

The Interrelationships Between Marital and Housing Tenure Status of Female Adolescents and Adults in Jakarta Province

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ABSTRACT

This study attempts to unveil the interrelationships between marital and housing tenure status of female adolescents and adults in Jakarta province. Although gender equality becomes one of the prioritized sustainable development goals, the housing tenure of female adolescents and adults, according to their current marital status, is rarely examined for ensuring their tenure security and improvement of well-being. The employed mixed-method research with sequential quantitative-qualitative methods delivers the crosstab analysis to identify the majority of types of housing tenure according to the marital status of 289 female respondents, and axial coding from interviews with the selected respondents to understand the interrelationship between their marital and housing status. The result highlights that life-course events such as employment opportunities, entering marriage, parenthood, and marriage dissolution lead to housing mobility and tenure changes, which are driven by financial capacity for meeting physiological and psychological needs. It emphasizes the meaning of a house for women as a haven for physical and psychological refuge, rather than a mere representation of social status. It complements the academic conversation on the gender-related topic of housing and also enriches the housing policy, planning, and design to meet the objective of the gender equality program according to sustainable development goals.

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Keywords: marital status, housing tenure, female, gender equality, sustainable development goals

1. Introduction

The Sustainable Development Goals 2030 aims to indiscriminate development to meet the human rights of all without compromising the protection of the planet and its natural resources. UN Women [1] believes that women are impacted by all the programs to meet sustainable development goals and the pivotal actor to meet them. However, a progress report by UN Women [2] shows most women live in urban areas worldwide but still experience unfortunate access to adequate housing, basic infrastructure, job opportunities, also safety, and security in public spaces.

The scarce accesses potentially degenerate the intergenerational living quality, as a consequence of patriarchy's power [3]. In

various studies, it leads to the feminization of poverty due to a lack of access to tenure security [4,5,6]. There are several topics in gender-related housing studies. Most of the gender-related housing studies highlight the atrociousness of domestic violence [7,8], the lack of access to jobs in the construction sector, and security from crime in urban housing [9]. Studies on gendered inequality are mainly focused on the lack of land ownership and management rights [10,11], access to public services such as healthcare, education, and adequate housing [12].

The political will to acknowledge and accommodate the political rights of Indonesian women have been delivered since the independent era with the enactment of the Convention on Women's Political Rights Law

6/ 1958, which was revised to the Convention on the Elimination of All Forms of Discrimination Against Women Law 7/ 1984 [13]. Anggraeni et al [14] note the creation of various opportunities with a suitable wage in a safe work environment is important to meet the objective of gender equality.

However, according to KP3A [15] and Siscawati et al [16], Indonesia is still struggling to overcome gender discrimination, ranging from health, education, politics, employment opportunities, and domestic violence. Furthermore, most discussions on gender equality in Indonesia focus on the hindrance to meeting equal numbers of female political leaders in the strong Indonesian patriarchal culture [17].

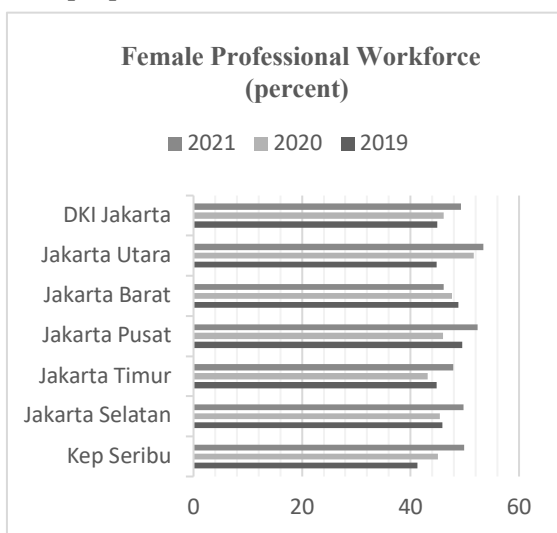


Figure-1. The numbers of female professional workers in Jakarta Province from 2019-2021
Source: The Central Bureau of Statistics of DKI Jakarta Province (2023)

Figure-1 shows the number of female professional workers has increased for the last three years (2019-2021) as one of the variables forming the Gender Empowerment Index in Indonesia, the results of the Human Development Index (IPM) based on gender still show inequality of women's empowerment in Jakarta

Although a report by Bappenas [18] serves comprehensive strategies to attain the sustainable development goals for 2030, none of them relates to the built environment. Whereas, trouble finding a sense of home inside a house, intolerable housing conditions, and experiencing housing instability are some implications of the dereliction of women's aspirations and needs [19]. Moreover, the global COVID-19 pandemic increases the risk of domestic violence toward women [20].

Figure-2 shows the increasing national average and a median rate of divorced couples from 2007-2016. In 2007, the average rate of divorced couples is 9.03%, and this increases to 19.90% in 2016. In the same period, the median rate of the divorced couple in 2007 is 6.32% and reaches 15.73%. However, the median rate of divorced couples in Jakarta Province is higher than in the nation during the same period. In 2007, the median rate of the divorced couple in Jakarta province is 7.98% and thrusts to 20.70% in 2016. It shows that marital status in Indonesia changes rapidly at the national level and alarming rate in Jakarta province.

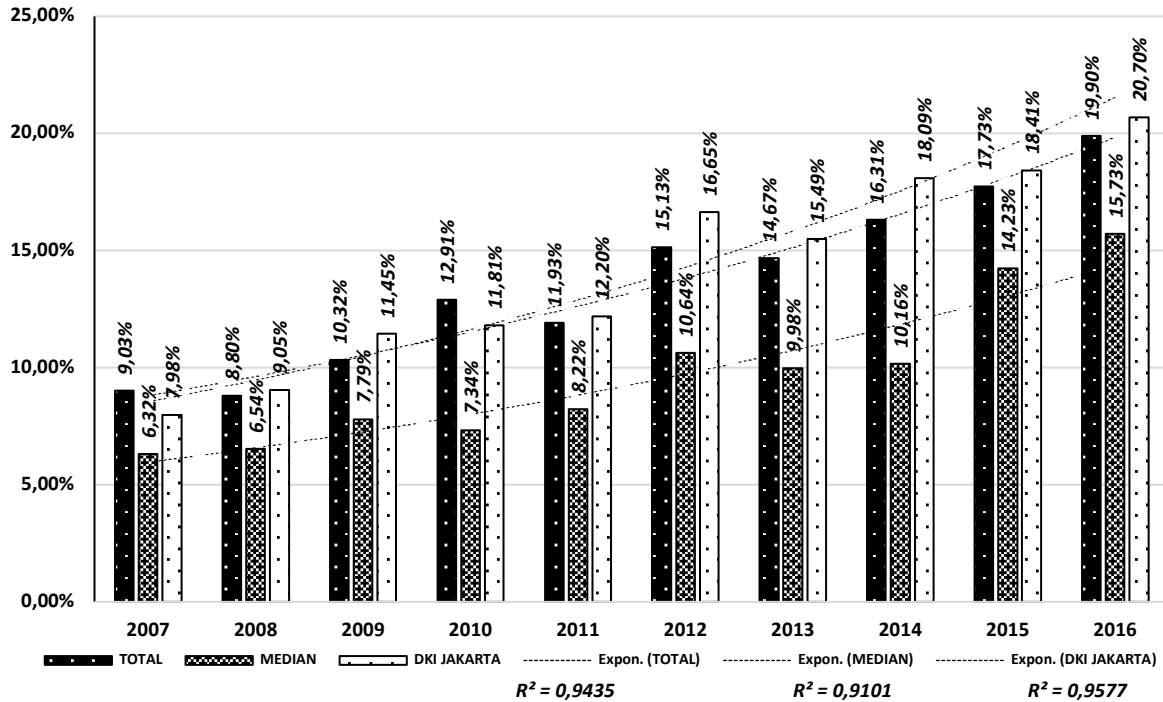


Figure-2: Total average and median of divorced couples at the national level and Jakarta Province from 2007-2016
 Source: Center of Statistics Bureau (2023)

Various documents explain the importance of gender equality in city and housing planning [21,22]. Unfortunately, women’s aspirations and needs are frequently condoned in urban planning and design [23]. Zalewski [24] identifies the lack of comprehensive understanding of the concept of gender as the main source of failure to meet gender equality as one of the sustainable development goals.

Several studies assert the expanding roles of women to attain gender equality is useless if they still lack access to resources and the decision-making process in development [25,26]. These appalling experiences amplify the urgency of social inclusion and gender equality through women's participation and empowerment in the decision-making of housing production by many scholars [6,8].

This surprising fact assumes the increasing rate of housing mobility by female citizens as one of the significant implications of the changing of marital status, especially in Jakarta province. Do the changes in marital status implicate the

housing tenure status? What are the pivotal factors? and what is the impact of tenure status on the lives of adolescent and adult women in DKI Jakarta Province? This study aims to identify the interrelationships between marital and housing tenure status of female adolescents and adults in Jakarta Province. Besides complementing the existing academic conversations on housing mobility, this study also provides useful information for the government, planners, and architects to formulate the housing policy, planning, and design that suits the housing demand according to the volatile socio-demographic characteristics, especially female adolescents and adults in Indonesian metropolitan cities.

1.1. Housing Preference and Satisfaction

Several authors define housing preference as the ideal characteristics of future housing according to individual or familial desires [27] at a particular time [28]. Studies on housing preferences expand to multiple perspectives, from the potential buyers’ lifestyle [29], to

socio-cultural value [30], also a sense of security and safety [31]. Therefore, it is an ideal housing condition for the residents which is suitable for their needs.

According to various studies, the determining housing norms for housing preferences, and mobility are the location, physical and social condition of the neighborhood. Various studies show that proximity to the workplace [32], public transportation [33], public market [34], amusement center [35], health [36], educational facilities [37], housing location of non-resident family members or relatives [38] are the most popular housing preferences for female citizens.

While the most popular housing preferences according to neighborhood norms for female residents are the physical features of the neighborhood [31], neighborhood parks [39], accessibility [40], available facilities [41], and the strong neighborliness [42].

However, several studies complement the pivotal housing norms for housing preferences, which are housing expenditures such as housing price, tax, operational and maintenance cost [43,44], and physical features of housing such as appearances, the quality of interior, land and house size [45]. These housing norms become the ideal condition for the individual or household to select a house to live in and measure their housing satisfaction.

Galster and Hesser [46] define housing satisfaction as the gap between the individual ideal (housing preferences) and experienced housing conditions. Housing satisfaction is defined as the contentment level of an individual or household with their current housing condition [47]. While Jansen [48] identifies it as a discrepancy between the desired and experienced housing conditions of an individual or household.

Therefore, the individual or household experiences housing satisfaction when the housing preferences are mostly accommodated in the present housing condition. While housing dissatisfaction occurs when housing preferences mostly are not accommodated in the present housing condition, which potentially leads to housing adjustment.

Morris et al [49] argue when the individual or family experiences housing dissatisfaction because of the discrepancy between their ideal housing preferences with the experienced housing condition, according to their housing norms, then the individual or family delivers housing adjustment to meet the expected housing condition by performing housing adaptation through renovation or housing mobility to live in the new housing with the suitable condition.

1.2. The major factors of housing mobility

Studies on housing mobility have been investigated since the 1950s, which is spearheaded by Rossi [50], and relate to the housing satisfaction of the residents. Later, Wolpert [51] with the economic behavioral responses model, while several authors imply it as a response to environmental stress [52]. Since the late 1980s, studies on housing mobility examine the prominent role of the volatile life course events of individuals or families [53].

The changes in family composition and its life course are considered the major driver of housing mobility [54,55,56]. The life course, such as changing the type of occupation [57], the changing household income [58], marital status [59], age [60], the level of education [28], and family structure, such as entering parenthood [61] for bigger housing size [62] with homeownership [57] in the suburban areas [63].

The pooled resources through marriage enable the married couple to obtain homeownership [64] or move to better housing conditions [62]. There are two types of process, which are a partner moves to the other's house or both move to a new house [65].

The status of housing tenure contributes to housing mobility [66]. Those who obtain homeownership are inclined to obtain a higher level of housing satisfaction than their renter counterparts which impedes the willingness to deliver housing mobility [67].

Childbearing and parenthood are pivotal factors in homeownership because it is an attempt to reproduce the parental symbol of achievement [68], socioeconomic status [69], and security [70]. Therefore, postponement of both life-course stages becomes a plausible option for those who cannot afford homeownership [71]. However, some studies argue the unaffordable housing market does not necessarily postpone marriage, childbearing, and parenthood [72].

The physical and social condition of the neighborhood is also considered the driving factor of housing mobility, such as the quality of infrastructure, availability of public amenities, safety, and security [73].

While physical housing features such as land and house size are the contributing factors for housing mobility, as they influence the changing individual or familial needs due to the dynamic life courses events, such as entering parenthood, marriage dissolution, retirement, or decreasing number of family members at home [74]. Several studies show the increasing number of family members significantly positively correlates with house size [75,76], while marriage dissolution is significantly negatively correlated with house size [77].

Despite the low level of housing satisfaction, several studies show that family, community, and employment ties [42] also changing

generational lifestyles [78] become the hindering factors for housing mobility. The unaffordable housing price is also considered one of the prominent factors to hinder housing mobility [79]. Therefore, poor housing satisfaction does not necessarily drive housing mobility because of those attachments and the perpetual housing adjustment attempts to increase the level of housing satisfaction over time [51].

1.3. Housing mobility after changing the marital status

Marriage separation mostly drives housing mobility with downward quality because of the unaffordable housing market, especially for women because of their lower income than their male counterparts [80].

Moving out from the joint houses after marriage dissolution is driven by changing housing conditions from unwanted memories [81] or a shortage of financial capacity [82]. Several studies in European countries show women move to the worsening housing condition than their ex-spouses because of relatively lower levels of education and income, especially those who obtain custody of their children [83].

Therefore, it risks women to poverty due to the possibility of declined household income [84]. It potentially implicates losing homeownership and moving out from the current residence [85], although, in several European countries, both sex groups experience a similar risk [86]. Changing type of tenure security, such as from freehold to rent, is experienced by divorced couples because of the reduction of ability to pay the housing expenditure [87]. A study by Schnor and Mikolai [88] adds the number of children positively significantly correlates with the chance of housing mobility.

Housing mobility after marriage dissolution tends to the close location to the other family members' house [89]. Various studies identify

that low-income experience frequent housing mobility, which implicates the unwanted outcomes of their welfare [90,91]. Women tend to depend on assistance from kin, relatives, or friends to prevent homelessness rather than governmental support [92]. However, divorced couples with joint custody tend to live separately at a close distance rather than childless couples to deliver childcare [93].

Moving to parental nests or close to them is the favorable option for divorced individuals [94]. Mutual assistance among the older parents and adult children by sharing a house to deliver child care for the grandchildren by their grandparents [95] or inter-generational financial transfers from the older parents to adult children to buy or rent a house [96] become the plausible solutions for the experienced housing problems.

Although the number of female citizens has been increasing since the 1970s, their factors of housing mobility are rarely examined [97]. Along with the increasing women participation in the workforce, the size of family formation [98] and patterns of housing mobility becomes more complicated [99] due to selecting job and housing location for balancing the domestic and working activities [100].

Several studies highlight the adaptability of women for their career plans to the needs of their spouses [101], which risk them of losing their job [102] or decreasing income [103]. They dedicate more time and energy to provide attention to children due to housing mobility [104].

However, several studies assert individual or family life course is the source of housing mobility, which cannot be generalized [62,105]. Therefore, this study aims to unveil the interrelationships between marital and housing tenure status of female adolescents and adults in Jakarta province. Its distinctive findings serve complementary insights to

enrich the existing body of literature on housing mobility, especially for female adolescents and adults according to their marital status.

2. Material and Methods

Several authors suggest employing the quantitative research method to measure the level of housing satisfaction to predict the potential degree of housing mobility [106,107]. While others encourage to utilize of the qualitative research method are fit to understand gender-related housing preferences and experiences [108]. Nonetheless, this study delivers a mixed-research method to answer the posed research questions [109].

There are 4 (four) types of mixed-methods approaches, such as 1) sequential design; 2) concurrent design; 3) multiphase design; and 4) multilevel design [110]. This study employs a sequential explanatory mixed method, which begins with the quantitative approach and then followed by the qualitative approach to understand a complex phenomenon [111].

Data collection in the phase of the quantitative approach is delivered through a survey with a combination of closed and open-ended questionnaires as the tool [112]. Both data are collected and analyzed separately with triangulation integrating both processes to provide contextual interpretation of the analyzed quantitative data [113]. Later, the in-depth interview is the tool for qualitative data collection in the next phase [114]. In this study, the questionnaire consists of two parts, which are demographic characteristics with closed questions, and reasons for selecting the types of homeownership in open questions. The first part comprises marital status, age, types of homeownership, earned monthly income, types of employment, and level of education with choices according to the applicable standards, such as Central Statistics Bureau. While the second part provides a space of 100 words for the respondents to write their answers. It also

beseeches the respondents to share their phone numbers for an in-depth interview.

The questionnaire is delivered online to reach out to a big amount of respondents with faster response times at a lower cost [115]. It is distributed through various communication platform groups such as Whatsapp and the group members will distribute the online questionnaire to their friends through their Whatsapp groups. Within 4 months, 353 respondents participate and 298 respondents answer the questions completely.

In the quantitative phase, it is important to maintain representativeness [112] with high reliability, easy to use by respondents, and response bias reduction, according to several studies [116]. Most studies suggest delivering post-stratification weighting on demographic

characteristics to reduce the bias of the primary data collection through an online questionnaire [117]. This study adopts procedural steps to calculate weight values with the proportional population according to sex and age [118]. Further, the value of Cronbach's Alpha of the collected data in the quantitative phase is 0.8112, which meets the reliability level because it is within the acceptable range between 0.70-0.90 [119].

Thematic analysis is delivered for the qualitative analysis by deconstructing, comparing, understanding, and categorizing data to a theme through an inductive codification strategy [120]. In this study, the codes resulted from the interpretation of the interview snippets, according to the critical analysis of the related theory or prior studies.

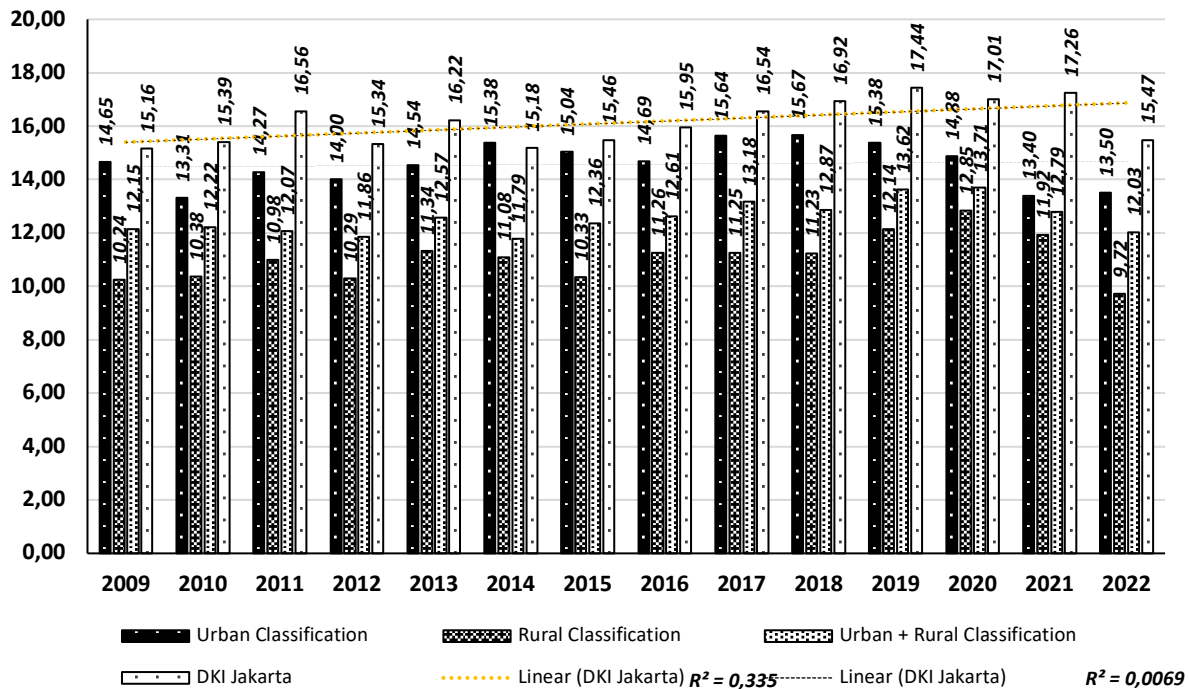


Figure-3: The composition of female-head in the household from 2009-2022
 Source: National Statistics Bureau (2023)

Figure-3 shows a relatively stable median rate of female-head in households nationally in urban, rural, and both areas. In urban areas, the median rate is 14.65% in 2009 and slightly fell to 13.50% in 2022. A similar trend is identified

in rural areas, where the median rate slightly decreases from 10.24% in 2009 to 9.72% in 2022. While in both areas, the median rate experiences an insignificant decline from 12.15% in 2009 to 12.03% in 2022. However,

in the case of Jakarta province, the number is increasing from 15.16% in 2009 to 17.26% in 2021 and slightly fell to 15.47% in 2022. Therefore, this study is delivered in the Jakarta province because of its higher numbers of female-head in the household than the national median rate.

3. Results and Discussion

3.1. Life course event and housing mobility

Based on the initial polling results and in line with the Thematic Gender Statistics data, 2018 (BPS,2018) there are three main reasons that encourage housing mobility for women in Jakarta, the most important being reasons for work, marriage, and education. According to their age, most respondents are 26-45 years old (77.85%), followed by less than 26 years old (19.46%), and older than 45 years old (2.68%). Therefore, most respondents are 26-45 years-old married female respondents with earning a monthly income of less than Rp. 10 million. While according to their marital status, most respondents enter marriage (52.68%), although

some of them remain single (45.97%) and small numbers experience marriage dissolution (1.34%). The marital status of most respondents in the 19-25 years-old age group is single (89.66%), but some of them already enter marriage (10.34%). In the older age group (26-45 years old), most respondents enter marriage (61.64%), while some of them are still single (36.64%), and decide to divorce their spouses (1.72%). However, all the respondents, who are 46-65 years old are married. This finding shows that marital status changes as the female respondents are growing older, mostly from single to married. However, this finding also indicates delayed marriage, especially at the age of 26-45 years old, which shares a similar finding with a prior study [71].

For groups of single workers, they generally come from out of town and choose to live in an environment close to work to facilitate mobility. However, there are also a small number of students and workers who live with their families due to security reasons and economic factors.

Table-1: Marital status of respondents according to their age and monthly income

Age (years-old)	Monthly income (Rp million)	Marital status			Total	
		Single	Married	Divorced	(n)	(%)
19-25	<5	30	3	-	33	56.90
	5.01-10	18	-	-	18	31.03
	10.01-15	4	1	-	5	8.62
	15.01-20	-	2	-	2	3.45
	(n)	52	6	-	58	19.46
	(%)	89.66	10.34	0.00		
26-45	<5	22	43	2	67	28.88
	5.01-10	44	43	-	87	37.50
	10.01-15	5	23	-	28	12.07
	15.01-20	7	15	2	24	10.34
	20.01-25	5	7	-	12	5.17
	>25	2	12	-	14	6.03
	(n)	85	143	4	232	77.85
	(%)	36.64	61.64	1.72		
46-65	<5	-	2	-	2	25.00
	5.01-10	-	5	-	5	62.50
	20.01-25	-	1	-	1	12.50
	(n)	-	8	-	8	2.68
	(%)	0.00	100.00	0.00		
Total	(n)	137	157	4	298	
	(%)	45.97	52.68	1.34		

	<5	52	48	2	102	34.23
Monthly income (Rp million)	5.01-10	62	48	-	110	36.91
	10.01-15	9	24	-	33	11.07
	15.01-20	7	17	2	26	8.72
	20.01-25	5	8	-	13	4.36
	>25	2	12	-	14	4.70

While according to their monthly income, mostly earn monthly income as much as Rp. 5.01-10 million (36.91%), followed by less than Rp 5 million (34.23%), Rp. 10.01-15 million (11.07%), Rp. 15.01-20 million (8.72%), more than Rp 25 million (4.70%), and Rp. 20.01-25 million (4.36%). The increasing monthly income is experienced as the respondents grow older. At age of younger than 25 years old, most respondents earn a monthly income of less than Rp. 5 million (56.90%), followed by Rp. 5.01-10 million (31.03%), Rp. 10.01-15 million (8.62%), and Rp. 15.01-20 million (3.45%). In the older age group (26-45 years old), most respondents experience a monthly income of Rp. 5.01-10 million (37.50%), followed by less than Rp. 5 million (28.88%), Rp. 10.01-15 million (12.07%), Rp. 15.01-20 million (10.34%), more than Rp. 25 million (6.03%), and Rp. 20.01-25 million (5.17%). While in the oldest age group (46-65 years old), most respondents still enjoy their monthly income as much as Rp. 5.01-10 million (62.50%), followed by less than Rp. 5 million (25.00%), and Rp. 20.01-25 million (12.50%). Although this finding shows an increment in monthly income as they grow older, most respondents from three age groups enjoy monthly income less than Rp. 10 million, which is relatively prone to lack of homeownership due to Jakarta's unaffordable housing market. Therefore, it indicates the potential vulnerability of homelessness for the female respondents, especially those who experience marriage dissolution, as mentioned by abundant prior studies [82,83,84,86].

3.2. Drivers of housing tenure

In general, home ownership in Indonesia is closely related to how the administrative system based on the head of the family applies and

close kinship. Particularly for women, displacement and housing tenure is determined by marital status. For example, when they are single, they are still under the guardianship of their father, so there is no compelling reason other than marriage that forces them to change guardians and own a house if they are not married. This is shown by the group of working single women who are generally still under the guardianship of their fathers even though they live far apart.

Although the majority of respondents are Table-2 shows the 26-45 years-old married female respondents with earning monthly income less than Rp. 10 million, mostly they live in the parental house (44.30%). Some of them decide to rent houses (19.46%) or live in houses belonging to the company they or their spouses work (2.35%). Only around a third of the total respondents can obtain homeownership (33.89%). Based on several interviews, the reason for staying at the parents' house for married couples is because they are still trying to save money and build a house. For other households, they choose to rent a house so they can manage their household independently. This finding shows entering marriage does not necessarily drive the female respondents from their parental nest to rental, official, or freehold homeownership.

However, Table-2 displays the potential positive significant correlation between homeownership and the earning monthly income. Most of the respondents, who earn a monthly income of less than Rp 5 million, live in their parental nest (55.88%), followed by rent houses (19.61%), or official housing (0.98%). Only less than a quarter of the total respondents in this group manage to obtain homeownership (23.53%), which indicates this respondent

group encounters a significant hindrance to obtaining homeownership.

Table-2: Age and marital status of respondents according to homeownership and monthly income

Monthly income (Rp. million)	Home ownership	Age (years old)			Marital status			Total	
		19-25	26-45	46-65	Single	Married	Divorced	(n)	(%)
< 5	Freehold	-	22	2	2	22	-	24	23.53
	Rent	4	16	-	12	8	-	20	19.61
	Official	-	1	-	-	1	-	1	0.98
	Parental	29	28	-	38	17	2	57	55.88
	(n)	33	67	2	52	48	2	102	34.23
	(%)	32.35	65.69	1.96	50.98	47.06	1.96		
5.01 - 10	Freehold	-	22	4	1	25	-	26	23.64
	Rent	10	18	1	18	11	-	29	26.36
	Official	-	3	-	3	-	-	3	2.73
	Parental	8	44	-	40	12	-	52	47.27
	(n)	18	87	5	62	48	-	110	36.91
	(%)	16.36	79.09	4.55	56.36	43.64	0.00		
10.01 - 15	Freehold	2	16	-	1	17	-	18	54.55
	Rent	1	3	-	2	2	-	4	12.12
	Parental	2	9	-	6	5	-	11	33.33
	(n)	5	28	-	9	24	-	33	11.07
	(%)	15.15	84.85	0.00	27.27	72.73	0.00		
15.01 - 20	Freehold	-	15	-	1	13	1	15	57.69
	Rent	2	-	-	-	2	-	2	7.69
	Official	-	2	-	2	-	-	2	7.69
	Parental	-	7	-	4	2	1	7	26.92
	(n)	2	24	-	7	17	2	26	8.72
	(%)	7.69	92.31	0.00	26.92	65.38	7.69		
20.01 - 25	Freehold	-	6	1	-	7	-	7	53.85
	Rent	-	2	-	2	-	-	2	15.38
	Parental	-	4	-	3	1	-	4	30.77
	(n)	-	12	1	5	8	-	13	4.36
	(%)	0.00	92.31	7.69	38.46	61.54	0.00		
> 25	Freehold	-	11	-	-	11	-	11	78.57
	Rent	-	1	-	1	-	-	1	7.14
	Official	-	1	-	-	1	-	1	7.14
	Parental	-	1	-	1	-	-	1	7.14
	(n)	-	14	-	2	12	-	14	4.70
	(%)	0.00	100.00	0.00	14.29	85.71	0.00		
Total	(n)	58	232	8	137	157	4	298	
	(%)	19.46	77.85	2.68	45.97	52.68	1.34		
Homeownership	Freehold	2	92	7	5	95	1	101	33.89
	Rent	17	40	1	35	23	-	58	19.46
	Official	-	7	-	5	2	-	7	2.35
	Parental	39	93	-	92	37	3	132	44.30

Although most of the respondents, who earn a slightly higher monthly income (Rp. 5.01-1-million), live in their parental nest (47.27%), the percentage is slightly lower than the lower monthly income group. The percentage of those who obtain homeownership in the same

monthly income group (Rp. 5.01-1- million) is slightly higher (23.64%) than the lower monthly income group.

This trend is continuously improved in the higher monthly income group. More than half of the respondents with earning a monthly

income of Rp. 10.01-15 million, managed to obtain homeownership (54.55%). Only a small number of respondents in the same monthly income group still live in their parental nests (33.33%) or rent houses (12.12%). In the higher monthly income group (Rp. 15.01-20 million), the percentage of respondents who obtain homeownership is higher (57.69%) than in the lower monthly income groups. While the percentage of those who live in the parental nest (26.92%), rental (7.69%), and official housing (7.69%) are lower than the lower monthly income groups. The percentage of respondents who obtain homeownership (53.85%) remains dominant in the Rp. 20.01-25 million monthly income group, compared with those who still live in their parental nest (30.77%), or rental houses (15.38%). While the respondents with earning a monthly income of more than Rp. 25 million mostly manage to obtain homeownership (78.57%). However, there are a small number of respondents still opt to live in their parental nest (7.14%), rent (7.14%), or official housing (7.14%), although their earning monthly income is sufficient to obtain homeownership.

This finding demonstrates that increasing monthly income improves the financial capacity to obtain homeownership, which shares a similar one with several authors [62,72,100]. However, there are respondents, who opt to live in their parental nest, rental, or official housing despite the sufficient amount of monthly income for homeownership.

The changing of marital status, from married to divorce, becomes one of the plausible factors of living in the parental nest. Most divorced respondents (3 of 4 respondents) live in their parental nests. It shares a similar finding with several authors [94,96] who identify the parental nest as the favorable destination for housing mobility after marriage dissolution.

“I and my ex-husband split the money from selling the house. I believe he bought a new

small house in the suburb, while I move to my parent’s house with the children. The money is useful for their future education. My parents can take care of their grandchildren, while I am working. It saves a lot of expenditure for babysitting and heartens my parents’ life.”
(Respondent 112, 36 years old).

The previous interview snippet shows the loss of the occupied house from splitting family wealth becomes one of the prominent reasons for returning to the parental nest after marriage dissolution. Nonetheless, the earned money from the house sale does not necessarily enable the divorcee to obtain another homeownership in Jakarta, which leads to a return to the parental nest. This attempt not only contributes to the potential improvement of financial capacity by downsizing the household expenditure but also the happiness of the parents by living and nurturing their grandchildren.

“I am a housewife without formal employment and stable income, although I have a bachelor's degree from a reputable state university. I cannot afford to pay for housing expenditures, such as tax, operational, and maintenance costs. After the divorce, I move with my children to my parent’s house because I cannot afford to rent or purchase a house. Besides, I feel insecure and unsafe living by myself with my children. Although he is already old, I need my father as a protector figure in my life.”
(Respondent 51, 27 years old).

This interview snippet displays the financial incapacitation due to the asymmetrical power relation of the patriarchal system. Although it is noble to become a full-time housewife, it decapitates her to participate in the labor market and earn income to meet her own needs and accumulate wealth through saving. However, it also portrays a psychological need such as a sense of security and safety by living with a protection figure, such as a father or kin. Therefore, returning to the parental nest does not only meet the housing need after marriage

dissolution because of the financial incapacitated but also meets the psychological needs for security and safety.

“The house was registered in my name, although its downpayment and installment fee were paid by me and my ex-husband. Physically, the house was nice. Financially, I can afford to maintain and pay the tax. Unfortunately, it contains too many sad memories for me. Therefore, we decided to sell the house and split the money, so we both can move on with our lives separately. Right now, I stay with my parents for a while, until I find a suitable house for me and my children. If I cannot find one, I may live with my parents to care for them.” (Respondent 37, 39 years old).

Although legally the female divorcee is entitled to live in the current house, and financially she can meet the tax and maintenance fee, housing mobility is inevitable due to the psychological stress from the experienced sad memories. This snippet interview describes that housing mobility does not necessarily drive by the encountered financial shock from marriage dissolution, but also the experienced psychological stress.

“The house belongs to me because I pay the down payment and installment fee from my saving and monthly income. My husband has an unstable income from his freelance work. Although he is responsible for paying for our children’s education, his misbehavior to us led us to marriage dissolution. After completing my divorce in court three months ago, he moved out of the house. Last time I heard, he rented a house in the suburb.” (Respondent 68, 42 years old).

The snippet interview explains that adequate financial capacity enables the respondent to purchase the house and keep her homeownership after the marriage dissolution. It implies that sufficient financial capacity is a

prominent factor for a divorcee to prevent housing mobility after marriage dissolution.

Therefore, returning to the parental nest after marriage dissolution is not only because of the financial incapacitation to obtain and maintain homeownership, but also the fulfillment of the psychological needs of the divorcees, parents, and their children. This finding complements the existing body of literature, which mostly highlight the poor financial capacity as the significant driver of divorcee’s housing mobility to the parental nest after marriage dissolution. Further, housing mobility cannot be regarded as economic-driven, but also psychologically driven.

3.3. Monthly income, types of employment, and level of education

Table-3 illustrates most respondents obtain a sufficient level of education to participate in the labor market. Mostly, they obtain a bachelor's (74.83%), master's (11.74%), high school (7.38%), and diploma degree (6.04%). It implies most respondents reach a sufficient level of education to participate in the formal labor market to earn a sufficient monthly income, which enables them for obtaining homeownership.

The same table implicitly demonstrates the positive significant correlation between the level of education and the amount of monthly income. In the lowest monthly income group (less than Rp. 5 million), most respondents obtain a bachelor's degree (74.63%), followed by high school (11.19%), master's (8.96%), and diploma (5.22%) degree. A similar composition is identified in the higher monthly income group (Rp. 5.01-10 million), as most respondents obtain a bachelor's degree (76.77%), followed by a master's (12.12%), high school (7.07%), and diploma (4.04%) degree. In a higher monthly income group (Rp. 10.01-15 million), most respondents obtain a bachelor's degree (70.83%), followed by a

diploma (16.67%), and a master's degree (12.50%). Further, in the higher monthly income group (Rp. 15.01-20 million), most respondents finish their undergraduate program to earn a bachelor's degree (86.36%), followed by a master's (9.09%), and diploma (4.55%) degree. While in the higher monthly income group (Rp. 20.01-25 million), most respondents even obtain a master's degree (46.15%),

followed by a bachelor's (38.46%), and a diploma (15.38%) degree. Lastly, in the highest monthly income group (more than Rp. 25 million), all the respondents obtain a bachelor's degree. This description explains a higher level of education leverages the respondents to earn a higher monthly income.

Table-3: Level of education according to monthly income and types of employment

Monthly income (Rp million)	Types of employment	Level of education				Total	
		High school	Diploma	Bachelor	Master	(n)	(%)
< 5	Civil servant	2	1	9	1	13	9.70
	Private employee	3		19	3	25	18.66
	Self-employed	2		8	3	13	9.70
	Student	5	1	20	1	27	20.15
	Retiree			1		1	0.75
	Unemployed	3	5	43	4	55	41.04
	(n)		15	7	100	12	134
(%)		11.19	5.22	74.63	8.96		
5.01 - 10	Civil servant	3	1	19	4	27	27.27
	Private employee	3	3	47	6	59	59.60
	Self-employed	1		10	2	13	13.13
	(n)	7	4	76	12	99	33.22
(%)	7.07	4.04	76.77	12.12			
10.01 - 15	Civil servant		2	2	1	5	20.83
	Private employee		2	13	2	17	70.83
	Self-employed			2		2	8.33
	(n)		4	17	3	24	8.05
(%)	0.00	16.67	70.83	12.50			
15.01 - 20	Civil servant		1	8		9	40.91
	Private employee			11	1	12	54.55
	Self-employed				1	1	4.55
	(n)		1	19	2	22	7.38
(%)	0.00	4.55	86.36	9.09			
20.01 - 25	Civil servant			3	6	9	69.23
	Private employee		2	1		3	23.08
	Self-employed			1		1	7.69
	(n)		2	5	6	13	4.36
(%)	0.00	15.38	38.46	46.15			
> 25	Private employee			2		2	33.33
	Self-employed			4		4	66.67
	(n)			6		6	2.01
	(%)	0.00	0.00	100.00	0.00		
Total		22	18	223	35	298	
(%)	7.38	6.04	74.83	11.74			
Types of employment	Civil servant	5	5	41	12	63	21.14
	Private employee	6	7	93	12	118	39.60
	Self-employed	3	-	25	6	34	11.41
	Student	5	1	20	1	27	9.06
	Retiree	-	-	1	-	1	0.34
	Unemployed	3	5	43	4	55	18.46

A sufficient level of education enables most of them to work as a private employees (39.60%), followed by civil servants (21.14%), and self-employed (11.41%). However, some of them are unemployed and to opt as housewives after entering marriage and parenthood (18.46%).

In the lowest monthly income group (less than Rp. 5 million), most respondents in this group obtain bachelor's (74.63%), and master's (8.96%) degrees. Only some of them obtain high school (11.19%), and a diploma (5.22%) degree. However, most respondents are unemployed (41.04%), followed by students (20.15%), private employees (18.66%), civil servants (9.70%), self-employed (9.70%), and retirees (0.75%). It evinces most respondents do not capitalize on the obtained level of education to participate in the formal labor market for stable employment and sufficient monthly income.

"I and my husband agree to sacrifice my career in the industry of wealth management when our first child was born. We realize the huge amount of money we lost when I quit the job, but it is not worth compared to missing the babyhood of my child, including taking care of all household chores. Let my husband becomes the breadwinner for our family, which is a respected role for him in our society." (Respondent 16, 35 years old).

"We have been married for 8 years and still are waiting for pregnancy. The doctor advised me to quit the job for improving my health for pregnancy. Therefore, two years ago, I decided to leave my beloved job as corporate legal in a multinational company, which demands long hours of work. It was a wise decision, as our daughter was born last year. Now, I am a full-time housewife and very happy to nurture my family along with taking care of my home. It allows my husband to focus on his role as the sole provider for our family." (Respondent 76, 37 years old).

These snippets of interviews describe the wives who tend to deliver career sacrifice in their marriage to enter parenthood. Further, the sacrifice designates to the practice of the prevailing gender roles in the patriarchal communities, which regards men as breadwinners and women as home-maker. It also demonstrates the obtained level of education does not automatically empower women to alter the prevailing gender roles, on the contrary, most respondents solidify the operation of gender roles in a patriarchal community, like Indonesia. Further, it worsens the vulnerability of female respondents to access homeownership, especially after marriage dissolution, which potentially exacerbates their living conditions.

3.4. Monthly income, types of employment, and homeownership

Table-4 shows most respondents work as private employees (39.60%), followed by civil servants (21.14%), unemployed/housewives (18.46%), self-employed (11.41%), students (9.06%), and retirees (0.34%). It implies mostly they actively participate in the labor market and earn the financial capacity to obtain opportunities for adequate and affordable housing.

Nonetheless, most of them still live in their parental nest (44.30%), followed by homeowners (33.89%), renters (19.45%), and stay in official housing (2.35%). It indicates that engaged employment does not provide sufficient income to obtain homeownership from the unaffordable housing market.

However, the earned monthly income is relatively low, as most respondents earn a monthly income of Rp. 5.01-10 million (36.91%), followed by less than Rp. 5 million (34.23%), Rp. 10.01-15 million (11.07%), Rp. 15.01-20 million (8.72%), more than Rp. 25 million (4.70%), and Rp 20.01-25 million (4.36%). It shares a similar finding with prior

studies, which imply the insufficient income of female workers to obtain homeownership [82,83].

Table-4: Types of homeownership according to monthly income and types of employment

Monthly income (Rp million)	Types of employment	Types of homeownership				Total	
		Freehold	Rent	Official	Parental	(n)	(%)
< 5	Civil servant	1	5		7	13	9.70
	Private employee	5	5		15	25	18.66
	Self-employed	2	2	1	8	13	9.70
	Student	2	3		22	27	20.15
	Retiree	1				1	0.75
	Unemployed	33	12		10	55	41.04
	(n)		44	27	1	62	
(%)		32.84	20.15	0.75	46.27	134	44.97
5.01 - 10	Civil servant	13	6		8	27	27.27
	Private employee	8	16	3	32	59	59.60
	Self-employed		4		9	13	13.13
	(n)	21	26	3	49		
	(%)	21.21	26.26	3.03	49.49	99	33.22
10.01 - 15	Civil servant	1	1		3	5	20.83
	Private employee	11	1		5	17	70.83
	Self-employed	1			1	2	8.33
	(n)	13	2		9		
(%)	54.17	8.33	0.00	37.50	24	8.05	
15.01 - 20	Civil servant	5			4	9	40.91
	Private employee	8		2	2	12	54.55
	Self-employed				1	1	4.55
	(n)	13		2	7		
(%)	59.09	0.00	9.09	31.82	22	7.38	
20.01 - 25	Civil servant	6			3	9	69.23
	Private employee		2		1	3	23.08
	Self-employed	1				1	7.69
	(n)	7	2		4		
(%)	53.85	15.38	0.00	30.77	13	4.36	
> 25	Private employee			1	1	2	33.33
	Self-employed	3	1			4	66.67
	(n)	3	1	1	1		
(%)	50.00	16.67	16.67	16.67	6	2.01	
Total	(n)	101	58	7	132		
(%)	33.89	19.46	2.35	44.30	298		
Types of employment	Civil servant	26	12	-	25	63	21.14
	Private employee	32	24	6	56	118	39.60
	Self-employed	7	7	1	19	34	11.41
	Student	2	3	-	22	27	9.06
	Retiree	1	-	-	-	1	0.34
	Unemployed	33	12	-	10	55	18.46

Table-4 indicates a positive significant correlation between types of homeownership and the amount of monthly income with the changing types of employment. In the less than Rp 5 million monthly income group, according

to their types of employment, most respondents are unemployed (41.04%), followed by the student (20.15%), private employee (18.66%), self-employed, and civil servant (9.70%), also retiree (0.75%). While in the same group, most of them live in their parental nest (46.27%),

then followed by freehold (32.84%), rent (20.15%), and official housing (0.75%).

The composition gradually changes in the higher monthly income group (Rp 5.01-10 million). Most respondents in this group work as private employees (59.60%), followed by civil servants (27.27%), and self-employed (13.13%) with none of the students, retirees, or foremost the unemployed. It implies this compositional changes in the employment type increase the monthly income. Unfortunately, the compositional types of homeownership do not change, as most of them remain to live in their parental nest (49.49%), followed by rent (26.26%), freehold (21.21%), and official housing (3.03%).

However, the composition of types of homeownership occurs in the higher monthly income group (Rp. 10.01-15 million). In this group, most respondents work as private employees (70.83%), followed by civil servants (20.83%), and self-employed (8.33%). According to the type of homeownership, mostly, they manage to obtain homeownership (54.17%), a small number of respondents live in rental houses (8.33%), and some of them stay in their parental nest (37.50%). This finding implies that increasing monthly income from the changes in employment type enables most respondents to leave their parental nest for obtaining homeownership.

A similar composition occurs in a higher monthly income group (Rp. 15.01-20 million). Most respondents work as private employees (54.55%), followed by civil servants (40.91%), and self-employed (4.55%). Stable employment and a sufficient amount of monthly income enable most respondents to obtain freehold homeownership (59.09%). Nonetheless, some of them still live in their parental nest (31.82%), and official housing (9.09%).

Most respondents in the higher monthly income group (Rp. 20.01-25 million) work as civil servants (69.23%), followed by private employees (23.08%), and self-employed (7.69%). With stable types of employment, they manage to obtain freehold homeownership (53.85%), while some of them still stay in their parental nest (30.77%), and others live in rental houses (15.38%).

Lastly in the highest monthly income group (more than Rp.25 million), most respondents work as self-employed (66.67%), while the rest are private employees (33.33%). A high amount of monthly income and stable employment enable most of them to obtain homeownership (50.00%). However, some of them still live in rental houses (16.67%), official housing (16.67%), and even parental nest (16.67%).

This finding indicates the higher monthly income from participation in stable types of employment enables most respondents to obtain homeownership. However, the parental nest still becomes a favorite place to stay for Indonesian despite earning a sufficient monthly income for obtaining homeownership from a stable type of employment. Therefore, the higher monthly income and the stabler employment do not necessarily drive the individual or household to obtain homeownership. It implies the impeding factors of housing mobility from leaving the parental nest to homeownership.

3.5. Women, Marital Status and Housing Tenure

Based on the various factors above which indicate the inability of female adults to access proper housing in Jakarta, and require them to choose other alternative housing, even returning to their parental nest, in this patriarkal system there is a price that must be paid only by women, not even their partners.

For groups of single women, living with their parents or relatives can indeed save monthly expenses such as rent and food, but they tend to do domestic work beside their daily professional work. Meanwhile, for groups of married women, there is a burden that requires them to handle the domestic affairs of their small family also the domestic burden for their family or their husband's family where they live. While their partner only needs to focus on working outside the home all day, and can only share roles on weekends, and most of these married women also still work professionally. The conditions above show an indication of gender inequality faced by women regardless of their marital status when they can't afford an adequate and affordable housing.

So indeed, housing tenure does not only affect the welfare of its owner, but also the peace and comfort that one gets from how one has control over their own dwelling.

4. Conclusion

Sustainable development goals have been launched for more than a decade and yet fail to deliver promising results, including gender equality. The fulfillment of basic rights, such as secure tenure and adequate housing, in particular the women with various life-course events, still receive minimal attention from the government, city planners, or architects.

The changing of marital status does contribute to the changing of housing tenure status. The young female adolescents who do not enter marriage yet, mostly still live in their parental nest. When they enter marriage, especially enter parenthood, most of them manage to obtain homeownership. However, when they experience marriage dissolution, mostly leave for their parental nest.

Before entering marriage, parental nests are their haven to live. When they enter marriage, especially parenthood, bigger house size is

necessary to accommodate the sufficient spatial needs for the changing of household members. The pooled resources from all the household members, especially their spouses, are strengthening their financial capacity to obtain homeownership.

However, life-course events, such as entering marriage and parenthood are frequently compromising their potentially lucrative types of employment and financial capacity due to their promising level of education. Resigning from their current employment for pregnancy or taking care of their children is their application of gender roles as devoted wives according to the patriarchal system. Consequently, most female respondents who experience marriage dissolution cannot provide sufficient financial capacity to meet the demanding housing expenditures, such as the annual land and building tax also operational and maintenance costs.

Therefore, the financial capacity of the individual or household becomes the major driver of housing mobility. However, entering marriage is the gate to the operation of the patriarchal system, which potentially enables them to obtain homeownership through pooled resources, yet enervates their potential to obtain a better type of employment and monthly income for a stronger financial capacity to meet housing expenditures when experiencing the marriage dissolution. Most of them return to their parental nests for temporary shelter to minimize living expenditure and obtain psychological support from their parents or other family members after undesirable marriage experiences.

This study identifies how women still struggle to experience gender equality due to the exercised asymmetrical power of the patriarchal system to obtain secure housing tenure, especially after entering marriage or parenthood. It shows the implementation of sustainable development goals, in particular

gender equality, even in a metropolitan city like Jakarta still encounters difficulties to meet its noble objectives. The practice of the patriarchal system is impossible to obliterate from the value of Indonesian society because it has been embedded in the Indonesian culture. However, continuous academic conversations in the various communication channels, such as mainstream media or online platforms are necessary to nudge a common consciousness and comprehensive understanding of the importance of gender equality and secure tenure, especially for female citizens who experience marriage dissolution. Later, the common consciousness and comprehensive understanding can be articulated in the urban development policy, especially housing planning, and design to ensure the fulfillment of secure tenure and adequate housing as basic rights, according to the spirit of gender equality.

Studies on housing preferences, choices, satisfaction, and adaptation of female citizens from various demographic characteristics are necessary to formulate suitable housing designs which adaptable to their everchanging needs according to the unpredictable life-course events.

The right to adequate housing is made possible not only by the community's ability to access housing based on ownership, but in the form of tenure security that has eligibility standards and price ceilings that are accessible to single or married groups. So that the housing market has a variety of choices and community groups that will adjust to the availability of existing housing according to their housing needs at that time. Therefore, intense collaboration from all development stakeholders is mandatory to meet secure tenure and adequate housing according to gender equality, as one of the sustainable development goals.

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