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Suggestions of Housing Welfare Policy Direction for the Housing-Vulnerable People in Seoul¹

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Abstract

Purpose: This study aims to redefine the housing welfare beneficiaries by considering the diversity and particularity in Seoul, and to propose the improved direction of Seoul's housing welfare policy without blind spots. A survey method subject to experts was conducted. The survey questionnaire included expanded meaning of the housing-vulnerable people, the necessity levels and effective ways of each housing welfare policy, and the practical needs for a housing welfare program. Results Results from the survey for experts are as follows; first, expanded definition for the housing-vulnerable people was highly demanded. In detail, at-risk adolescents (teenage parents, young care givers, reclusive youth), marginalized persons from a welfare facility (those discharged from residential welfare facilities for the elderly, medical facilities), marriage immigrants, and foreign irregular workers should be included to the housing-vulnerable people. Second, the most necessary policy for housing welfare was the housing welfare programs followed by housing improvement, housing expense support, and public rental housing supply. Third, the most demanded need for detailed policies for each housing welfare field was the housing welfare delivery system. Then the support for housing upward mobility was next followed by expansion of housing welfare governance, housing improvement of old and defective houses, housing improvement within households, employment of housing welfare professionals, housing service programs, and demand-tailored policies for rental housing. Fourth, the suggested direction of each housing welfare policy in Seoul were that the current public rental housing policy should be maintained, financial and housing expense support should be expanded, housing improvement should be expanded or maintained, and housing welfare service programs should be expanded.

Keywords : Housing Welfare, Housing-vulnerable people, Seoul's Housing Welfare Policy, Housing Welfare Program

1. Introduction

1.1. Background of the Study

According to Article 2 of the Basic Housing Act, which defines the right to housing, all citizens have the right to a comfortable and stable residential environment free from physical and social dangers and to live a life worthy of human beings. To guarantee the people's right to housing, it

is necessary to provide appropriate housing at an affordable cost and to support them to reside stably in the community by linking them with services such as care and living support (Lee et al., 2022).

In particular, the government has been promoting various housing welfare projects in cooperation with local governments and local public enterprises to ensure housing stability for the underprivileged who are in relatively poor housing conditions.

*This study is a revised and supplemented version of the contents of Study on research on establishing a Seoul-type housing welfare model, a project conducted by SH Urban Research Institute in 2023.

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In 2017, the government, through the Housing Welfare Roadmap (2017.11.29), has been promoting the complex housing welfare projects such as housing supply, housing cost support, and physical housing environment improvement by classifying the demand groups according to life cycle stages and income levels, unlike the existing housing welfare beneficiaries. The demand groups according to the residential welfare roadmap included the young, newlyweds, multi-child households, the elderly, and non-housing and low-income groups. Also, this groups were supported in a customized form according to the life cycle.

Since then, the government has expanded the scope of residential welfare program to provide high-quality residential services (e.g. expanded living infrastructure, social and cultural facilities) beyond physical residential environments (e.g. combining living SOC (Social Overhead Capital)s based on very tight and reliable residential welfare support).

However, this expanded housing welfare policy entailed both positive and negative aspects. In detail, as a positive aspect, a gradual growth of housing welfare provides various housing welfare services, while actual users might feel the declining quality of housing welfare due to policies created one after another with each change of government. So, policy duplication, equity, and effectiveness problems were raised.

Another change in housing welfare business was found in the changes of housing welfare policy beneficiaries. For example, the Seoul Metropolitan Government has tried to practice high-quality, balanced housing welfare by simultaneously supporting housing environment improvement projects and housing welfare promotion projects through the enactment of the “Act on Support for Improving the Quality of Life of Long-Term Public Rental Housing Tenants” (hereinafter referred to as the “Long-Term Rental Housing Act”). In particular, the enactment of the “The Seoul Metropolitan Government Ordinance for the Spread and Revitalization of the Value of Accompanying the Underprivileged” in December 2023 was significant in that it expanded the scope of housing welfare.

In other words, the relevant ordinance ultimately expanded the housing welfare beneficiaries by redefining the scope of the disadvantaged as individuals or groups who require consideration due to constraints such as physical, mental, and social factors as well as economic poverty while the housing welfare beneficiaries in the existing Long-Term Rental Housing Act was limited to residents of long-term public rental housing.

Despite these efforts by the city government, there were still blind spots of existing law. It could not consider the COVID-19 pandemic, changes in population structure, and the emergence of new vulnerable groups such as young carers. If the definition of the disadvantaged was approached

as in the ordinance above, the scope of disadvantages would be too broad, which could lead to groups being excluded from housing welfare policies.

Also, public institutions have been implementing various policy initiatives to guarantee citizens’ right to housing. However, amid the rapid paradigm shift in housing welfare, excluded groups from the housing safety net still exists, and that overlapping or less effective policies are maintained.

1.2. Purpose of the Research

The purpose of this study is to identify housing-vulnerable people who have been excluded from housing welfare due to social and economic changes and to redefine housing welfare beneficiaries by reflecting the diversity and specificity of Seoul.

In addition, we would like to propose a direction for Seoul City’s housing welfare policy without any blind spots in housing through the necessity of housing welfare policy and operational plans for each detailed policy.

2. Theoretical Background

2.1. Definition of housing-vulnerable People

The etymological meaning of the vulnerable class is a group of people or individuals that are more likely to face hardships or difficulties and to need social protection. The elderly, children, and the disabled are included in the vulnerable class (Naver Korean Dictionary, 2025.01.09). Moreover, it refers to a group of people or individuals who are not sufficiently satisfied with the needs necessary for human life, such as income, medical care, education, and housing (Byeon et al., 2010: 29). These classes were classified as socially and economically disadvantaged, so appropriate government attentions and interventions were required to guarantee right to housing security from a welfare perspective.

The definition of vulnerable class varies depending on a researcher, but in general, a vulnerable class defined as the group in need of protection and care, as described above. And more, it can be roughly classified based on following three perspectives: income, jobs, and personal characteristics.

2.2. Institutional View for the housing-vulnerable group

2.2.1. Legal definition and scope of housing-vulnerable people

The definition of housing-vulnerable people might be overlapped with the vulnerables, but conceptually, the beneficiaries are restricted to a unit of a right of residence. That is, in accordance with Article 3 of the Framework Act on Housing (Basic Principles of Housing Policy), people should be able to lead a human life by ensuring housing rights, and the housing-vulnerable people refers to the individuals who exposed to the vulnerable environment related to housing. In other words, the housing-vulnerable people can be defined as a group whose opportunities related to housing rights are relatively limited compared to a general group due to economic, physical, and other conditions, and who are excluded from the opportunity to receive the same benefits related to housing as a general group without government intervention.

Housing-vulnerable people were defined diversely including the housing vulnerable, residential vulnerability those in need of housing assistance, and Residential Safety Vulnerable Classes, shown in Table 1.

Table 1: terms, related laws, and scope of vulnerable-housing people

terms	Legal Relations	scope
The housing vulnerable	-Article 3 of the Guidelines for Housing Support for the Housing Vulnerable	-Crime victims, -Single mothers, -Children living below the minimum housing standards, -Victims of domestic violence -Displaced persons
Residential vulnerability	-Article 2 of the Act on Support for the Housing Disadvantaged, including the Disabled and the Elderly -Article 2, Paragraph 2 of the Welfare of Persons with Disabilities Act	-Disabled, -Elderly
Those in need of Housing Assistance	-Article 3, Paragraph 2 of the Basic Housing Act -Article 3, Paragraph 5 of the Child Welfare Act	-Disabled people -Senior citizens -Low-income people -Newlyweds -Young people -Children eligible for support
Residential Safety Vulnerable Classes	-Article 2, Paragraph 2 of the Seoul Metropolitan City Ordinance on Support for Vulnerable Residential Safety Groups	-Low income

2.2.2. Definition changes in housing-vulnerable people due to social changes

Because of various terms and definitions for housing-vulnerable people, the scope might be somewhat different. However, these terms and definitions are similar in that they refer to classes for which it is difficult to guarantee housing rights when reviewed from a broad perspective based on Article 3 of the Basic Housing Act. Moreover, these housing vulnerable people are unfixed and changeable according to social changes. For example, during the COVID-19 pandemic, there were new emergence or increase of housing-vulnerable people such as young carer, foreign workers, and multicultural households that were not visible before (Youthdaily, 2023.07.23.).

According to data from the Seoul Housing Survey (2022), the number of vulnerable groups were changing according to social changes. In detail, there are 900 young people caring for their families in Seoul alone, and more than 60% of them suffer from financial difficulties in the aforementioned young carer (The Seoul newspaper, 2023). While the subjects of care in the past were limited to adults, recently, they are facing a situation in which they are responsible for care and livelihood regardless of Young Carer's would be due to parental transformation and disability (Maral a welfare foundation, 2024).

Moreover, the proportion of isolated and reclusive youth in Seoul (as of 2022) was estimated at 4.5% (approximately 129,000 people) and continuously increased (Seoul City Planning and Administration News, 2023). These phenomena were not temporary, so if left unattended or the right support period were missed, they would be more likely to lead to long-term isolation and seclusion from youth to middle age (Gyeonggi newspaper, 2024). In addition to reclusive youth, emergence of new housing-vulnerable people were excluded from the scope stipulated by law, such as marriage immigrants, naturalized citizens, irregular foreign workers, and people leaving medical facilities.

Next, the scopes of the housing-vulnerable people regulated abroad are shown in table 2. This is because social environmental changes should be considered by countries. The standards for the housing-vulnerable people are classified into physical, institutional, social, and economic aspects of housing. In other words, the housing-vulnerable people were classified by objective indicators such as the physical condition of the house, facility standards, and housing cost burden in a manner similar to that in Korea (Lee et al, 2022). However, when people in special situations such as medical and health vulnerable people and victims of violence were included in the classification of housing-vulnerable people in European-Union, America, and England. These cases were applied more wider definition rather than that in Korea

Table 2: Classification of vulnerable housing people abroad

classification			1	2	3
Economic situation		Low income		O	
		Forced eviction for nonpayment of rent	O		
Physical residence type		Abnormal living quarters households	O		
		Households below the minimum housing standard	O		O
Subject characteristics	Life cycle	Parents of Teenagers			O
		Child-rearing household			O
		Pregnant women			O
		Elderly parent's dependent family			O
		Senior citizen		O	
	Special situation households	Disabled, mentally retarded, learning disabled		O	O
		AIDS patient		O	
		Migrants, Refugees, Gypsies, etc	O	O	O
	Short-term emergency assistance	Homeless	O	O	O
		Drug addict			O
		Domestic violence	O		O
		Crime victim	O	O	
		Business district eviction residents	O	O	O
	Person to be discharged from a facility	Homeless facilities	O		
		Release from correctional facilities	O		O
Social welfare facilities		O			
Child welfare facilities		O			
Welfare facilities for the disabled				O	
Medical facilities		O		O	
Retired military			O	O	
1: European-Union, 2: America, 3: England					

In line with these social changes, new housing insecure types that might be included in housing-vulnerable people by laws are emerging, so various attempts are being made, such as implementing policies to further customize special classes, as in foreign cases. As a result, the Seoul Metropolitan Government also needs to redefine housing-vulnerable people and find out emerging housing insecure

in consideration of social changes. And more, new suggestions are required to prevent creating underprivileged people in housing welfare policy.

3. Seoul City Housing Welfare Policy

The housing welfare policies in Seoul are categorized broadly into those four divisions as follows: public rental housing policy, financial and housing cost support, housing improvement, and housing welfare programs.

3.1. Public Rental Housing Policy

The public rental housing policy supports physical housing space for the housing-vulnerable people. The rental housing types in the Seoul Metropolitan Government are permanent rental, public rental, national rental, happy housing, purchased rental housing, and long-term rental housing. These rental housing types are supplied to housing-vulnerable people based on income standards and tenant types.

In addition, The Seoul Metropolitan Government provides a residential tailored environment to residents by customizing rental houses such as youth-safe, social, and women-safe housing in consideration of the characteristics of residents (Seoul Housing & Urban Innovation Corporation website).

3.2. Financial Supports and Housing Assistance

Financial and housing expenses support includes an emergency housing support, the Seoul-type basic security system, the monthly rental fee support program for a youth, the rental deposit interest support for a newlywed, and the Seoul-type voucher system based on housing benefits. Seoul Metropolitan Government supplies not only housing benefits but also housing cost support subject to the non-receipt people who were not protected from living difficulties during a crisis.

Housing assistance includes payments for expenses (e.g. rent fee) and physical environmental improvement costs (e.g. living environment improvement, fuel assistance, emergency supplies).

3.3. Housing Improvement

Housing improvement is the main part of the projects to improve the environment of old housing. Therefore, it supports repair and maintenance benefits supported by the housing benefits, the desired home repair projects, and the housing convenience support projects for low-income

disabled people. However, in the housing improvement projects, there is no housing improvement and convenience facility installation project targeting the elderly among the housing disadvantaged. Therefore the scope of the housing improvement project needs to be expanded in line with the broader scope of the housing disadvantaged.

3.4. Housing Welfare Program

The housing welfare program established a basic plan for residential welfare support pursuant to Article 5 (1) 5 of the Seoul Metropolitan Government Ordinance on Support for Improving the Quality of Life of Residents of Long-Term Public Rental Housing. Moreover, Articles 6 through 12 in the housing welfare program specifically stipulated that the physical environment and operation programs of public rental housing are supported.

The purpose of the housing welfare program in Seoul Metropolitan Government is to improve the quality of residents life in accordance with the provisions for promoting self-reliance of residents and creating a healthy local community based on consideration and coexistence. Specifically, the initiatives included a housing counseling center, housing counseling services for households in housing crisis, Hope Caregivers, employment assistance for residents, on-site mental health services, and small community libraries.

4. Research Methods

4.1. Data Collection Methods and Subjects

This study conducted qualitative and quantitative analyses using questionnaires and interviews subject to housing experts, and the detailed methods are as follows.

The survey was collected for approximately two weeks from July 26 to August 6, 2023. The respondents were only 45 experts in three occupational groups related to housing policy including 14 professors specializing in housing welfare and housing policy, 15 researchers in housing major, and 16 housing welfare practitioners. After screening the survey answers, only 40 valid questionnaires were used for analysis.

4.2. Survey Questions

The survey questions were classified several topics shown in Table 3; expansion and redefinition of housing-vulnerable people, necessity levels of housing welfare policies, strategic directions of Seoul City's housing welfare

policies, and necessity levels of Seoul City's housing welfare service programs.

Table 3: Survey topic types and questions

Topics	Detailed questions
Expanding and redefining vulnerable-housing people	-Discovering new vulnerable housing groups that reflect social change -Redefining the term housing vulnerable class
Necessity of each housing welfare policy	-Necessity of housing welfare policy by field -Necessity of detailed policy by housing welfare policy field
strategic directions of housing welfare policy	-strategic directions for public rental housing policy, financial and housing cost support, housing improvement, and housing welfare service programs (reduction/expansion based on maintenance to operate efficiently)
Needs for housing welfare service program	-Need for programs in each area: support for self-reliance, improvement of housing culture, response to aging and disability, low birth rate, alleviation of economic burden, and creation of a safe environment

5. Results

5.1. Expanding and Redefining the Housing-Vulnerable People

1) Emergence of new housing-vulnerable people types

As described in the theoretical background, the scopes of the housing-vulnerable people were required to expand beyond the scope of the vulnerable groups defined institutionally due to social changes. Thus, it is necessary to identify new housing welfare beneficiaries ensuring the inclusion of all groups and preventing the emergence of marginalized populations within housing welfare. Consequently, in response to both domestic and international social changes the housing-vulnerable groups were identified and assessed through an expert survey to determine their eligibility for inclusion as beneficiaries of housing welfare services in Seoul.

The results for identifying new housing-vulnerable people is shown in Table 4. 95% of the respondents answered that teenage parents should be included in the vulnerable, followed by elderly from residential welfare facilities (85%), marriage immigrants (82.5%), medical facilities without caregivers (80%), and foreign irregular workers (70%).

In addition, 47.5% and 42.5%, respectively, answered that foreign students from the middle class or higher and

low-income families should be included in the housing-vulnerable people. This result indicated that the standard for income levels expanded from low-income in the past to middle or higher income to identify housing-vulnerable people. Moreover, there were experts' opinions that Young Careers, crisis youth, vulnerable young adults, and families with disabilities should be included as vulnerable groups.

As shown in the expert survey, the scope of the housing-vulnerable people, which was mainly classified by income within the existing system, needs to add diverse classification standards (i.e. income, nationality, age, disability, etc.) to include diverse marginalized classes. Therefore, these results described that expanding the scope of the housing-vulnerable people was required. In detail, housing-vulnerable people newly includes at-risk youth (teenage parents, young caregivers, reclusive youth), those leaving facilities (those leaving senior housing welfare facilities, those leaving medical facilities), and foreigners (immigrants, workers), reflecting changes in the housing welfare paradigm, sociodemographic changes, and newly emerging classes such as at-risk youth.

Table 4: Eligibility of a group to be included in housing-vulnerable people

Classification of housing-vulnerable people		N	%
higher and low-income families	Needed	19	47.5
	Not needed	21	52.5
Total		40	100
foreign students from the middle class	Needed	17	42.5
	Not needed	23	57.5
Total		40	100
Foreign irregular workers	Needed	28	70.0
	Not needed	12	30.0
Total		40	100
Marriage Immigrant	Needed	33	82.5
	Not needed	7	17.5
Total		40	100
People leaving elderly residential welfare facilities	Needed	34	85.0
	Not needed	6	15.0
Total		40	100
Parents of Teenagers	Needed	38	95.0
	Not needed	2	5.0
Total		40	100
People leaving medical facilities	Needed	32	80.0
	Not needed	8	20.0
Total		40	100

2) Redefining the term 'Housing-vulnerable people'

The meaning of the housing vulnerable class, as described in the etymological meaning of the vulnerable class, refers to a class that is not sufficiently satisfied with the needs necessary for human life, such as income, medical care, education, and housing. In this context, the term housing vulnerable class is used in various ways within the domestic system, such as the vulnerable in housing,

residential vulnerability, those in need of housing assistance, Residential Safety Vulnerable Classes, etc.

However, as can be seen from the domestic system, housing welfare beneficiaries are different for each system, and there is a limit to not covering the new housing vulnerable groups derived earlier. In this regard, it is necessary to analyze appropriate terms for the Seoul Metropolitan Government's housing welfare beneficiaries that can encompass various housing vulnerable groups analyzed previously.

In order to reestablish the terminology for the housing vulnerable class, a survey of experts was conducted by compiling the terminology of housing welfare-related laws, terms used in housing status surveys, and terms used in previous studies related to the housing vulnerable class.

As a result, the housing support required class was the highest at 25%, followed by the housing vulnerable class (22.5%), the housing welfare support class (17.5%), and the housing vulnerable class (17.5%).

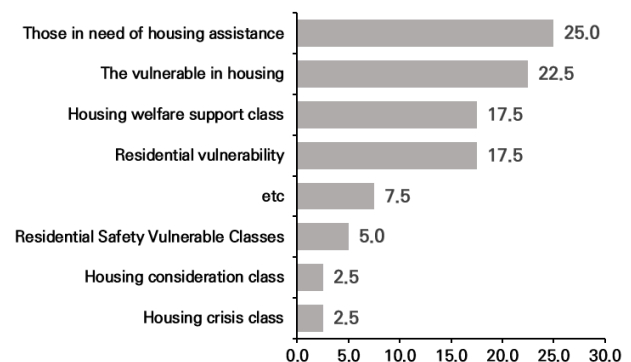


Figure 1: Appropriate terminologies for housing welfare beneficiaries

The housing support needs class was found to be appropriate as a term that includes a new class, because the term clearly expresses the housing welfare beneficiaries (40%) and includes various classes (40%). Next, the housing vulnerable class was highly ranked as an appropriate term to represent the existing housing vulnerable class. The reason for this is that the term housing vulnerable class includes various classes (42.9%) and it is judged to be a result that well expresses the Seoul Metropolitan Government's goal of accompanying the vulnerable (42.9%).

On the other hand, there were opinions that the term for the housing vulnerable group, which was mainly used in the past, was suitable because people were highly aware of the term (66.7%). This means the importance of social consensus on terms, and the change of terms in which public resources are put in is interpreted as a result of many taking a lot of cost and time to recognize.

Table 5: Selection reason to choose appropriate terminology

Reason for selection		1	2	3	4
Commonly used	N	1	6	1	0
	%	10.0	66.7	14.3	0.0
Representing the object clearly	N	4	1	0	3
	%	40.0	11.0	0.0	42.9
Including various classes	N	4	1	3	2
	%	40.0	11.1	42.9	28.6
Conformity Seoul City's goals	N	0	0	3	0
	%	0.0	0.0	42.9	0.0
Improve negative image	N	1	0	0	1
	%	10.0	0.0	0.0	14.3
Etc.	N	0	1	0	1
	%	0.0	11.1	0.0	14.3
Total	N	10	9	7	7
	%	100	100	100	100

*A table is prepared focusing on the results with a high percentage of appropriate terms for residential welfare beneficiaries .

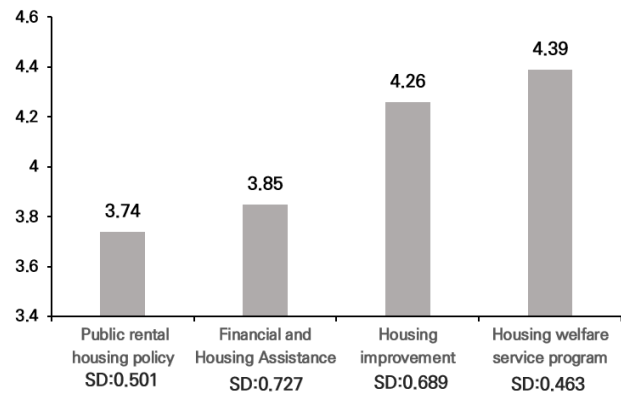
5.2. Necessity of Housing Welfare Policy for the Housing-vulnerable People

1) Necessity of housing welfare policy by field

As a result of analyzing the necessity of each housing welfare policy field targeting housing policy experts, the necessity of housing welfare programs was found to be the highest (4.39), followed by housing improvement, housing cost support, and public rental housing supply, and the average necessity of each of the four policy fields was found to be 4.06 points.

According to Statistics Korea, the housing stock in Seoul is approximately 3,839,000 units, and the rental housing stock is 359,951 units, showing a rental housing stock rate of approximately 9.3%. This is an increase of approximately 2.3% since the rental housing stock rate exceeded 7% in 2017, and can be interpreted as a continuous supply of rental housing.

The importance of public rental housing supply is still an important issue. However, in the past, when mass supply was possible through land development projects, there are now limitations to securing inventory through mass supply due to issues with land and financial resources that can supply public rental housing. Accordingly, experts emphasize the importance of social support for improving the quality of life and promoting residential stability for residents through housing improvement and housing welfare programs, along with the supply of public rental housing. In particular, improving the quality of life can help residents become self-reliant and promote residential upward mobility in public rental housing.

**Figure 2:** Necessity mean values of each housing welfare policy

2) Necessity of detailed housing welfare policies

In order to analyze the necessity of detailed policies by housing welfare policy field, the necessity of 14 detailed policies currently being implemented in Seoul was analyzed. The necessity of each detailed policy was investigated using a 5-point Likert scale, and the detailed policies were compared based on the responses percentage of 'necessary' and 'very necessary.'

As a result, the need for a housing welfare delivery system was found to be the highest (need + very need = 100%), followed by support for housing upward mobility (92.5%), expansion of housing welfare governance (90%), improvement of old and substandard housing (87.5%), housing improvement within households (87.5%), employment of housing welfare professionals (87.5%), housing service programs (85%), and demand-tailored rental housing (80%). Otherwise, public-supported private rental housing (45%), public offering supply (50%), and financial support (60%) were less likely to be necessary.

These results could be interpreted that the importance of social support helping residents develop their own self-reliance and independence currently increases while the past housing welfare policy was focused on physical housing supply and housing cost support. These phenomena could be inferred because of realistic issues regarding supply, problems in securing financial resources, and the increasing dependence of the housing disadvantaged on public assistance.

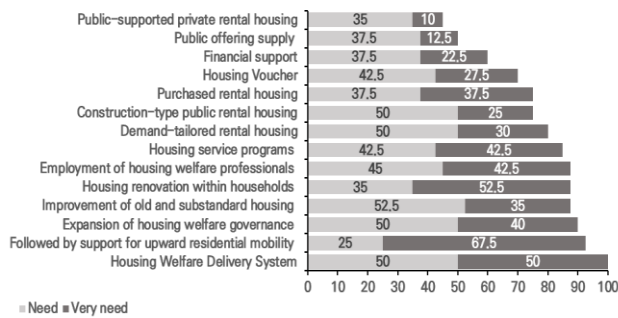


Figure 3: Necessity reasepondents percentages of detailed housing welfare policies

Table 6: Mean and standard deviation of necessity of detailed housing welfare policies

Necessity of detailed housing welfare policies	M	SD
Public-supported rental housing	3.40	1.057
Public offering supply	3.28	1.062
Financial support	3.93	0.859
Housing Voucher	4.08	0.888
Purchased rental housing	4.03	0.891
Construction-type public rental housing	3.75	0.927
Demand-tailored rental housing	3.95	0.815
Housing service programs	4.13	0.911
Employment of housing welfare professionals	4.40	0.709
Housing renovation within households	4.58	0.712
Improvement of old and substandard housing	4.25	0.776
Expansion of housing welfare governance	4.50	0.506
Followed by support for upward residential mobility	4.30	0.648
Housing welfare delivery system	4.30	0.687

5.3. The Strategic Directions of Housing Welfare Policy in Seoul Metropolitan Government

The housing welfare policy is improved in consideration of social and economic changes, such as the type changes of housing disadvantaged people, their lifestyles, household type transformation, and population structure shift. In particular, supplying a large amount of housing through land development in Seoul is limited. Therefore, a housing supply plan that takes changes in the housing disadvantaged is required.

As a result, the future housing welfare policy direction was analyzed through a survey of experts, focusing on the four areas of Seoul City's housing welfare policy: the public rental housing policy, the financial and housing cost support, the housing improvement, and the housing welfare service programs. The suggestions of the policy direction were inquired in three ways (i.e. reduction, maintenance, and expansion) within the current institutional system.

1) Public rental housing policy

When analyzing the direction of policy operation by type of public rental housing, the overall opinion of 'maintaining' the current housing policy was high. Among them, the types that responded that need to be expanded from the current ones include public rental housing (permanent rental, purchase rental, national rental, happy housing, 52.5%), integrated public rental housing (60%), and supported housing (60%).

Looking at the public rental housing inventory rate in Seoul, it is about 4.3% higher than the national public rental housing inventory rate, but considering the regional nature of Seoul, it is still insufficient. Many of the housing disadvantaged suffer from social deprivation due to housing instability and are forced to depend on the private rental market due to the lack of public rental housing.

It is difficult to discuss housing stability simply by looking at the supply volume, but there is a need to supply public rental housing, which has relatively lower housing costs and fewer uncertainties such as contract periods compared to the private rental market. In particular, the results of the above analysis can be interpreted as the need to supply various forms of public rental housing that reflect the characteristics of the housing disadvantaged, but the need to expand housing in a form that can accommodate more tenants as a priority for policy expansion.

Table 7: Direction of operation of public rental housing policy

Division	Reduction		Maintain		Expand	
	N	%	N	%	N	%
Public rental housing	2	5	17	42.5	21	52.5
Integrated public rental housing	3	7.5	13	32.5	24	60
Public offering housing	8	20	16	40	16	40
Publicly supported private rental housing	8	20	18	45	14	35
Residential environment rental	7	17.5	26	65	7	17.5
Redevelopment rental housing	4	10	27	67.5	9	22.5
Long-term lease housing	9	22.5	16	40	15	37.5
Youth safe housing	5	12.5	22	55	13	32.5
Social housing	6	15	23	57.5	11	27.5
Supported Housing	6	10	15	30	19	60

2) Financial and housing assistance

If we categorize the representative policies of Seoul City for financial and housing cost support, they are divided into housing benefits, housing purchase fund and deposit loan

support, monthly rent support (youth, newlyweds), emergency housing cost support, and deposit interest support. As a result of analyzing the operational direction of financial and housing cost support policies through a survey of experts, the majority opinion was that five out of eight policies should be ‘maintained’, and the majority opinion was that the policies for ‘monthly rent deposit loans’ (52.5%) and ‘emergency housing cost support’ (65.0%) should be ‘expanded’ from the current level.

In particular, the policy on emergency housing cost support has no opinions on curtail and many opinions on expansion, so it can be interpreted that the need for the policy is relatively higher than other financial and housing cost support policies.

This can be said to be because the housing vulnerable class is expanding due to the various social changes analyzed above (see Table 4), and the importance of emergency housing cost support has increased as new housing vulnerable groups such as low-income foreign students, married immigrants, parents of teenagers, and people leaving medical facilities, who were previously in the blind spot of housing welfare or were not recognized as major beneficiaries, are emerging.

Accordingly, when deciding on future policy directions, it is necessary to give high priority to and support the ‘emergency housing cost support’ policy.

On the other hand, in the case of youth monthly rent support (15.0%) and rental deposit interest support for newlyweds (17.5%) and youth (15.0%), it was found that there were relatively ‘reduced’ opinions compared to other policies.

According to the Korea Institute of Taxation and Finance's Youth Monthly Tax Support Project Report (2022), direct cash support for youth monthly rent can increase demand for housing, leading to higher rents, and this reason is likely to fail to make use of the good purpose of the policy and become a temporary policy. In addition, it can be interpreted that the results of the analysis were influenced by the fact that issues such as delayed marriage, low birth rate, and youth isolation emerged as social issues, and indiscriminate policies were prepared for the relevant classes or existing policies were expanded.

In other words, rather than quantitatively expanding the policy, it is judged that it is important to supplement it with a tight policy to avoid creating blind spots within the currently supported policy.

Table 8: Direction of operation of financial and housing cost support policy

Division	Reduction		Maintain		Expand	
	N	%	N	%	N	%
Housing benefit	1	2.5	20	50	19	47.5
Home Purchase Loan	3	7.5	19	47.5	18	45.0
Monthly rent	5	12.5	14	35.0	21	52.5

deposit loan						
Youth Monthly Rent Support	6	15.0	20	50.0	14	35.0
Emergency Housing Cost Support	0	0	14	35.0	26	65.0
Rent support1)	6	15.0	25	62.5	9	22.5
Rental deposit interest support2)	7	17.5	19	47.5	14	35.0
Youth Rent Deposit Interest Support	6	15.0	21	52.5	13	32.5
1) Basic livelihood recipients, 2) Newlyweds						

3) Housing improvement

Housing improvement policies can be divided into economic support for improving living environments and support for direct home repairs and housing management. When analyzing the operational direction of policies related to housing improvement currently supported by the Seoul Metropolitan Government, it was found that there were many opinions that the current policies should be ‘maintained’ or ‘expanded’. Policies that were shown to have a high need for expand include ‘Housing Repair’ (72.5%), ‘Energy Efficiency Project’ (60%), ‘House Repair of Hope’ (55.0%), and ‘Repair and Maintenance Benefit’ (52.5%).

The housing repair project is a policy to improve the living environment of low-income disabled people by repairing their homes as a housing convenience support project.

Representative examples of housing convenience support for the disabled include the application of universal design and barrier-free design, and specifically, design is being applied to support safe residential life, such as installing safety bars in bathrooms, installing anti-slip pads, and removing thresholds. In the case of public housing, housing support requirements for the disabled are applied according to the type of rental housing and the characteristics of the residents, but in the case of private housing, there are inherent limitations in terms of policy accessibility because the residents themselves must find and apply for the relevant policy.

In addition, depending on the type of disability, there are physical disabilities, but the number of people with mental disabilities is increasing. Nevertheless, it can be seen that most of the support for ‘home repairs’ is limited to repairs for the physically disabled. According to a study by Jeong Yoon-hye and Lee Yoon-jae (2017), it was found that for the elderly with mental disabilities, improving the physical environment such as independent personal space design, design that supports visual access to space, housing for natural light inflow, and design that alleviates auditory stimulation helps relieve mental disabilities.

That is, we can see that home repairs (including design) not only provide a comfortable living environment, but also have a positive effect on the treatment of disabilities. For this reason, it is believed that it is necessary to segment the characteristics of the disabled people who are the target of the current policy and expand the policy accordingly.

Table 9: Direction of operation of housing improvement support policy

Division	Reduction		Maintain		Expand	
	N	%	N	%	N	%
Repair maintenance benefits	2	5.0	17	42.5	21	52.5
Hope House Repair1)	3	7.5	15	37.5	22	55.0
Home Repair2)	0	0.0	11	27.5	29	72.5
Slate treatment and roof improvement	1	2.5	26	65.0	13	32.5
Home Repair Academy	3	7.5	23	57.5	14	35.0
Energy Efficiency Project	1	2.5	15	37.5	24	60
Single-person household housing management service	3	7.5	22	55.0	15	37.5
1) Project to improve poor living conditions, 2) Low-income disabled people housing convenience support project						

4) Housing welfare service program

It can be seen that the housing welfare service program is a policy for social support such as supporting people's independence, activating the community, and restoring social relationships, unlike economic support and improving the physical environment. The results of analyzing the policy operation direction for each housing welfare service program are as follows. Unlike the previously analyzed public rental housing, financial and housing cost support, and housing improvement, the housing welfare service program policy showed a high level of opinion that it should be 'expanded' in terms of policy in all programs except one program. In particular, more than 70% of respondents said that housing problem counseling and on-site mental health service programs should be expanded, which was confirmed in previous studies to have a high positive effect.

As a result of providing 'visiting mental health services' in public rental housing, malicious complaints to management offices were reduced and it was found to have a positive effect on individuals' health and the restoration of relationships with neighbors (SH Urban Research Institute, 2021). In addition, according to the 2023 Housing Security Comprehensive Center Housing Counseling Center data, there is a high demand for housing counseling and case management among various housing counseling services, so

there is a need to expand and strengthen housing counseling programs for the housing disadvantaged.

On the other hand, 65% of residents responded to maintain the current policy, and 20% responded to reduce it, showing relatively higher opinions on reducing the resident participation performance policy compared to other residential welfare programs.

Although resident participation performances have positive effects in terms of strengthening the community, promoting self-realization, and providing various things to see, some residents feel burdened by the burden of community activities through direct face-to-face interaction. In particular, since the younger generation is more familiar with social communication through SNS than face-to-face meetings, programs such as resident participation performances need to be operated in various ways (online, offline, online/offline combination, etc.) rather than through policy expansion.

Table 10: Direction of policy operation of housing welfare service program

Division	Reduction		Maintain		Expand	
	N	%	N	%	N	%
Housing Issues Counseling	0	0.0	11	27.5	29	72.5
Hope Caregiver	3	7.5	15	37.5	22	55.0
Employment support and counseling	0	0.0	20	50.0	20	50.0
Mental health service that comes to you	2	5.0	9	22.5	29	72.5
Small Community Library	2	5.0	15	37.5	23	57.5
Community Coordinator	3	7.5	17	42.5	20	50.0
Resident participation performance	8	20.0	26	65.0	6	15.0
1) Public rental housing resident job creation project 2) Mental health counseling and suicide prevention education program for public rental housing residents						

5. Conclusions

The purpose of this study is to redefine the housing welfare beneficiaries by reflecting the diversity and uniqueness of Seoul and to propose a direction for Seoul's housing policy without any blind spots.

To achieve this goal, a survey was conducted in parallel with the survey method and the expert interview method. The main contents of the survey are the expansion and re-establishment of terms for the underprivileged, the need for each residential welfare policy, the efficient operation direction for each residential welfare policy, and the need for residential welfare service programs.

The main findings are as follows: First, the housing vulnerable class is experiencing a housing blind spot in the current system, and the scope of the housing vulnerable class needs to be expanded to resolve this blind spot. In addition, most of opinions were that defining the housing welfare beneficiaries as a class in need of housing support rather than a term for the housing vulnerable class clearly expresses it.

Second, the need for housing welfare policy areas was found to be in the following order: housing welfare programs, housing improvement, housing cost support, and public rental housing supply.

Third, the results of the survey on the necessity of detailed policies by housing welfare policy sector showed that the need for a housing welfare delivery system was the highest, followed by support for upward housing mobility, expansion of housing welfare governance, improvement of old and substandard housing, housing renovation within the household, employment of housing welfare professionals, housing service programs, and demand-tailored rental housing.

Fourth, in terms of the operational direction of Seoul City's housing welfare policy, there were many opinions that the public rental housing policy should be maintained as it is, that financial and housing cost support should be expanded, that housing improvement should be expanded or maintained, and that the housing welfare service program should be expanded.

Based on the results of the survey, the following policy suggestions were made.

First, the housing- vulnerable people should be expanded the scopes to include at-risk youth (teenage parents, young caregivers, reclusive and isolated youth), marginalized persons from a welfare facilities (those who leaving senior housing welfare facilities or medical facilities), married immigrants, and foreign irregular workers. After changing the criteria for distinguishing the housing-vulnerable people from only income level to nationality, age, disability, and income level, the scope of the housing vulnerable people broadly embraced various marginalized classes.

Second, there is a need to use the alternative term 'housing support-requiring people' rather than 'housing-vulnerable people.' The term 'housing-vulnerable people' is the most well-known to most of researchers, but it only applies to a limited number of classes, such as boarding houses, goshiwon (a very small room that students live in while studying for an important test, or if their normal home is far from their school), inns, homeless facilities, and containers. Therefore, the alternative term could broadly include vulnerable people in housing to cover blind spots of housing welfare in the term. .

Third, housing welfare programs should be expanded. This is because, in addition to the supply of public rental housing, it is important to provide social support to ensure residential stability and improve the quality of life of residents through housing improvement and housing welfare programs.

Fourth, many consumer-tailored residential welfare programs should be developed and supported. In terms of housing supply, it is necessary to supply integrated rental housing or supportive housing, and in support of money and housing expenses, it is necessary to lend deposit to monthly rent and support emergency housing expenses. In addition, in terms of housing improvement, it is necessary to expand the housing repair energy efficiency project and the Hope Home Repair Project, and in terms of housing welfare programs, it is necessary to expand on-site mental health services and housing problem counseling.

The limitations of this study are that it failed to collect opinions from experts in various fields and that it limited the scope of the study to only the current Seoul Metropolitan Government policies, thereby presenting the direction of housing welfare policy. This work will not be the correct answer forever because of social changes, too. Because of this study, it started with considering social and economic changes, too. In addition to the current policy, future studies will identify the demand for detailed housing welfare policies that the class in need of housing support actual needs and propose policy directions in a broader range than the current one. Also, while this study provided direction for improvement about housing welfare policy, this work will be problematic whenever social and economic situations are changed.

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