's society. Although the expansion of labor-intensive industry started to increase women's employment, the female labor participation rate never exceeded 50 percent, while men's had been around 70 to 85 percent. Of these women who have jobs, 15 percent are actually unpaid family workers (DGBAS, 1998c); the majority of which are working at family-owned small-scale businesses (Li and Ka, 1994). The main reason is because domestic roles and housework had interrupted women's careers; 60 percent of the women did not enter the labor market because of domestic or childcare works (DGBAS, 1997). The income gap between the two sexes was closing; the average monthly wage of women was 55.2 percent of men's in 1975 and 71.6 percent in 1997, but this difference was still significant (Wang, 1995; Yam Women Web, 1998). There was a slight increase of women in professional and high skilled jobs (Yam Women Web, 1998); however, occupational segregation by sex had not disappeared yet. Women were concentrated in labor-intensive industries and tended to be operators, clerks and service providers; in contrast, men were concentrated in capital-intensive industries and tended to be technicians and managers (Chang, 1995).

Women's disadvantaged position in the job market has a close relationship with sexual divisions of labor; a Chinese phrase says, this is a principle of "men rule outside; women rule inside." Even though women already comprised more than one

third of the workers, employers made use of this principle to exploit women; women received unequal pay, less opportunities for training and promotions, and a lack of child care support (Chang, 1995). A point often criticized by feminists was job posting; it was common to see such limitations as "women only" for secretaries or "men only" for engineers or managers (Yam Women Web, 1997); this was a process intended to reproduce segregation (Yen, 1999). The practice of sex discrimination also existed in government. In the national examination to recruit new government employees, the state set limits for women in jobs related to diplomacy, international finance, international communications, and Central Bank positions because these jobs were "unsuitable" for women (Liang and Ku, 1995). Although the government passed the Equal Employment Act in 1999 in response to the women's movement, most of the act serves as guidelines with very few penalties. There was no major correction of sex discrimination in the workplace.

The reproduction of gender relations: The legal system

The marriage law followed the patrilineal family system and continued the custom that denied women their autonomy and gave women inferior property rights. A feminist lawyer, Mei-Nu Yu, described the spirit of property rights in the marriage in laws as "yours is mine and mine is still mine" (Yu, 1994, 2). A couple was in the communal property system if they did not apply for a separated property system. The law before 2002 entitled the husband to act as the manager of communal property unless the couple had other agreements. The husband's rights to manage the property could be extended to his wife's wealth; a husband could sell his wife's property without her consent when necessary, but the wife did not have the same rights (Yu, 1994). In many divorce cases, the husband secretly sold the communal property or his wife's house (or transferred them to other people) during the process of divorce. The wife could apply for a legal action to freeze the property, but she needed to pay a large amount of money as a guarantee, which was very difficult for many women. When the divorce was legally approved, there was nothing left in their communal property. Furthermore, according to the law before 1997, if a wife bought a house before 1985, the house was still considered her husband's property because the couple was under the regulation of the old Civil Code before 1985.

The continuing preference for paternity in the civil code caused increasing social problems due to the rising divorce rate. To correct this inequality, women's organizations have collaborated with a team of lawyers to revise the civil code since 1990. The first victory was that the Council of Grand Justices, in 1994, ruled a Civil Code article unconstitutional because this article gave fathers priority in exercising rights in the custody of children. The government and legislators have revised many unfair codes since 1994. The change in the law related to property was least supported by the legislators who were mostly men, and it remained unchanged until 2002. The success of Civil Code reform displays the rise of women's consciousness and collective actions. This victory is a good start towards improving women's status in the

family and marriage.

However, in practice, the patriarchal custom and family system still control the distribution of family resources. These problems are beyond legal restrictions and therefore more difficult to change. 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 percent of daughters stated that they did not get anything from the division of familial property (Ministry of the Interior, 1989). In the division of property, 98.1% of the family estate went to their brothers (Y.C. Chen, 1990). The data showed that the intergenerational transfer of housing assets was primarily based on a patrilineal principle. Although the law had ensured daughters' inheritance rights, the share for daughters was relatively limited.

BUILDING LEGITIMACY OF THE KMT STATE: THE IMPACT OF HOUSING POLICIES ON WOMEN

The nature of the KMT was both capitalist and patriarchal. As Cheng and Hsiung (1993) argue:

> ...as patriarchy and capitalism have penetrated the family, enterprises, and the state in Taiwan they have promoted the exploitation of women as low-waged and unwaged income generating workers, and as unwaged domestic workers responsible for the reproduction of labor and for care of the elderly (p. 40).

Housing policies under the KMT state had another motivation—to build its legitimacy. In contrast to Hong Kong and Singapore, the KMT state provided strong leadership in economic matters but played only a minor role in housing. The private sector had been the major housing provider; 95 percent of all housing stocks were private construction (Lin, 1996). Housing policies were treated by the KMT as political rewards to its supporters—local factions, government employees and military personnel. The pro-market housing functioned in the absence of strict regulations from the state (Hsu, 1988; Li, 1998; Tseng, 1994). The state gave the power of land use planning to local governments, which had been manipulated by local factions and business groups, the major actors in the housing market (Chang, 1992; Chen, D.S., 1995). Without effective and fair policies to redistribute profits, there was little to impede land speculation and the concentration of wealth on speculators.

The principal beneficiaries of Taiwan's housing subsidies were military families, government employees, people who bought public housing, laborers, and non-homeowners who got low-interest mortgages (Table 1). The ranking is based on the amount of subsidies for each applicant. Different groups of people benefited from varied programs. Low-income people were actually excluded because the programs were predominantly for homeownership. Military families enjoyed the largest

housing resources because most urban land for public housing was within military-dependent villages. The Department of Defense sold the land to the housing authority and distributed 70 percent of the revenue to village residents (Lo, 1991). After reconstruction, half of the housing units were distributed to military families, and they would own houses that originally belonged to the public. This housing program treated houses as a reward for loyalty. The military families with higher ranks got bigger houses, even if they were previously adequately housed. From this perspective, the political purpose of this housing program under the KMT regime was obvious.

Table 1: Major Housing Subsidies in Taiwan in 1999.

	Interest rate	Amount	Criteria
Military families living in the military dependents' villages	3.5%	Housing allowance 70% of the land value	*
Government employees	3.5%	Mortgage from NT$1.5 to 2.2 million (based on rank)	Single person can apply
Public housing buyers	5.075%	Mortgage 85% of the housing price	Only for families
Laborers	5.075%	Mortgage NT$1.6 million	Only for families
Lower income non-home-owners	5.075%	Mortgage NT$2.2 million	Only for families

* The housing for military people and their dependents will first distribute to families who are living in the villages, especially those who are living at the site that new public housing is reconstructed on. Therefore, single military person households can also apply for this housing. The government subsidizes housing allowance as 70% of land value, such that many military families in the military dependents' villages do not have to pay for new housing and will own the housing permanently.

Source: Lin, 1995; http://www.udd.taipei.gov.tw/PlanWeb/PubHouse; http://www.hwc.gov.tw/index.aspx; http://intra.cla.gov.tw/loanweb.nsf/

Government employees were the second beneficiaries, because they could obtain very low interest rate mortgages (3.5 percent) and many government branches had provided housing for their workers. The amount of subsidies for government employees was also based on rank and the years that they had worked in governmental organizations. Similarly, this program treated subsidies as rewards rather than assistance for those who needed it most.

Taiwan's housing policy under the KMT regime raised serious problems of social justice. Increasing homeownership had been the only goal of Taiwanese housing policies. Housing subsidies for low-income people were very limited. In Taipei City, only 2,000 rent-free housing units were available for qualified low-income people.

This was a tiny proportion of all housing subsidies. Very few policies were related to renters: a small proportion of public rental housing; no subsidies for low-income renters; and an impractical law that could not protect the tenants. In Taipei City, only 6 percent of all public housing built between 1975 and 1995 (2,389 units) was rental housing (HDTCG, 1996). The housing policy favored buyers over renters and lacked assistance for low-income people. Among buyers, military families and government employees who were important supporters of the KMT government received the largest subsidies. As a result, the housing policy increased social inequality.

Housing policies and women

The principle of housing policies was not based on assisting lower income people and hence increased social inequality. The social injustice in the policies had a gender implication because women were a majority among the low-income people without houses and without the means to buy them:

1. Women's income has been lower than men's;
2. More than two-thirds of single parent families have female householders;
3. A large number of single mother families are poor;
4. Since housing prices are high, inheritance becomes an important way to own houses. However, 83.5 percent of women gave up their shares of familial property to their brothers under the pressure of patriarchal customs (Ministry of Interior, 1989:142);
5. In Taipei City, 75.3 percent of homeowners were men and only 24.7% were women in 1991 (H.H. Chen, 1995).

Therefore, these policies not only increased the gap between the rich and poor but also between men and women. Women's lower income hindered them from becoming homeowners and hence benefiting from government subsidies predominantly for homebuyers. Without housing assistance for low-income people and renters, many women had to manage their own housing independently.

In terms of housing subsidies for homebuyers, the women who could benefit most were working in government service because 38 percent of government employees were women. However, almost 80 percent of the female employees held low ranking positions; in contrast, only 55 percent of men were in low positions (Yam Women Web, 1998). The amount and priority of subsidies were based on rank. Therefore, these women gained relatively fewer subsidies than their male colleagues. The low-interest loans for laborers were for those who had paid labor insurance for five years. Since the women's labor participation rate had been lower than men's, women benefited less from this program.

The government decided to reserve for lower income aboriginal people, veterans, single parent families, disabled people, and three-generation extended families one-fifth of the public housing available for sale or rent, or one-tenth of the low-interest mortgages in 1997. The housing subsidies were predominantly for families. It is

questionable how the policy would help the disadvantaged group because the subsidies were mostly for homeownership. There were only 2,870 units of public rental housing but more than 10,000 households were on the waiting list in Taipei City in 2000 (Chien, 2000). Encouraging homeownership could not really benefit low-income people whose income was barely able to sustain them, let alone pay housing mortgages.

Feminist organizations critiqued the priority of three-generation extended families and the exclusion of single persons in the applications of public housing and low-interest mortgages. The KMT state encouraged the ideal family structure—three-generation extended families, because the elderly could stay with their children and also take care of their grandchildren. Feminists argued that the state tried to transfer its social welfare responsibilities to women, because it was women who did most of the housework in the families. The exclusion of single persons was a drawback for women who chose to escape the heterosexual, monogamous, and patriarchal family.

CONCLUSION

In contrast to North American or European women's experiences, the status of Taiwanese women is dominated by a society based on the patrilineal family structure. The patrilineal principle strongly influences Taiwanese women's property rights, autonomy, family support, economic status, and welfare. The discrimination in social, legal, economic and political institutions results in women being more likely than men to end up in single-parent households, and more likely than men to be in an inferior housing status. Women benefited less than men did from housing policies because the policies were pro-market and favored the supporters of the KMT government. The housing needs of low-income people without houses, a category containing a large number of women, were often neglected.

The invisibility of gender in housing policies and research was taken for granted in Taiwanese society. This blindness was fostered by a patriarchal ideology in which women's primary roles were as homemakers and caregivers and a woman's principal domain was the home. The reasoning ran thus: since women's welfare could be taken care of in the private sphere, there was no need to single out women. The neglect of gender was also an intentional ignorance and implicit discrimination. Policy makers claimed that housing policies were fair because they did not set limits on sex so both men and women could benefit from the same program. But the fact was that such policies benefited mostly men. The plight of single parent families mostly headed by women revealed that housing problems did have a gender perspective. The disadvantage of women was due to a patriarchal ideology deeply rooted in society, family, law and public policies.

After ruling Taiwan for fifty years, the KMT Party finally stepped down in 2000.

It is widely believed that "black gold" (*hei jin*) politics were the major factor leading to its defeat in the 2000 presidential election (Pomfret, 2000). "Black gold" is used to describe the unfair or even illegal exchange of interests between the KMT Party, capitalists, and organized crime. The KMT Party was the wealthiest political party in the world and one of the leading capitalists in Taiwan. Under the KMT regime, many public policies were used as tools to protect the interests of capitalists. There was a serious distortion of public interest and resources. The close relationship between the KMT state, capitalists and even organized crime brought out a strong request from below for a fundamental correction.

The change of housing policies under the new ruling party, the Democratic Progressive Party (DPP), has been slight. The policies still aim at homeownership. Military families, government employees, people who buy public housing, laborers, and non-homeowners who get low-interest mortgages are still the principal beneficiaries of housing subsidies. Some mild changes are the halt on public housing construction, a small amount of tax reduction for renters, and that single persons above 45 are able to apply for subsidized housing mortgages. The deteriorating economic condition and increasing deficits under the DPP administration reduce the bargaining power of low-income people in correcting the pro-market system. The ways to improve women's status in housing consist of progress in the family, society and state. There should be a radical change in the pro-market housing system. Women's actions will be the key feature toward achieving the above strategies. It will be impossible to initiate the changes unless women request or even fight for them.

NOTES

1. An earlier version of this paper was presented at the annual meeting of the Urban Affairs Association, Los Angeles, California, May 2000. It is also part of my dissertation, *Housing Women in Taiwan*. Helpful comments are from Robert Lake, Briavel Holcomb, Susan Fainstein, and Marshall Johnson.
2. Filial obedience is not only a moral duty but a legal requirement. The law demands that children take care of aged parents. If they desert their parents, they can be punished by law.
3. In addition, the patrilineal principle also makes the son-preference value continue in Taiwan. In 1994, with the modern birth technique, chorionic villus sampling, the sex ratio of newborn boys to girls in Taiwan was 106.2:100 (108.6:100 in 1993), while the global ratio was about 105:100 (GIO, 1996). Artificial manipulations to affect the gender of children are more obvious for the third and fourth children in families that have more than one child. The ratio of male to female was 111:100 for the third child, and 121:100 for the fourth child.

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