

Understanding Housing Transitions of Career Women in Indonesia Through Life Course Perspective: Employment as Strategy to Afford Housing

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ABSTRACT

This qualitative study aims to discover the pivotal factors in housing transitions of Indonesian career women through their life-course events. In the Indonesian patriarchal society, women have been struggling to participate in the decision-making process of homemaking despite their dominant role in everyday domestic activities and thorough understanding of their familial needs. A semi-structured interview with seven career women was conducted to examine their housing transitions and the prominent factors of their current housing choices. Through thematic content analysis, this study concludes that the types of employment are the well-known factor of their financial empowerment through their housing transitions, especially for public servants and private employees. Thus, encouraging equal job opportunities for women in their young adult phase would increase the household's affordability to obtain homeownership.

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Keywords: housing and women; life course perspective; housing transition; female homeownership; career women.

1. Introduction

The studies of housing and women are concerned with the issues of domestic abuse, affordability, homelessness, and the need for special housing, according to the UN-Habitat report [1] and the UK's Housing Committee [2]. These issues were established based on the UN Final Report of Women and the Right to Adequate Housing in year 2012 [3], concerning the well-being of women in their residential place, their security and safety from any domestic violence, and the right of women to access place to live which affordable with their financial state, and to ensure homelessness never happen to the vulnerable women in their later age. All these conditions are related to the inequality of access in many areas for women, which constrains them from affording adequate housing. Gender inequality and stereotyping remain a societal issue across many sectors [4], including the housing sector. Fortunately, today's society is rationally agreeing on the equality of men and women in the scope of earning a living, which then affects households' financial capability towards homeownership. Though studies on

women's earnings are described to be lower than the opposite sex [5][6], there is evidence in a research report of Urban Institute in 2021 presented a significant increase in the percentage number of female-headed households' homeownership in America [7]. According to this research, sourcing the 1990 Decennial Census and the 2019 American Community Survey, the number of female-headed households' homeownership went from 51% in 1990 to 61% in 2019, while the male-headed households' homeownership declined from 71% in 1990 to 67% in 2019. As Haurin and Kamara [8] revealed, the Equal Credit Opportunity Act's impact eased access to the mortgage market for female heads of households toward homeownership. Although, the study suggested the difference in ownership rates between married and unmarried women remains unexplained, especially for high-income households [8].

Various marital statuses are experienced by women in today's modern society, especially for women in urban cities, due to their dynamic life-course events, encouraging the study of their volatile housing transitions [9], [10]. In the urban context, where gender

equality in labor market opportunities is relatively promoted, young and adult women actively engage in formal job opportunities. It helps them earn stable incomes and achieve financial independence, thus influencing their ability to afford adequate housing in their lifetime [11]. Consequently, according to BPS [12], the homeownership rate of Indonesian female-headed households in 2022 was 86.15% and higher than their male-headed counterparts, which is 83.67%. Nonetheless, in the urban metropolitan city of Jakarta, the homeownership rate was ranked lowest with a rate of 56.57% in 2023 [13], which indicates that the housing prices are soaring in urban areas such as Jakarta [14], shifting in housing choices are expanding toward the rental sector, more than the homeownership.

Housing choices are related to housing preferences, in which consideration between ideal housing conditions and the available housing location in the present and its direction in the future [15][16]. The perfect condition is not static; the different needs that evolve through the life course of the career women might impact their choices in housing, resulting in mobility or transitions throughout their lifetime. This is an exciting issue to be explored further to add more discussion on the study of women and housing discourse, especially in a patriarchal country that culturally believes that men have more gains in many accesses, including in careers and resources [17], such as in Indonesia. Although this emerging phenomenon is widely recognized in Indonesia, the related study on housing transitions of Indonesian working women remains in the uncharted terrain of academic conversations, especially in architecture and built environment discipline. Therefore, this study aims to understand the housing transitions of career women in Indonesia through the life-course perspective. Another purpose of this study is to explore how these women choose housing types to accommodate their needs within the life-courses framework.

This paper is structured as follows. A literature review examines the limited base concerning housing transitions of career women through the life-course framework and the perspective of the career women on finding homes that are shaped along their histories of housing mobility. This qualitative research with thematic content analysis attempts to delve into their history of housing transitions, including the reasoning of selected housing types, also the delivered strategy and considerations. The result unequivocally shows that the types of employment hold a pivotal role in the various housing transitions through their enduring life-course events, which significantly contributes to the existing

body of knowledge on housing transitions, especially the remaining overlooked social group such as working women.

1.1. Housing issues and women's perspective on housing

Affordability remains the global housing issue, with no exception in Indonesia. Unfortunately, the homeownership rate in Jakarta, the metropolitan city of Indonesia, was 56.57% in 2023 [13]. According to the Housing Profile Report of Indonesia 2021 from the Ministry of Public Works and Housing, the backlog of homeownership in Jakarta reaches 1.38 million households. These households are living in official housing (21.892 households), rental housing (926.728 households), informal rental housing, and others (1.468.038 households) [18]. Interestingly, 59.4% (825,131 households) work in the formal sector, while 40.6% (563,610 households) are working in the non-formal sector [18], based on Statistic Indonesia Survey in 2020. A study by Adianto & Gabe [16] suggests rental housing provision is essential to cope with the dynamic housing mobility because of their volatile life-course events. It also emphasizes that people who lived in rental or official housing more frequently moved than those who obtained homeownership because of the lower degree of housing satisfaction and adaptation [16].

Housing satisfaction and adaptation are subjective responses of individuals toward their housing conditions. These responses are closely tied to the experiences individuals have in their homes and their perceptions of these homes, which are also known as housing norms [19]. According to a previous study [20], housing mobility is a response to opportunities that arise in someone's life-course events, such as changing marital status and employment types, as Rossi studied before [21]. This understanding of housing norms and mobility forms the theoretical basis of our research.

Life-course events are more specific according to the life stages of individuals. Demographic and socio-economic factors are common indicators to identify housing preferences and choices of a certain social group. Recent study in Indonesia highlighted that the employment opportunities, entering marriage, parenthood, and marriage dissolution lead to housing mobility and tenure changes, which are driven by the financial capacity to meet the physical and psychological needs of the female in the house [22]. In another study, these needs emphasize the meaning of house for women, in which mentioned women's view on quality of life in their residence is not determined by mere material abundance, but rather by feeling sufficient and gratitude [23]. Women's

perspectives on housing thus would play a crucial role in the housing choices they made across the life cycles and life-courses. Thus, housing affordability, which implicates the housing tenure status, and life-course events are the main factors for housing choices and mobility.

In Indonesia, the mainstreaming of gender equality has been part of the formulation of development policies and programs [24]. This policy empowers women to have equal opportunity in many issues, including access to adequate housing. National development plans and policies of Indonesia 2020–2024 stated that increasing access toward adequate housing has been the government's primary strategy for tackling the affordable housing issue [25]. Enabling the supply side by promoting 1 million housing programs for all tenure schemes and housing subsidies for the lower income groups are the programs that are delivered to meet the promising outcomes [26]. One of the applicable policies that give women the opportunity to gain access to adequate housing is having a career in the formal sector companies, which is a requirement for a housing loan or mortgage loan application from the bank. It shares a similar finding with Megawati et al. [22], who argued financial capacity is the main driver for housing mobility and tenure changes to meet female's needs according to their life-course events, such as obtaining employment. Therefore, study on housing transition, including housing history and mobility, is necessary.

1.2. History of women's housing mobilities through the life-course perspective

Life-course events, such as births, deaths, marriages, or divorces, implicate the housing needs of families at a particular life stage, which mainly contributes to the individuals' housing mobility [20][21][27]. Studies by Beer & Faulkner [9] and Clark [20] showed the decisions about housing were not explicitly linked to particular life stages anymore but to the dynamic needs of individuals or households according to the available housing choices at the time by comparing life histories and housing mobility in Industrial and Post-industrial society.

Our research on women and housing mobility using life-course perspective approaches is a novel contribution to the field. The changing

life-course events, such as giving birth, new partner, union dissolution, becoming unemployed or starting new employment, are the major drivers for their housing mobility [10][21][28]. Nowadays, housing mobility of the young adults is also motivated by utilitarian, hedonistic, and opportunistic dimensions to obtain professional advantages in exploring and experiencing jobs and places [29]. Consequently, they experience dynamic life-course realities towards homeownership, because of financial hardship from student debts, the precarious state they earn for living, and the unaffordable housing market, especially in urban areas [30]. However, the dynamic life-course events and the household size do not necessarily generate housing mobility, because of the ties of social life of the individuals to meet their needs, as suggested by van Wissen and Dykstra [27].

2. Material and Methods

A qualitative approach is selected to obtain This study aims to contribute to knowledge and understanding about career women and their housing transitions through their life courses [9][31]. It builds upon prior studies that have explored the histories of individual or household life-course events to understand the housing transitions during their lifetime [28][32]. However, this study goes beyond by specifically focusing on the unique life-course events of career women, such as entering childbearing [33], marriage [22], or even the eradication of better living [6][34].

Further, Elder [31] coins four themes in the study on the life-course events such as 1) lives and historical times, 2) timing of lives, 3) linked or interdependent lives, and 4) human agency; this study would focus on the human agency of career women as one character who faces various social changes through their lifetime. While Clapham [35] also Beer and Faulkner [9] underlined the three main stages of housing transitions, which are 1) early or younger adult, 2) mid-life, and 3) the later life.

Accordingly, as shown in Figure 1, this study included the pre-younger adult stage, which is divided into the early childhood stage (0-5 years old) and the school-age stage (6-17 years old). The younger-adult stage was adapted to the standard condition in Indonesia, which consisted of the college-age stage (18-21 years old) and the early employment stage (22-25

years old). The next stage is age 26-30 years old, at which maturity of age is achieved; some women have a relationship formation through marriage, and some have the choice to stay single. The last stage in this study is the current stage, which ranges from 31-60 years

old. At the same time, the suggested themes by Elder [31] are applied in this study to thoroughly examine the milestones in their life-course events in considering and making decisions about their housing mobilities.

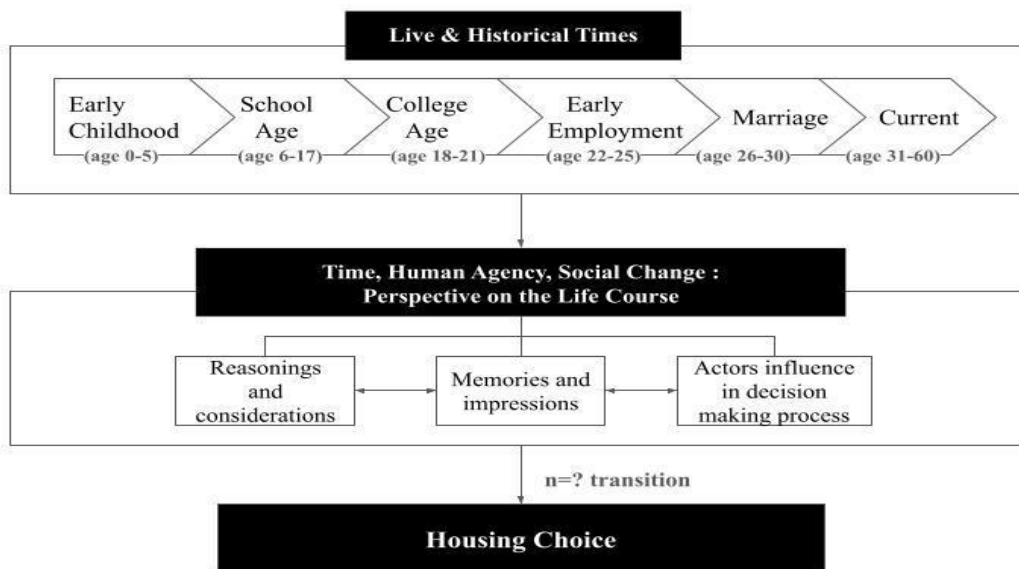


Figure1: Author’s Framework of Semi-structured In-depth Interviews

Data inquiry through semi-structured in-depth interviews was employed to investigate their historical experiences of their housing transitions, as suggested by Coolen [36]. In each stage, questions relating to their housing features, their memory, the reason for their housing mobility at that time, and their perception of the difference between the old and the new house were asked, which became a reflective story-telling of the journeys. they had since the early childhood age.

2.1. Selection of Informants & Data Collection

To find home meaning for Indonesian career women based on the theory of housing transition through life course [9], the author tried to get informants that represent the single and married women with different background stories who were willing to participate by purposeful sampling strategy [37]

This study collects the primary data from the informants with different socio-demographic characteristics, most importantly, marital status and types of employment. Snowball sampling is initially performed by contacting the closest relatives and friends according to the established criteria of informants. From 9 (nine) informants who were initially willing to participate, only 7 (seven) participated in this study due to their busy schedule, as shown in Table 1.

The interviews of each informant were taken separately in Indonesian language, six interviews were conducted through video conference application (Zoom) for approximately 60 minutes/ person, and one was a direct interview with audio recording for about 50 minutes. All the interviews were recorded, and field notes were taken, painting a vivid picture of each participant’s unique journey and perspective. The collected primary data is transcribed to produce verbatim texts for thematic content analysis.

Table-1: Profiles of the Informants in this study

Initial	Age	Status	Occupants
PO	32 years old	Single	Private employee
DIR	51 years old	Single	Employee in State-Owned Enterprises
LIA	50 years old	Married	Ex-employee in State-Owned Enterprises
MRA	34 years old	Married	Civil Servant
WIN	32 years old	Married	Civil Servant
MHS	37 years old	Married	Civil Servant
DMA	36 years old	Married	Civil Servant

2.2. Narrative Approach by Categorical Content Analysis

To understand the story of each informant's housing transitions, a narrative approach [37][38] through categorical content analysis was used to extract data from the verbatim texts. The questions already contained some categorical keywords, but from the subject's point of view, their stories were rich in meaning and interpretation. The author used a validation check by asking confirmation questions to interviewees for the understanding of meaning in the interview process; for example, in asking the reason for the housing choice made by informant MHS (age 37), location and price were reasons stated in the initiated answers, confirmation followed as seen in Table 2.

Table-2. Validation checked in the interview process

Q:	You said before, the first housing was more expensive because it is closer to your campus?
A:	Yes, it is closer to my campus.
Q:	The second housing was a little bit further but cheaper?
A:	It was cheaper.
Q:	But do both have the same access? Walkable access?
A:	Well, both were walkable, but (second one) after arriving on campus I would be a bit wet by sweat. But in my opinion, it was tiring (to walk to campus).
Author's notes: She mentioned riding a motorcycle to campus, it might cause additional cost, maybe financial expense was not really the main reason.	

In doing data inquiry and initial analysis, the author tried to recall the informant's memories and impressions towards their houses and connected them to reasoning and considerations for the housing transitions that occurred in the interview process. It could be

said as negotiating the stories by collaborating with participants in the initial analysis would unfold important themes in those lived experiences; as Clandinin and Connolly stated, "narrative inquiry is stories lived and told" [38]. The following process is noting the words relevant to the categorical themes of reasoning and consideration, memories and impressions, and actors that influenced them in making decisions toward housing choice. This is an effort to understand how the three themes describe housing transitions through the life-course perspective. The results of the analysis would discuss the housing types choices through the life course, their perspectives and housing aspirations in urban areas, and the extent of women's role in decision of homeownership. Then, through thematic content analysis of the verbatim text from recording data, a discussion of the findings will be compared to existing literature and studies around the discourse to draw conclusions. All stories and data that are presented in this paper have been granted permission by informant's consent to be used for research interest.

3. Results and Discussions

3.1. Housing Types and Housing Transitions through the Life-course

As shown in Table 3, attending college, having employment, and having marital relationships are causing housing mobility. In the earlier stage, at school age, 4 of 7 informants experienced housing mobilities more than one time (see Figure 2), indicating that events in their life-course differed from each other. This confirms a study by Beer and Faulkner [9] in Australia, who explained that relationship formation, education, and employment are the dominant reasons for younger adults' housing mobility.

Table-3. Chronology of Informant's Housing Transitions

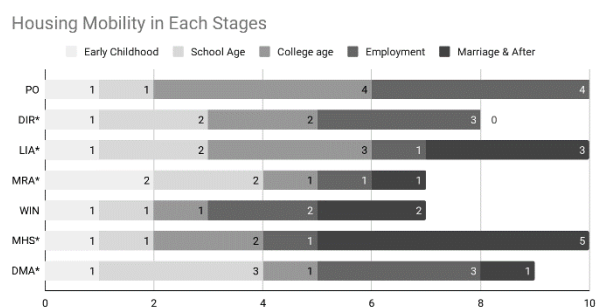
Initial (age, status)	Stage of Life	Housing Transition (frequent of residential mobility)
PO (32, single)	Early-Childhood School-Age College-Age First Employee Current State	1. Grandparent's home 2. Parent's house 3. Rental room (move province) 4. Share rental house (shared with close friends) 5. Parent's rental house (due to major renovation of parent's house) 6. Rental room in share house (study oversea) 7. Rental studio apartment (part time job, shared with friend) 8. Rental in rooming house (due to partner sharing moved out) 9. Rental studio apartment (move province, permanent job) 10. Rental duplex house (company's aid subsidy)
DIR* (51, single)	Early-Childhood School-Age College-Age First Employee Current State	1. Parent's company house 2. Parent's rental house 3. Parent's house (in junior high) 4. Share rental house (move province, shared with friends) 5. Rental room (move region due to relocation of campus) 6. Rental room (move province) 7. Parent's house (job assignment back to hometown) 8. Own house (company's aid to access loan)
LIA* (50, married)	Early-Childhood School-Age College-Age First Employee Marriage Current State	1. Parent's company house 2. Parent's rental house 3. Parent's house (in junior high) 4. Share rental house (move province, followed sister's path) 5. Rental room (move region) 6. Rental room (due to deceased family) 7. Parent's house 8. Rental house w/ spouse 9. Parent's house (due to labor of 1st child) 10. Own house (company's aid to access loan)
MRA* (34, married)	Early-Childhood School-Age College-Age First Employee Marriage, Current State	1. Parent's state house 2. Parent's state house (relocate region) 3. Parent's house 4. Parent's house (relocate region to shophouse) 5. Rental room (move province) 6. Rental room (move province) 7. Official rental house apartment (married - now)
WIN (32, married)	Early-Childhood School-Age College-Age First Employee Marriage Current State	1. Grandparent's home 2. Parent's house 3. Rental room (move province) 4. Rental room (move province) 5. Relative's house (new job, probation phase) 6. Rental studio apartment 7. Official rental house apartment (now)
MHS* (37, married)	Early-Childhood School-Age College-Age First Employee Marriage Current State	1. Parent's state house 2. Parent's house 3. Rental room (move region) 4. Rental room (due to social environment & economic factor) 5. Relative's house (move province, probation phase) 6. Rental room w/ spouse 7. Rental room w/ spouse (move due to lack of parking facility) 8. Rental house in apartment for government officer 9. Parent's gift house (temporally due to magister study) 10. Official rental house apartment (now)

DMA* (36, married)	Early-Childhood School-Age	1. Grandparent's house (mother's side) 2. Parent's rental room (due to father's work) 3. Parent's rental house (better space) 4. Grandparent's house (father's side, due to lost member)
	College-Age First Employee	5. Parent's house (inherit from mother's side grandparents) 6. Rental room (move province) 7. Rental room (room transfer due to deceased landlady)
	Marriage, Current State	8. Rental room (magister study, move province) 9. Official rental house apartment (married - now)
*) already had homeownership		

In their pre-younger adult stage, all informants were following their parent's decision to have housing mobility. Consequently, their housing transitions are fully dependent on the housing transitions of their parents, according to their types of employment or financial capacity. Several informants experienced housing transitions from the official housing to private rental housing until finally their parents could buy the family house. While 3 respondents lived in their grandparent's house in their hometown. One of the informant's parents even lived in an inherited house from their grandparents. It shows intergenerational family support contributes to housing transitions of the informants, as mentioned in several prior studies [16,39].

In the college-age stage, 6 of 7 informants delivered housing mobility to rental housing near campus for pursuing higher education in different cities, which shares similar vein with Beer and Faulkner [9]. However, the parents were pivotal in their choices because they were still financially dependent. University dormitories, private rental rooms, and private rental housing became their choices according to their parent's financial capacity and housing features. The first type is affordable accommodation, where the rent fees cover all the utilities. The second (*kos-kosan* in Indonesia) is more expensive because the tenants must pay the utilities fees other than rent. At the same time, the third (known as *kontrakan*) is rented by several tenants according to the available number of rooms,

who pay all the rent and utilities fees collectively.



*) already had homeownership

Source: Author's Data

Figure 2: The Housing Mobility in Each Stage of The Informants

Regarding the housing type they had during college age, social kinship among occupants and satisfaction with the room and facilities are reasons to stay. Mobility happens because of social environment influences, rent price, and special courses, such as relocation of education place and loss of housing family member. During this time, these young women had opportunities to exercise their decision-making ability toward housing choices with financial support from their parents.

"The first kos-kosan was chosen by my father. It lasted 2 years, after getting to know the environment, my connections increased. I felt more suitable in the other place, so I moved out. ... There were my seniors there, and for me it was more preferable, the first one felt more exclusive, more individualistic." (MHS, 37)

"Friends asked me to move in to kontrakan together. So, I moved, because I got friends and looking for something cheap. In the kos-kosan, the rent price keeps rising monthly, at the end (I decided to) move into kontrakan." (PO, 32)

“Moving twice, the first year I rented kontrakan near the campus. ... Then in second year, my campus moved near to University of Gadjah Mada, then I rented a room in kos-kosan in Kaliurang.” (DIR, 51)

“Indah (deceased sister) was in Iin’s (older sister) kos-kosan in Kaliurang. There were two rooms, right. When she passed away, her room was vacant, so I moved into her room.” (LIA, 50)

At the beginning of their career, 6 of 7 informants were moved out of their parent’s homes to have jobs in the urban city, according to prior studies [9][16]. The proximity of the location to the workplace is a common reason for housing choices. 2 of 6 informants who moved out had the advantage of living in a relative’s house for a short period during their career. Low financial ability in their probation phase had been the reason for staying in a relative’s home rather than paying excessive rent in executive kos-kosan. While building up their career, some of the informants experienced changes in life, such as entering marriage, childbearing, and pursuing further study, which caused housing mobility; they shared similar reasons with Rossi & Clark [20][21]. For informants who entered marriage (5/7), housing mobility occurred. Three informants followed their husband’s decision to move in. This is in line with the embedded patriarchal culture of Indonesia, as man is seen as the provider for the family [11].

“I got back (from master study) and got married right away. Benny (husband) had prepared everything, from September, if I’m not mistaken, all the administration (to apply for rental housing from his workplace).” (DMA, 36)

“Husband moved (to Jakarta) on April, right, (He) looking for a place to stay, to immediately move in with wife (after married).” (MHS, 37)

“I got married in January 2003, then soon moved to a rented house in Bekasi. ... So actually, Arin (husband) had a land plot in Bekasi, but it was still empty. We planned to build a home in Bekasi.” (LIA, 50)

The others decided with their partner to rent an apartment building after married. Besides proximity to the workplace, residential facilities were considered when choosing a house. Mobility occurred for two informants who experienced a housing deficit due to a lack of parking facilities. The choice of having a car for their convenience transport vehicle after marriage influenced their housing choice. Other than that, mobility also happened due to

the childbearing situation and the psychological need for women to stay close to their parents, according to Megawati et al. [22].

“But because I didn’t feel comfortable in Bekasi, ...at the end when I was 6 months pregnant, we moved back to my mom’s home. At first (I) wanted to be close to mom’s place, so when I was at work, if something happened, it would be safer.” (LIA, 50)

Each of the informants had experienced multiple dwellings in their life stages; as Beer & Faulkner [9] stated, *“to consider the way individuals move through the housing stock as a set of transitions that embraces both permanent and temporary relocation,”* the courses that happen in a certain period of their lives shaped different perspectives on the aspiration toward housing choices.

3.2. Women’s Perspectives on the Aspiration of Housing in Urban Cities

While studies have shown that psychological aspects and financial capacity could lead to housing mobility [22], therefore affecting their housing aspiration, research into housing aspirations tends to be dominated by understanding people’s experiences about homeownership [41]. Studies showed increasing housing aspirations toward rental tenure [16][41]. Based on the informant’s experiences, common motivations that shape their perspective on housing aspirations in urban cities are price, location, and family needs. Living and working in urban areas caused proximity to the workplace and school of the children to become a priority consideration for most of them in choosing a house, according to a prior study [42]. The tenure options vary based on their financial state and life condition.

“I really want to have a better residence than this (rental apartment), more spacious than this. But with the distance that is still considerable... toward my workplace. My kid has already enrolled in elementary school near this area, that’s what makes us confused now, where to find the new place. If possible, we would prefer to buy.” (WIN, 32)

“If we decide to move to the new house, we have to adapt, not only with the house, but also the nanny. And the school too, that’s a lot of homework. That’s why we chose to find the nearest rental residence (kontrakan) around here.” (DMA, 36)

The way of life in urban areas is essential for the family development of MHS (37). All the facilities that Jakarta offers to advance the career and education of the kid have become

the reason to live in urban areas, whatever accommodation they could get, with the security backed up by her parents' support of future housing in her hometown.

"We are being realistic, all the best facilities in Indonesia are in Jakarta. ... but this town is not a place to spend our old age, no it is not. But if you want to have a good education (for the kid), it is the place... For us, living in urban areas suits us. I don't mind renting a house, if I get better accessibility. ... Because as I said before, I already had a house asset (in my hometown)." (MHS, 37)

Another informant, MRA (34), had experienced a change of lifecycles while living in a low-cost apartment from her workplace, from being single, married and having two children in this accommodation. Though she benefited from this place, she and her husband always wanted to buy a family home. At first, they planned to have a house near their parent's house when they decided to have children. However, living in an urban city has the advantage of daycare facilities for children whose parents are both working. The change of condition affected their decision for the location of homeownership.

"We were saving money (for home) even before getting married. We already surveyed a house in Bogor, and my husband was going to buy it. But that changed, ... if we have children, (we thought) 'okay, we will buy a house in Bogor, where my in law could help watch the kid.' But as time went by, having a kid enrolled in a daycare facility, 'O, well, we just lived in Jakarta then.'" (MRA, 34)

Experiences of these informants affect their perspectives of housing aspiration in urban areas. Location, facility, and affordability [14][42] were mostly factors influencing their perspective toward housing choice, but having housing transitions also gave them courage to take calculation and risk on deciding future homeownership.

3.3. Decision Making of Homeownership

The housing transitions of career women are not just about navigating the life-course perspective, but also about the empowerment to make decisions and choices in response to housing needs. For these career women, stable employment has been a key factor in their journey toward homeownership [22]. The ability to apply for housing loans, receive housing subsidies, and access workplace accommodation facilities has not only provided a steady income but also a sense of security in their housing transitions, empowering them to prepare for future homeownership. This empowerment also

influences their considerations and decisions in house purchasing and mobility.

Like MRA (34), who participated in the auction process to purchase house, her decision to enter the auction and bid on the family's savings was initially opposed by her husband and her parents. But she had prepared beforehand to take loans from the bank and asked her parents for financial support. They put a guarantee money for partaking in the auction, in which if they win and cannot pay the rest of the house price within the limit time, the auction provider will take the guaranteed money.

"At the time of participating in the auction, I was being reckless, not seriously thinking, there's no chance we would win. My husband was the one who was panicking, my parents too, because they would back up the financial, right. My husband said, 'our savings are not enough, what if we win?'. But, in my heart (I said), the chance of winning is low, just try it out. But I came with preparation. Before partaking in the auction, I had already asked around banks, I had already decided to take a bank loan, right. ... It was a bit reckless of me, for calling 70 million (IDR) (for guarantee money) as a random (try out)." (MRA, 34)

Despite purchasing a home in the desired area, she was given the opportunity to rent out the house to help her with the monthly payment for the loan she took for the house while still living in the low-cost rental housing apartment provided by her workplace.

"We were still comfortable living in the apartment, and had only one child. The house (I purchased) was an old house, so I need extra money to renovate it. I needed to borrow more money, right? Then my parents said, 'it's better if you rent it out', make a cash out of it for the renovation cost later.'" (MRA, 34)

DMA (36) and her husband were also benefited to stay in a low-cost rental housing apartment, while utilizing the housing subsidy programs to buy a subsidized house in different region through housing exhibition. Though at later time, the haste decision was considered a mistake by her.

"A year after we married, 3 months later we were pregnant, at that time we decided to buy a house. ... He was going to study after the kid's born, so we were not focused on truly looking for the right place to stay. And we did not have a physical survey on the house. The price was affordable, marketing promotion said it is located near campus, near a station, etc. Well, that's our mistake... turns out the location is so far away, it took an hour to reach from the station." (DMA, 36)

While being married mostly predicted homeownership [8], DIR (51), who is single, felt no urgency to move out from the parental nest despite having an opportunity to take home a credit facility from her workplace. She shared her perspective on homeownership as an asset.

“The first home purchase was in 2004, at age 32. ... there was a company facility for the employee ... to take home credit... At that time, I was not married, still lived in my parents’ home, it was a big house and close to my workplace. But the chance of taking home credit needed to be utilized. ... for investment.” (DIR, 51)

A visit to friend’s house at the age 45 was triggered her motivation to have private home for her pension dwelling, in accordance with Haurin and Kamara, age in female heads household is significant factor influencing ownership [8]. Location, price, and also her emotional judgement toward the house were reasons to be considered. Family support also helped her to make decision in the purchase.

“In my opinion, buying a house is actually a matter of fate. ... I was looking at the south area, but as if it was not meant to be, I felt no connection to it. Then, it turned out around the neighborhood here, there was a house on sale. The price was below the market. ... At the first sight (on house survey) I trusted my gut. It suits me, and I asked for the price right away. ... but after calculating, I no longer have leeway to take more credit. The budget was really tight. ‘Buy or not?’, I said to myself thinking. Then, my mother advised me, ‘Buy it! Whenever going to be (the chance to come)?” (DIR, 51)

From the informants' stories, the decision to buy a house happened when they settled in their career. In-home purchasing, women tend to imply the functioning of emotion and rationality simultaneously [43], depending on the condition and opportunity given. The answers given, *want gut, fate, calculation, and preparation, are some words in the stories that show the connection between cognitive and rational choices in home purchasing.* Most of all, this study found that when making decisions about home purchasing, these women benefited from their financial capability and stable status as employees in formal institutions.

4. Conclusion

This study showed that career women in Indonesia had multiple housing transitions in their lifetimes, with changing needs through their life courses affecting their choice to stay

or to move out of the house. The positive impact of being a career woman is the security of having a stable income. Working means earning contribution to household income and having more voices in the family's decision to purchase something worth the life-saving. Women tend to listen to their family advice in making big decisions and put the family in their consideration for home purchasing or housing choice. Previous research shows the influence of family relation on housing preferences [45][46]. The proximity to the workplace and the children's needs and safety are the common reasons for housing choice [42]. The accessibility issue becomes a primary concern for them, which is corroborated by a study about women as female partners in households tend to make more trips for the children and household needs on their daily commute [49][50]. This also affects their housing selection, which provides parking facilities.

Despite joint income, renting is preferable for households due to the unaffordable housing prices in urban areas [16]. Homeownership is still an aspiration for them; home purchasing is considered the most expensive household expenditure [47], but it also becomes the household's investment for wealth accumulation assets [48]. According to that, to respond to their need for housing in urban cities, the government and housing actors need to provide affordable housing for families with flexible options of upgrading or changing tenure to accommodate their changing needs in the future. The policy should also keep empowering women to pursue career paths for better welfare of the households. This study showed that working in formal institutions benefits the household in terms of access to affordable dwellings. Further study on the women with different jobs, such as the informal sector, needs to be done to deepen the knowledge on how women take a role in decision-making toward housing and how life-course perspective is used to unfold their stories regarding housing mobilities.

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