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How to Improve Government Welfare Services for
Low- Income Unwed Mothers in Korea

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Executive Summary

How to Improve Government Welfare Services for Low-Income Unwed Mothers in Korea

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I . Introduction

A. Background of Study

Along with the recent increase in the number of unwed mothers raising their children, there is a growing interest in unwed mother families in Korean society. According to a nationwide public survey on perceptions of unwed mothers, the tendency of judging the moral standards of unwed mothers has significantly declined in Korea (Kim, Hye Young et al., 2009). The South Korean government, which had failed to aggressively support unwed mothers in the past, despite being criticized for carrying out mass “exports” of Korean babies for overseas adoption, has recently acknowledged the importance of providing child-care support to unwed mothers and has vigorously initiated support activities.

However, despite the weakened social prejudice against unwed mothers and active government support, the majority of unwed mothers are still suffering from economic difficulties and social prejudice. Women who had been employed at a solid workplace often fall into poverty after becoming an unwed mother. Savings accumulated during employment become depleted as they undergo an emergency

situation of an unexpected pregnancy. The moment a woman decides to carry on with the pregnancy and keep her child, regardless of what her education level or occupational competency may be, social prejudice pushes her into a most strenuous situation.

The Korean government provides various welfare services for unwed mothers who are suffering from economic difficulties, but many *Yangyukmihonmos* continue to voice concerns about the financial hurdles they face while rearing their children. Although the government states that it provides a wide range of services, the actual welfare services that are perceived to be helpful by *Yangyukmihonmos* seem to be limited. This study will review the welfare services for unwed mothers provided by the Korean government, and look into the degree of which such services are being utilized by *Yangyukmihonmos*. Based on the findings, the study will go on to suggest recommendations for improving the current welfare services for *Yangyukmihonmos*.

B. Methodology

The main methodologies incorporated in this study are a survey conducted on *Yangyukmihonmos*, analysis of the 2009 Korea Women's Development Institute (KWDI) data, and interviews with *Yangyukmihonmos*. Interviews with employees of district and *Dong* (village; primary administrative division of a district) offices were also carried out in order to identify the details and execution status of government welfare services. In addition, forums were held to collect opinions of experts and service providers working in the facilities for unwed mothers.

2010 Survey of *Yangyukmihonmos*

Cases were obtained through a snowball sampling method: Members of the "Korean Unwed Mother Family Association" (KUMFA) familiar with the need and details of this survey contacted other unwed mothers who are raising their children (*Yangyukmihonmos*) in community. This survey was conducted on *Yangyukmihonmos* across the country from April to August of 2010. Survey participants in the metropolitan area and the Jeolla province were located through

referrals by other unwed mothers or by receiving cooperation from unwed mothers' group homes. In the case of Busan, Wonju, Daegu and Inchoen, a survey interviewer took part in self-help meetings for unwed mothers held at each region's Healthy Family Support Center for Single Parents to conduct the surveys. A total of 117 survey responses were collected.

Analysis of 2009 KWDI Data on Unwed Mothers

Data from the KWDI's 2009 study of unwed mothers was used in this study. The KWDI's 2009 study data includes results of surveys conducted on unwed mothers of 48 institutions and information collected from unwed mothers who had stayed in facilities for unwed mothers but are now residing in community. They were located through referrals from individuals affiliated with the institutions based on a snowball sampling method. An analysis of the 213 *Yangyukmihonmos* surveyed in the 2009 study was carried out.

Focus Group Interviews

Focus Group Interviews (FGI) with *Yangyukmihonmos* on the various issues concerning childbirth and childcare, their experiences in using welfare services, and attitudes of social welfare public officials were carried out. Before holding the FGIs, a considerable number of pre-meetings were held in order to build rapport with interview participants. The FGIs with unwed mothers took place from November, 2009 to July, 2010. Around three to five unwed mothers participated in each FGI. A total of seven group interviews were conducted with a collected number of 17 individuals.

II. Literature Review

A. Lives of *Yangyukmihonmos*

There are not many studies on unwed mothers raising their children. Most of the studies conducted up until now have been those of unwed mothers residing in

facilities and there exists only limited research on unwed mothers living in community. Because the socio-demographic background or social-economic characteristics of unwed mothers suggested in past studies are based on studies of unwed mothers placed in facilities, it is yet unclear whether such findings can be applied to all unwed mothers in Korea including the *Yangyukmihonmos* residing in community.

It is believed that there exist a considerable number of unwed mothers who go through their out-of-wedlock pregnancy without seeking support from facilities, and instead receive assistance from friends and family while giving birth and raising their children. One of the factors that make it difficult to identify unwed mothers who raise their children on their own while residing in community is the social prejudice against them. Such social prejudice is why locating *Yagyukmihonmos* in community remains to be a great challenge.

Widespread social notions of out-of-wedlock pregnancies have not only affected the lives of unwed mothers but also the studies or policies concerning unmarried mothers (Han, In Young, 1998). Grounded on a widely accepted idea in our society that premarital childbirth is a major social or unethical issue, the early studies have linked single-parent families, poverty-stricken families, reckless sexual relationships, and lack of knowledge on sexual relationships to unwed motherhood (Kong, Il Sook, 2005; Lee, Sam Sik, 1998). The earlier studies on unwed mothers suggest solutions to, and preventive measures for, out-of-wedlock children, an issue that has arisen as a result of non-marital pregnancies.

The reason that the earlier studies focus on finding the causes of unwed-motherhood is due to the belief that such findings are necessary to establish preventive measures. These studies attempt to understand unwed mothers by associating them with a limited level of education, childhood troubled by poverty and lack of affection, reckless sexual behavior, and lack of proper sex education. The studies also present strengthened sex education as a preventive measure in addition to suggesting adoption as an alternative for unwed mothers (Park, Heung Ju et al., 1993).¹⁾

1) In the 1990s, adoption was thought to be the best option for both the unwed mother and child. Wishes of unmarried mothers to raise their children on their own were

Unwed Mother Related Facilities

Maternity Facilities (*Mihonmosiseol*)

Most maternity facilities, which are widely known as “*Mihonmojasiseol*” or “*Mihonmosiseol*” exhibit poor conditions and provide inadequate childcare services (Kong, Il Sook, 2005; Huh, Nam Soon et al., 2005). A study conducted in the early 2000s point out that those living within these facilities experience considerable inconveniences (Lee, Jong Soo, 2003). In these maternity facilities (*Mihonmosiseol*), unwed mothers who have sent their children away for adoption (*Ipyangmihonmo*) and those who continue to rear their children (*Yangyukmihonmo*) reside within the same space, making it emotionally difficult for the former who are suffering pain from the absence of their children. The study suggests that it is advisable for the two groups to be placed separately (Lee, Jong Soo, 2003). Securing private living spaces for the unwed mothers within the maternity facilities (*Mihonmosiseol*) was perceived to be desirable due to the frustrations facility residents feel while abiding cohabitation rules and conflicts arising from interaction between facility residents and staff (Kim, Yu Kyung et al., 2006). One of the problems of living in a maternity facility (*Mihonmosiseol*) is that they are unable to keep their jobs while staying in a facility. They also noted that they are not given enough time to themselves as they are busy taking care of the work distributed to them such as cooking and cleaning, and spoke of the difficulties of abiding cohabitation rules (Kim, Yu Kyung et al., 2006).

Maternity Homes (*Mojawon*)

According to studies carried out in the early 1990s, families of single mothers raising children under the age of 18 or unwed mothers leaving maternity facilities (*Mihonmosiseol*) who wish to rear their children without giving them up for adoption are qualified to enter support facilities known as maternity homes (*Mojawon*). However, it is in fact single-mother families faced with adversities due

dismissed as unreasonable hopes of individuals who are not qualified to be parents (Aeranwon 2010: 45).

to a loss of a spouse (caused by death or other reasons) that actually are admitted into the maternity homes (*Mojawon*) (Park, Heung Ju et al., 1993; Kong, Il Sook, 2005). As of 2002, there are 39 maternity homes (*Mojawon*) throughout Korea. In Seoul, one must stay on the waiting list for one or two years before actually entering into a maternity home (*Mojawon*) (Sa, Yeoun-Keoung, 2002). Even if an unwed mother decides to keep her child, she may eventually end up giving her child up when having to wait a long period of time before being accepted into a home (Sa, Yeoun-Keoung, 2002). A 2003 study points out the low maternity home (*Mojawon*) utilization rate of unwed mothers. According to the 2009 KWDI report, maternity home (*Mojawon*) utilization rate by unwed-mother families accounted for only a meager 10% (Lee, Mijeong et al., 2009; Lee, Jae Jeong, 2003).

Group Homes

The studies conducted in the late 1990s to early 2000s suggest the need of establishing housing in which unwed mothers can raise their children after leaving maternity facilities they used shortly before and after giving childbirth. The 2004 study of 14 *Yangyukmihonmos* residing outside of various support facilities by J. S. Lee suggest that unwed mothers experiencing inconveniences from having to stay in the homes of their family or acquaintances desired for a facility in which they can continue to dwell and rear their children (Lee, Jong Soo, 2003).²⁾ According to information identified through facilities and other sources, there exist a higher percentage of preschoolers among the children raised by *Yangyukmihonmos* than among those reared by other single-parent families. Without childcare support, unwed mothers raising young children experience many challenges in carrying out economic activities. *Yangyukmihonmo* studies of the early 2000s calls for further establishment of maternity homes and strengthened childcare support for single-parents (Lee, Jae Jeong, 2003). With the opening of group homes for *Yangyukmihonmos* in 2003, the government has begun injecting funds into related projects, thereby expanding the supply of such shelters.

2) Among the 14 yangyukmihonmos, 11 lived with their families, one lived with a friend, and one lived alone (Lee, Jong Soo, 2003).

Difficulties Experienced by *Yangyukmihonmos*

Balancing Work and Childcare

Yangyukmihonmos in the late 1990s have identified childcare as a great challenge with which they are faced. According to the *Yangyukmihonmos*, they experience difficulty in looking after their children when having to work long hours or during holidays, and because of their relatively low hourly wages, it is financially challenging to pursue both work and childcare (Park, Sook Hee, 2000). Working *Yangyukmihonmos* complain of the frustrations they undergo as they juggle work and child-rearing such as the hurdles they face when attempting to take their children to the hospital or attend after-hour dinner and drinks with colleagues, which is a common practice in Korea's corporate culture (Lee, Jong Soo, 2003).

Some of the challenges of childcare that are pointed out include: the shortage of childcare facilities that provide services during the evening or holidays; heavy burden of childcare costs; the guilt they feel for causing an inconvenience to their family members; and childcare hindering their efforts to obtain necessary job skills or qualifications for seeking employment. Working single-parents were found to be in need of childcare services during evening hours (Lee, Jae Jeong, 2003). Mothers caring for a child encountered many obstacles when preparing for, and seeking, employment, and were living on savings they had accumulated while working at their previous jobs.

Challenges Faced by *Yangyukmihonmos* in Community

The challenges unwed mothers in community experience in terms of childcare include clashes with family members or relatives and frustrations due to limited living quarters (Sa, Yeoun-Keung, 2002). The *Yangyukmihonmos* living with their family say they are troubled by rent, their relationship with family members, and perceptions their neighbors have of them (Lee, Jong Soo, 2003). *Yangyukmihonmos* living with their parents must face the cold and disapproving glances of their conservative neighbors who have lived in the same neighborhood since they were a child, and the negative attitude by neighbors towards their daughters make their parents feel shame and disgrace.

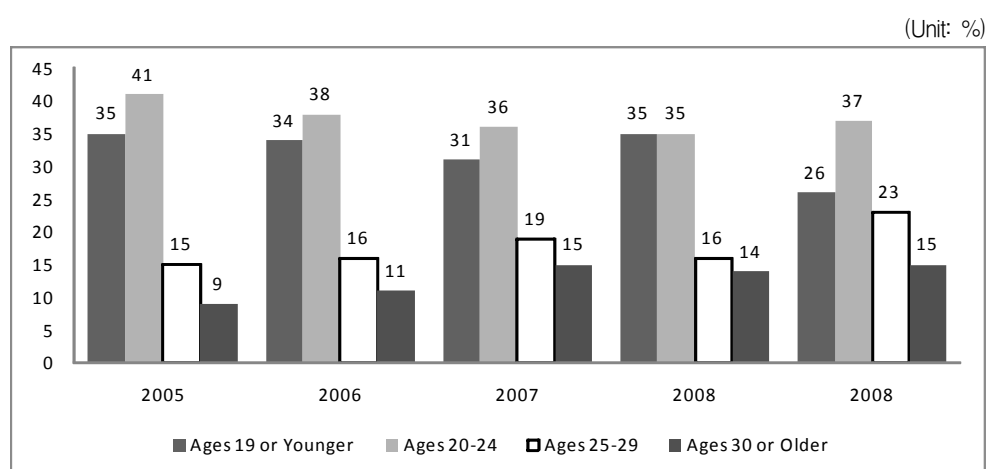
In many cases, unwed mothers who have left maternal facilities with young babies are in need of welfare benefits for a certain period of time. They may consider applying for benefits provided under the National Basic Livelihood Security (NBLS) scheme but becoming a recipient of NBLS benefits is not an easy task (Huh, Nam Soon et al., 2005). A considerable number of unwed mothers have severed ties with their parents who the law states as the “Person Liable for Supporting” them, and thus has no one from whom they can receive practical assistance. These unwed mothers can be found ineligible to receive welfare benefits if their estranged parents are deemed economically-capable of supporting them (Huh, Nam Soon et al., 2005).

Yangyukmihonmos Receiving Welfare Benefits

At present, there exists no comprehensive statistics on unwed mothers in Korea. However, the Korean government can gather related statistics by using the data on *Yangyukmihonmos* receiving welfare benefits from local municipal governments. As part of the 2010 survey of living conditions of unwed mothers and fathers raising children on their own (*Yangyukmihonmos* and *Yangyukmihonboos*) in Gyeonggi-do, data of unwed mothers or fathers receiving welfare benefits in Gyeonggi-do broken down by the different districts within the province was released (Seo, Hye-jung, 2010: 39). Among the 371 unwed mothers registered in Gyeonggi-do who received benefits in 2009, 71% received the Single-Parent Family Support (SPFS) benefits, while 29% received benefits under the NBLS scheme (Seo, Hye-jung, 2010). The 2010 study by Hye-jung Seo conducted a survey on 311 unwed mothers and fathers residing in Gyeonggi-do who are welfare benefit recipients. Among the surveyed individuals, 283 were unwed mothers. Age distribution of the surveyed individuals was found to be different from that of the data collected through facilities: 22.2% were aged 24 or younger; 22.3% were aged 25 to 30; and over 55.5% were 31 years or older. Compared to other studies, there was a significantly higher proportion of those in their 30s or older (Seo, Hye-jung, 2010).

B. Decreasing Proportion of Teen Unwed Mothers

Recent media reports or studies have claimed that the proportion of teen unwed mothers is on the rise. However, there is no concrete evidence that supports this view. Let us review a number of data to investigate the arguments that the age of unwed mothers is moving in the downward direction.

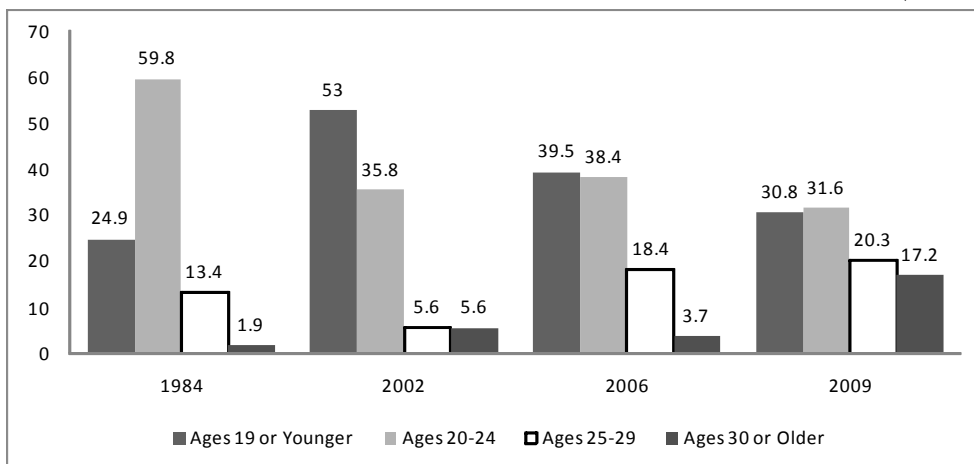


Source: 2005-2009 Internal Data of the Ministry of Gender Equality & Family

〈Figure II-1〉 Age Distribution of Unwed Mothers in Maternal Facilities
(*Mihonmosiseols*)

Let's take a look at data from the mid 2000 and late 2000s which can be compared to the 1990s data reflecting the age distribution of unwed mothers residing in maternity facilities (*Mihonmosiseol*). 〈Figure II-1〉 exhibits the age distribution of unwed mothers residing in maternity facilities (*Mihonmosiseol*) by year. The percentage of unwed mothers in their teens continued to grow from the mid 1990s to early 2000s but began to fall in the mid 2000s.

The decline in the proportion of teens among total unwed mothers can also be confirmed in the data compiled under the study of unwed mothers residing in maternity facilities (see 〈Figure II-2〉). There exists no concrete evidence that supports the concern within our society that the proportion of teen unwed mothers is on the rise and that the age of unmarried mothers continues to decline.



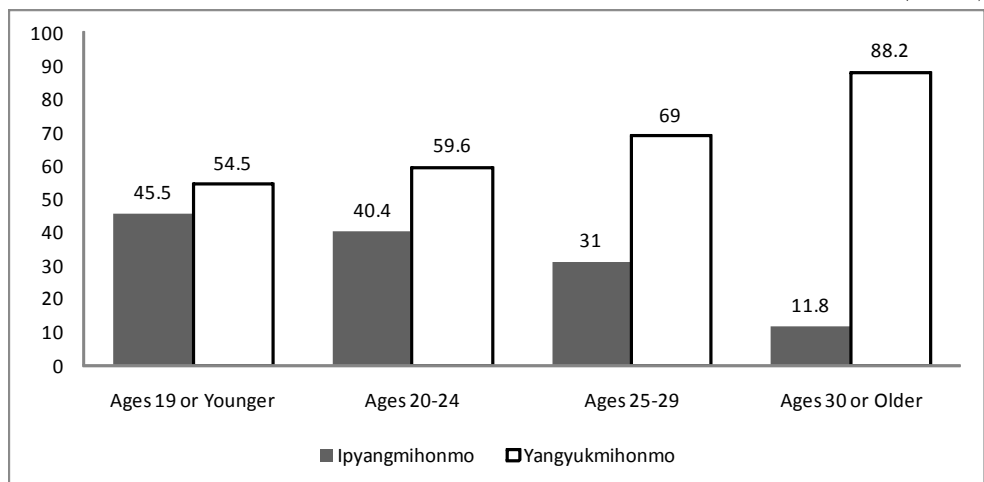
Note: 1984: Ahn, Soon Duk et al., 1984.
 2002: Lee, Si Baek et al., 2002.
 2005: Huh, Nam Soon et al., 2005.
 2006: Kim, Yu Kyung et al., 2006.
 2009: Kim, Hye Young et al., 2009.

〈Figure II-2〉 Age Distribution of Unwed Mothers in Major Studies

The percentage of teens among total unwed mothers continued its upward climb from the mid 1990s to the early 2000s but began to slide from the mid and late 2000s. Although the proportion of teen unwed mothers is decreasing, continuous attention should be paid to the occurrence of teen-age unwed mothers, considering how greatly teen pregnancy can limit their education and career opportunities.

C. Difference between *Yangyukmihonmos* and *Ipyangmihonmos*

KWDI's 2009 study of unwed mothers was used to identify the difference between *Ipyangmihonmos* and *Yangyukmihonmos*. Among the 321 unwed mothers who gave birth, 33.6% decided to give their child up for adoption while the remaining 66.4% are raising, or planning to raise, their children on their own. 〈Figure II-3〉 shows the distribution of unwed mothers who have decided to put their children up for adoption or raise them on their own by age.



〈Figure II -3〉 Distribution of *Yangyukmihonmo* and *Ipyangmihonmo* by Age

There was a relatively high proportion of *Ipyangmihonmos* among the younger unwed mothers, whereas the older age group showed a relatively high proportion in the *Yangyukmihonmo* category. 45.5% of unwed mothers aged 19 or younger were found to be *Ipyangmihonmos*. However, the proportion of *Ipyangmihonmos* continued to decline as the age of the unwed mothers went up, with the figure at 40.4% in the 20 to 24 age group, 31.0% in the 25 to 29 age group, and a mere 11.8% among those aged 30 or older. Meanwhile, *Yangyukmihonmos* accounted for 54.5% of unwed mothers aged 19 or younger, 59.6% of unwed mothers aged 20 to 24, 69.0% of those aged 25 to 29, and 88.2% of age 30 and over group, signifying that the older the unwed mothers are, the higher the percentage of women deciding to raise their children on their own.

III. Welfare Services for *Yangyukmihonmos*

A. Single-Parent Family Support (SPFS) Program

Yangyukmihonmos Related Facilities

Support provided to unwed mothers is based on the Single-Parent Family Support (SPFS) Act. The main support extended to unwed mothers under this act is facility-related. Various facilities for low-income single-parents are provided under the SPFS Program. The facilities that are directly related to *Yangyukmihonmos* are the maternity facilities (*Mihonmosiseol*), group homes for unwed mothers, and maternity homes (*Mojawon*). The number and housing capacity of maternal facilities increased from the mid 2000s, and with the growing understanding of the importance of childcare support for unwed mothers, there has been a gradual expansion of related services.

Each facility provides free-of-charge housing or accommodations, and based on the SPFS Act, those residing in the facilities can receive welfare benefits. Facility-dwellers who qualify for benefits under the NBS scheme receive the NBS benefits for facility residents, which excludes expenses for housing and meals that are provided by the facilities. During the time period mentioned above, the number of facilities for other single parents did not increase at an exponential rate. However, the maternity facilities (*Mihonmosiseol*) increased from 12 units in 2004 to 32 units in 2009 and the group homes for unwed mothers increased by 2.5 folds from nine units to 23 units within the same time period. The expansion of related facilities in the mid-2000s and late-2000s points to increased interest in support for unwed mothers' childbirth and childcare by policymakers.

In principle, those who enter maternity facilities (*Mihonmosiseol*) are allowed to hold jobs during their stay. However, there are maternity facilities (*Mihonmosiseol*) that do not allow unwed mothers to go to work in order to equally apply the cohabitation rules to all facility inmates. As a result, unwed mothers entering maternity facilities (*Mihonmosiseol*) must experience a discontinuation in their career.

Unwed mothers who leave maternity facilities (*Mihonmosiseol*) are faced with many challenges in terms of seeking a place of residence or rearing their children on their own. Group homes are provided as temporary shelters where the unmarried mothers can stay during the stage when they receive vocational training and prepare to stand on their own feet shortly after leaving the maternity facilities (*Mihonmosiseol*). The significance of the group homes lies in the fact that a place

to stay is provided to unwed mothers raising their children (*Yangyukmihonmo*). However, because there is a ceiling placed on the number of people the group homes can accommodate, only a limited few can benefit from this facility. In addition, as group homes are shared by a number of unwed mothers with young children, independent space and privacy that those residing in the group homes can enjoy are very limited. The fact that they have to share kitchens and eat meals together has also been pointed out as one of the inconveniences experienced by group home inmates.

Maternity homes (*Mojawon*) are living facilities in which low-income single-mother families can reside for up to three years. Compared to maternity facilities (*Mihonmosiseol*) and group homes for unwed mothers, maternity homes ensure greater privacy of its residents such as providing separate kitchens for each family. However, the percentage of unwed-mother families among total families entering the maternity homes nationwide is relatively low and many *Yangyukmihonmos* give up waiting for an opening during the long wait-list period. Therefore, more maternity homes should be built and provided for the use of *Yangyukmihonmos*.

Welfare Benefits

Welfare benefits under the Single-Parent Family Support (SPFS) policy is provided to single-parent families with children under the age of 18. In order to be eligible for the SPFS welfare benefits, single-parent families must have an income level that does not exceed 130% of minimum living costs, which equals to a monthly income of KRW 1,116,370 for a two-person family as of 2010 (Ministry of Health, Welfare, and Family Affairs, 2010).

The welfare benefit which concerns *Yangyukmihonmos* raising young children is the childcare allowance of KRW 50,000. The maximum eligibility age of potential beneficiary children was gradually lifted, and as of 2010, unwed mother families with children up to 12 years of age may receive the childcare allowance. However, although the cap placed on the eligibility age of children has been raised, the amount of the benefit itself remains at KRW 50,000.

Housing Support

According to existing studies on *Yangyukmihonmos*, securing housing was found to be on the top of the list of unwed mothers wanting to raise their children in a stable environment. The Korean government, in cooperation with the Korea Land & Housing Corporation, provides rental housing to low-income, single-parent families. However, as the demand significantly outnumbers the supply, many give up on securing a rental housing unit. Even if a *Yangyukmihonmo*-family is placed on the same rental housing wait list ranking as a single-parent family, it may be given a lower priority compared to the latter. This is due to the fact that: the number of dependants in a *Yangyukmihonmo* family is typically smaller than that of a single-parent family; the number of consecutive years a *Yangyukmihonmo* has lived in the region of the rental home tends to be relatively shorter; the period in which a *Yangyukmihonmo* participated in a self-support program is relatively shorter, as there was no need for her to become a program participant before her pregnancy; and the number of monthly deposits she has made into her housing subscription savings account will tend to be relatively lower than that of others on the wait list.

Welfare Fund Loans

As part of the SPFS Program, loans are extended to single-parents who wish to start their own business. The maximum amount of a loan is KRW 12 million for those without a guarantor and KRW 20 million for those with a guarantor or collateral. The use of the welfare fund loans under the SPFS Program is limited to business start-up capital only. However, KRW 12 million to KRW 20 million is not a sufficient amount to begin a business, and even if one does start a business, there is no guarantee that it will be a success. In fact, in many cases, the endeavors end in failure. For these reasons, it is incomprehensible why such a welfare fund for low-income earners whose basic livelihood should be ensured is limited to the use of business seed money.

Looking at the number of single-parent welfare fund loans by year, there were 123 loans given out in 2004, 138 loans in 2006, and 129 in 2008. During the given time period, only 123 to 143 families received the loans. There is a need to review

ways to more effectively utilize the fund. The welfare fund, which has a low utilization track record, should be used for supply of housing, which is a precondition for individuals to actively engage in income-earning activities, rather than being tied up as start-up capital.

Child Support Enforcement Support Services

Beginning in 2007, the Korean government has begun a free-of-charge legal service program for enforcing single-parent family child support obligations. The program is run by the Korea Legal Aid Corporation and the Korea Legal Aid Center for Family Relations (Korean Women's Association of Judicial Scriveners, 2010). Under the program, financial support is given to cover costs for child support lawsuits. However, according to interviews with individuals who have pursued child support lawsuits in the past, the process from beginning a lawsuit to actually collecting child support is not so simple. Meanwhile, there are many *Yangyukmihonmos* who do not welcome the government's program for supporting child support lawsuits. Because they have already experienced severe confrontations with the fathers of their children, they are unwilling to once again clash with the fathers during the process of a lawsuit. A system which simplifies the filing for, and execution of, child support is in need.

In Korea, the collection of child support is a matter to be taken care of by the involved parties themselves. However, in the US, the Office of Child Support Enforcement (OSCE) is in charge of collecting and transferring child support in accordance to court rulings. The OCSE works with the Internal Revenue Service (IRS) to identify the amount of income and wealth of a parent living apart and cooperates with the Federal Parent Locator Service (FPLS) for locating a parent who has failed to provide an accurate address or has severed ties (Kang, Ji Won, 2010). In the US or Germany, when a parent living apart refuses to provide child support or cannot pay the mandated amount due to loss of job or other economic difficulties, the government pays the child support on his or her behalf and collects the money from the parent in question when an income is generated. The adoption of such practices should be considered positively to better ensure the welfare of children in Korea (Kang, Ji Won, 2010; Park, Young Mee, 2010).

Community Center for Single Parents

As of 2010, 17 Community Centers Supporting Single Parents are operating in 16 cities or provinces in Korea. The main function of such centers is providing support services concerning childbirth and childcare to single parents. The centers play another important role of informing single parents of the various welfare services and resources that the government offers to them as well as putting them in contact with related institutions. More specifically, community centers supporting single parents give out daily necessities or hospital fees to single parents raising their children on their own who do not qualify for benefits under the NBLS scheme. The centers also support regional self-help meetings of single (unwed) mothers and fathers and promote strengthened ties among them. These community centers assist childbirth costs and children's hospital fees to single-parents in addition to handing out subsidies for purchasing basic childcare supplies such as powdered milk and diapers. Another important function of the community centers is supporting *Yangyukmihonmos* in finding emotional stability and capacity-building by providing consultation services and education or cultural-experience programs as well as assisting unwed mothers' self-help meetings.

Teen Single-Parent Assistance Program

The greatest significance of the Teen Single-Parent Self-Support Assistance Program is that it acknowledges and accepts the existence of teen *Yangyukmihonmos* rather than regarding teen pregnancy and childbirth as delinquent behaviors as in the past. The program reflects a policy approach of officially acknowledging and supporting teen unwed mothers. The program, which was put into place to prevent teen unwed mothers from quitting their studies or giving up their child due to social prejudice against non-marital teen pregnancy, is expected to give considerable assistance to teen unwed mothers in pursuing their education and childcare.

Important features of the program include expanded eligibility, which now makes it possible to accept teen single-parents with income levels up to 150% of the minimum living costs into the program, and childcare allowance of KRW 100,000,

which is double that of the allowance granted under the SPFS Program. Medical fees and tuitions are also assisted.

However, the program, established to support *Yangyukmihonmos*, does have limitations: it is offered only to single parents aged 24 or younger. According to existing studies or statistical data analysis, there is a higher proportion of *Yangyukmihonmos* among unwed mothers in their late 20s or 30s compared to unwed mothers in their teens. Therefore, if the basic direction of the related policy is to support the childcare of unwed mothers, it should be the age of the children, rather than that of the single-parent, that should be used as the criteria for selecting the recipients of the program's benefits.

B. National Basic Livelihood Security (NBLS) Scheme

The most important welfare benefit that a low-income *Yangyukmihonmo* can receive is the National Basic Livelihood Security (NBLS) benefits. Potential recipients must satisfy the eligibility criteria of Recognized Amounts of Income, which requires that the potential recipient's income level is below the minimum cost of living, and Person Liable for Supporting. The Recognized Amounts of Income criteria takes into consideration both the income and asset amount of the potential recipient while the Person Liable for Supporting criteria looks at the ability of the potential recipient's lineal relation to support the potential recipient. One of the biggest difficulties that a *Yangyukmihonmo* may face is the severe confrontations she may experience with her family due to her non-marital pregnancy. Once she decides to raise her child, the emotional or financial ties she had with her family may be ruptured. A serious loophole of this program is that many *Yangyukmihonmos*, who have severed ties with their family and cannot receive any assistance from them, are found to be ineligible for receiving benefits under this program because their parents (the Person Liable for Supporting under the law) have been identified as being financially capable of supporting them based on the parents' income and asset amount.

The benefits provided under the NBLS scheme include livelihood benefits, housing benefits, education benefits, childbirth benefits, and medical benefits. Housing benefits are not provided to recipients residing in a living facility.

Meanwhile, childbirth benefits of KRW 500,000 are granted for every child that is born. An unwed expectant mother who plans to raise her child on her own without residing in a facility can receive the childbirth benefits once she has been designated as a beneficiary under the NBLS scheme.

There are two types of beneficiaries under the NBLS scheme: one is the general recipient who resides in a place of residence other than a facility and another is the special (facility-resident) recipient who receives the benefits while staying in a facility. Unwed mothers who are admitted into maternity facilities (*Mojasiseol*) or maternity homes (*Mojawon*) receive NBLS benefits as special (facility-resident) recipients. In principle, not all of the unwed mothers staying at the facilities are designated as NBLS recipients. Same as the general recipients, they too must meet the eligibility criteria of Recognized Amounts of Income and Person Liable for Support. However, in the case of *Yangyukmihonmos* who fall under the category of special (facility-resident) recipients, the Person Liable for Support criteria may be applied in a more lenient manner than is the case of general recipients.

C. Childcare Support System

Government support services for childcare greatly improved after the year 2000 when Korea's low-birth rate surfaced as a clear social issue. In studies of the early 2000s, the greatest challenge of a *Yangyukmihonmo* rearing a child and engaging in economic activities was found to be childcare. Childcare support is an effective measure that can help *Yangyukmihonmos* be self-sustainable without falling into poverty as they shoulder the responsibility of childcare and livelihood activities.

The government is providing childcare support services on various levels. In the case of qualifying families with children under the age of four, differentiated amounts of childcare subsidies are provided, with subsidy amounts depending on their level of income and age of children. *Yangyukmihonmos* can also receive assistance through a program that supports childcare costs for preschoolers aged 5 years or younger and after-school childcare costs for children under 13 who are attending school. Government support for childcare of infants and toddlers have greatly improved compared to the early 2000s, providing much assistance to *Yangyukmihonmos* who must assume the dual responsibility of work and childcare.

However, despite the extensive childcare support of the government, unwed mothers must still assume the cost of special activity fees, lunch money, teaching material expenses, and field trip expenses when sending their children to day care centers or kindergartens. Aside from the childcare subsidies for children enrolled in childcare facilities or programs, KRW 100,000 is provided monthly as childcare allowance for parents who look after their children aged under 24 months on their own without using any childcare services. When the income amount of a *Yangyukmihonmo* household falls under the lowest or second lowest income bracket, the *Yangyukmihonmo* can choose to look after her child at home without sending the child to a childcare facility and receive the childcare allowance.

The Korean government provides in-home childcare services to households with children of three months to 12 years, whose income levels are below the national average. Although the in-home childcare services has been of great assistance to the *Yangyukmihonmos* who are in need of childrearing support due to their jobs or studies, the budget for such services have been reduced and additional fees have increased, thereby making it burdensome for the *Yangyukmihonmos* to use the service.

Despite the greatly improved childcare support environment, raising a child on one's own remains a great challenge for the *Yangyukmihonmos* living in Korea known for a working environment in which overtime work hours and after-hour staff get-togethers remain as common practice. Given the corporate culture of Korea which makes it difficult for individuals to avoid working overtime in the evening and attending after-work dinners and drinks, flexible childcare services such as the in-home childcare service should be expanded.

D. Healthcare and Nutrition Services

Healthcare services are available to unwed mothers before and after childbirth through maternity facilities (*Mihonmosiseol*), Community Centers for Single Parents, and childbirth benefits under the NBS scheme. In addition, public health centers throughout the country also offer prenatal and postpartum health services. Prenatal blood tests, urine tests, chest x-rays, and ultrasound tests, along with pregnancy ultrasounds, rubella antibody tests, and quad screenings are provided for

free. In addition, vaccines for tuberculosis, diphtheria, polio, typhoid, and varicella are given to infants and toddlers for free of charge. The National Health Insurance Corporation (NHIC) has a program that supports pregnant women up to KRW 300,000 through a voucher card (*Goeunmom* card).

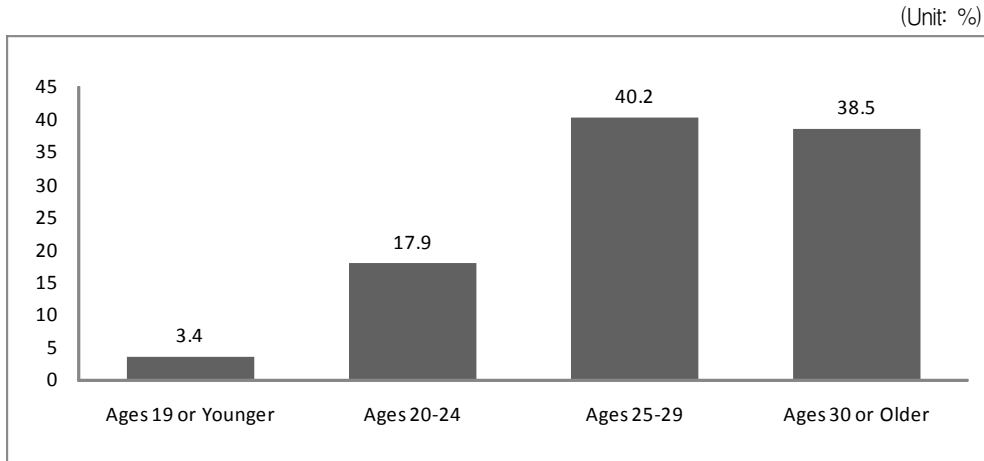
Nationwide public health centers offer a maternal and newborn home care assistant support program to families with a newborn child whose income level does not exceed 50% of the national average household income. Applications for the program can be submitted to local public health centers as early as two months before, and as late as 20 days after, a child is born. The home care assistant service is provided for two weeks and the amount that the service recipient family must assume differs, depending on its level of income. Meanwhile, 250 public health centers in 16 cities and provinces across the country are operating the Nutrition Plus program. Eligible program participants, households with income level that does not exceed 200% of the average national household income, are provided with nutrition-related education and consulting services in addition to meal packages composed of food that have been prescribed to the families based on their nutrition data analysis. Meal packages include items such as rice, potatoes, eggs, milk, black beans, seaweed, carrots, canned tunas, tangerines, and orange juice. Applicants usually exceed the restricted number of people that can be accepted into the program due to a limited budget. Potential health and nutrition risks of applicants are considered when selecting program participants, with priority given to infants and toddlers, expecting mothers, and breast-feeding mothers. When determining the priority order of applicants, a number of factors aside from nutrition and health conditions are also considered. Such factors include: income amount; number of one or two year-old children in the family; and whether the family is a grandparent-grandchild family, a single-parent family, or an unwed mother family.

IV. Economic Situations of *Yangyukmihonmos*

A. Data Description

The majority of *Yangyukmihonmo* cases collected under the 2010 survey, which is around 86.2% of the total, resided in community, a finding that differed from the results of existing studies which mainly collected data from facility-dwelling *Yangyukmihonmos*. Looking at the age distribution of *Yangyukmihonmos* in the 2010 survey of this study, only 3.4% of the total were found to be women aged 19 or younger, a considerable variation from the 26% represented in the data of maternity facility (*Mihonmosiseol*) inmates collected by the government in 2009. Those aged under 25 accounted for only 21.3% of the total, once again significantly deviating from the 63% represented in the 2009 government data of unwed mothers residing in maternity facilities (*Mihonmosiseol*). Unwed mothers in the 25 to 29 and the 30 and over age groups accounted for 40.2% and 38.5% of the total, respectively. In short, survey participants aged 25 or older represented 78.7% of the total, meaning that most of the survey subjects are distributed in the mid-20s to late-20s and 30s age group.

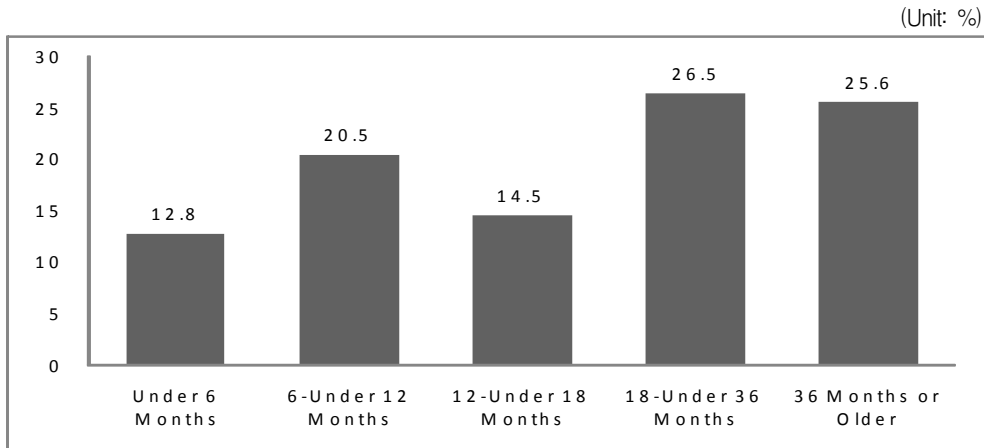
The fact that the survey participants of the 2010 *Yangyukmihonmo* data implies that the *Yangyukmihonmos* who do not turn to various unwed mother facilities tend to be older than those who do reside in the facilities. As can be seen, the age distribution of unwed mothers varies, depending on the incorporated sampling method or survey venue. When comprehensively reviewing the age distribution and survey venue of the various study data, understanding of overall unwed mothers can be enhanced.



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

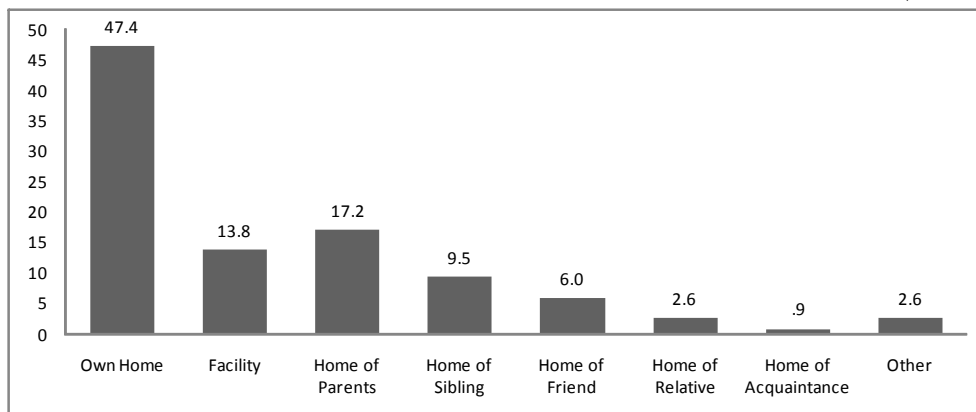
〈Figure IV-1〉 Age Distribution of *Yangyukmihonmos* in 2010 Study

Unwed mothers whose children are under 12 months accounted for 33.3% of the total in the 2010 data. And the 18 to 36 months group represented 26.5% while the 36 months or older group 25.6% of the total in the 2010 study.



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

〈Figure IV-2〉 Age Distribution of Children of Unwed Mothers



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

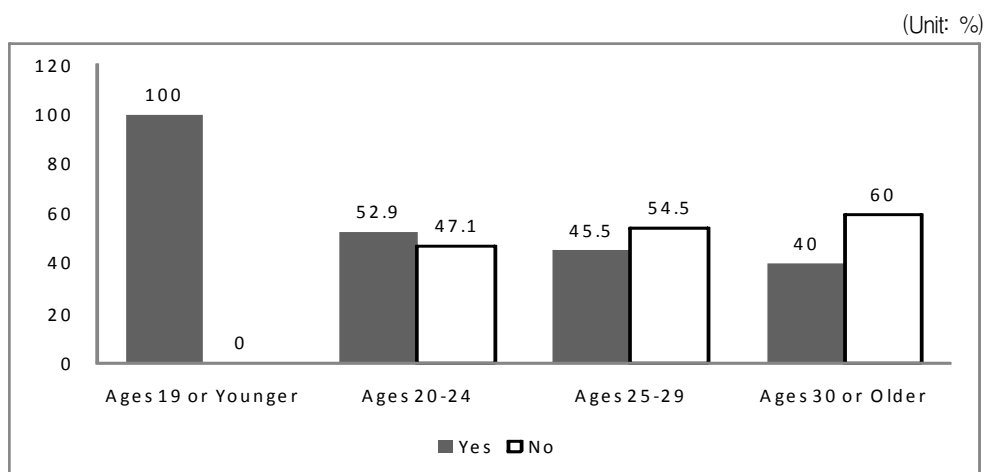
〈Figure IV-3〉 Residence of Respondents

The place of residence of *Yangyukmihonmos* in the 2010 study also differed greatly from the results found in existing studies. Only 13.8% of the total was found to live in facilities for unwed mothers while the remaining respondents resided in community. 47.4% of the subjects inhabited in their own homes, 17.2% in the home of their parents, 9.5% in the home of their siblings, and 6.0% in the home of their friends (see <Figure IV-3>). As can be identified in these figures, approximately 40% of all subjects were staying in a home of someone other than themselves such as their parents. Most of the *Yangyukmihonmos* in the 2010 survey were found to be living in community.

B. Residence Conditions of *Yangyukmihonmos*

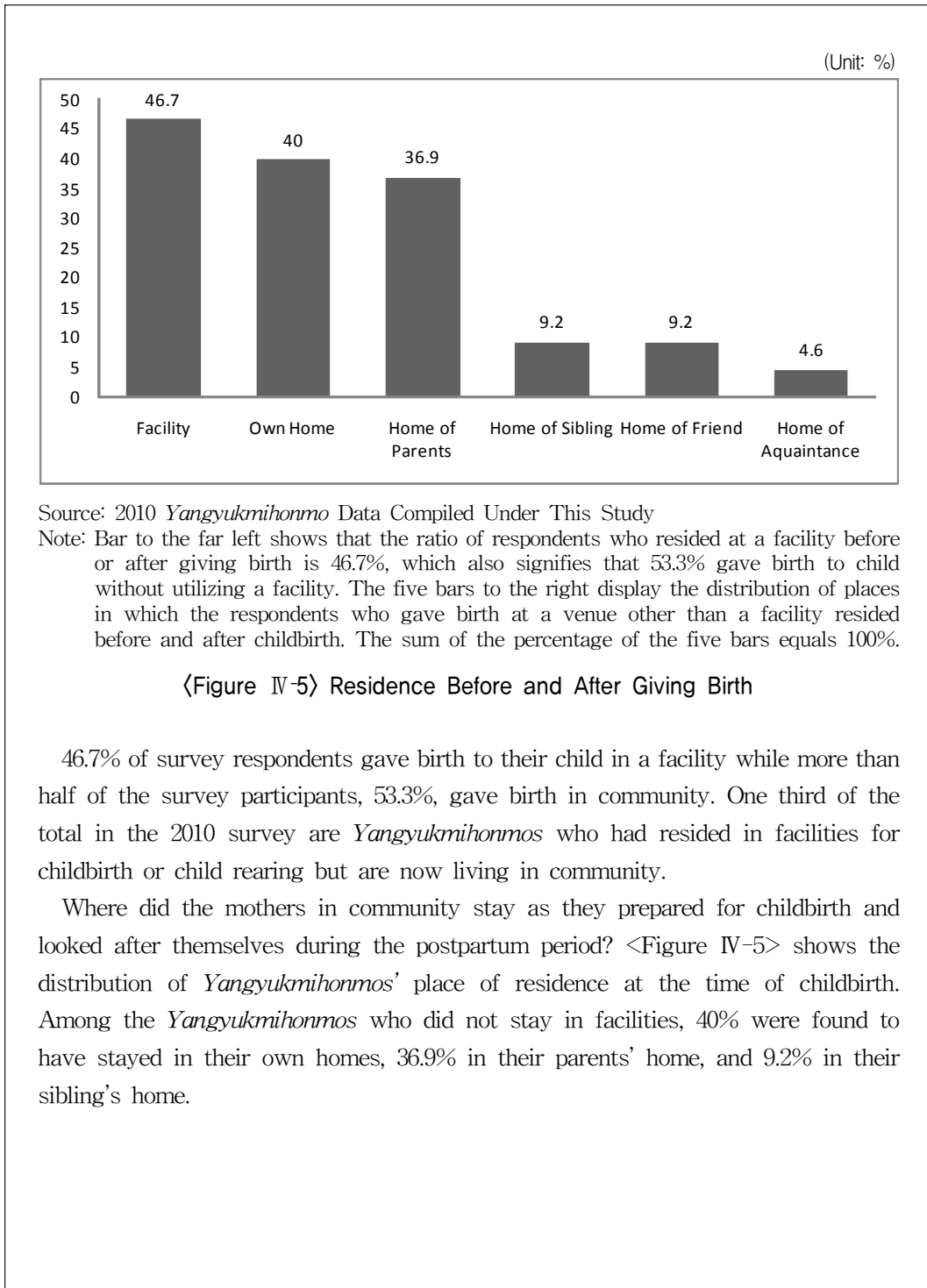
According to the 2010 *Yangyukmihonmo* study, *Yangyukmihonmos* who resided in a maternity facility (*Mihonmosiseol*) at the time of childbirth accounted for 46.7% of the total, with the remaining 53.3% having given birth to their children without the assistance of a maternity facility (*Mihonmosiseol*). The maternity facility (*Mihonmosiseol*) utilization rate at the time of childbirth differed by age groups. The figures show that the proportion of maternity facility (*Mihonmosiseol*) users at the time of childbirth is relatively high among the *Yangyukmihonmos* aged 24 and

under. Meanwhile, only 45.5% of *Yangyukmihonmos* aged 25 to 29 and 40% of those over 30 replied that they had resided in a maternity facility (*Mihonmosiseol*) at the time of childbirth, showing us that the proportion of *Yangyukmihonmos* who had turned to a maternity facility (*Mihonmosiseol*) for childbirth in the older age groups was lower than those who had not. Although it may be difficult to generalize the results of this survey, we can assume that the proportion of the mothers under-25 staying in maternity facilities is relatively higher than that of the older age group(*Mihonmosiseoul*). When considering that the data of previous unwed mother studies were mainly based on unwed mothers residing in facilities and that their ages are relatively younger than the subjects of the 2010 study, we can conclude that the age of unwed mothers who have not utilized facilities is relatively higher than those who have.



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

〈Figure IV-4〉 Use of Maternity Facility (*Mihonmosiseol*) by Age



C. Income Level of *Yangyukmihonmos*

Income Level

In this chapter, income level of *Yangyukmihonmos* will be reviewed using the 2009 and 2010 data. 52.1% of the 2010 respondents earned income through employment activities while 47.9% were found to have no earned income. Without any earned income, how are these women able to support child rearing expenses? A review of income generation by source was carried out with the possibility of respondents having more than one income source taken into account. Various sources of income were identified through this review: 54.7% of the total were found to have income generated through benefits under the NBLs scheme, 22.2% through SPFS benefits, 18.8% from assistance from parents/siblings, and 8.6% through the financial assistance of the child's father of the family of the child's father.³⁾

〈Table IV-1〉 Income Generation by Income Source

(Unit: %, Persons)

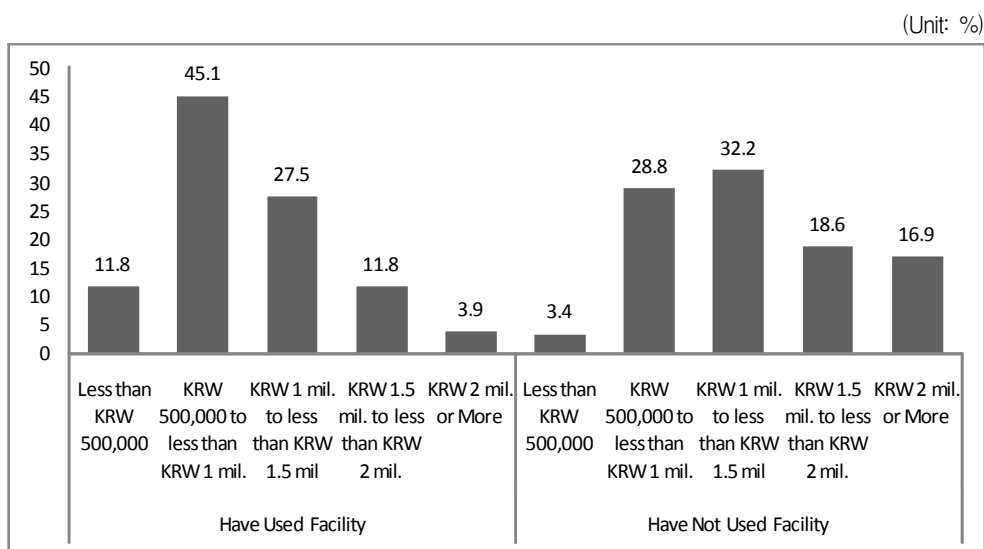
Income Source	Income Generation
Regular employment activities	52.1% (61 persons)
NBLs benefits	54.7 (64)
Single-Parent Family Support benefits	22.2 (26)
Part-time job	6.8 (8)
Financial Assistance from parent/sibling	18.8 (22)
Financial Assistance from friend/relative	1.8 (2)
Financial assistance from father of child/family of father of child	8.6 (10)
Other	4.3 (5)

Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

Let's take a look at how income levels vary by *Yangyukmihonmos*' characteristics, using the 2010 data analysis. First, let's review if there is a

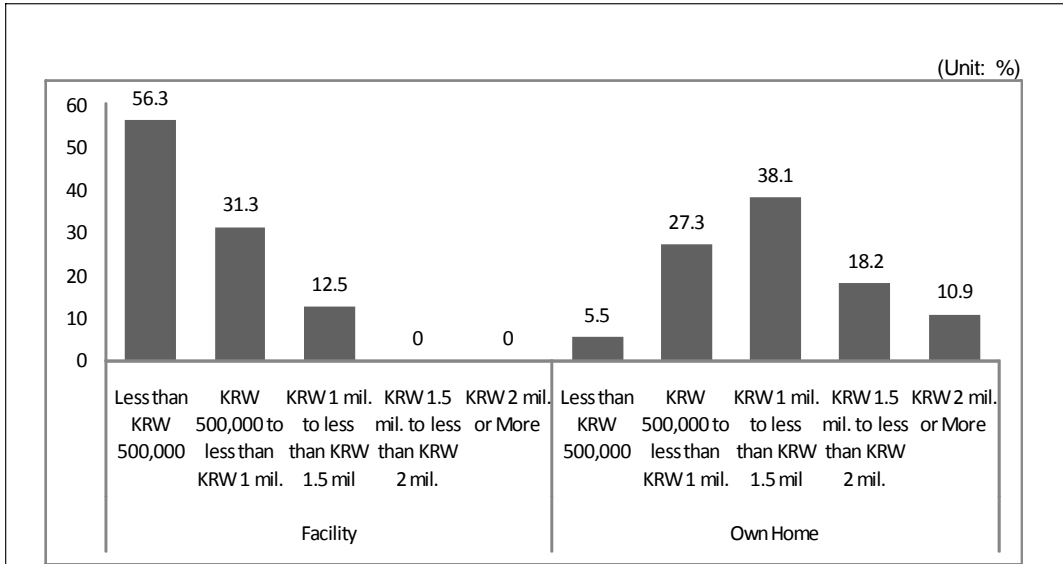
3) Income generated from employment activities and part-time jobs are all accounted as earned income. Employment activities, in comparison with part-time jobs, refer to full-time work on a continuous basis.

difference in the level of income between *Yangyukmihonmos* who have and do not have a facility experience. <Figure IV-6> below displays the gross income distribution by facility experience. Overall, *Yangyukmihonmos* who have resided in facilities have a relatively lower income level compared to those who have not. *Yangyukmihonmos* with an income level under KRW one million accounts for 56.9% of respondents who have resided in facilities, whereas only 32.2% of the non-facility users fall under this income bracket. On the other hand, only 15.7% of facility users have income levels of KRW 1.5 million or more, but this figure increases by two-folds to 35.5% in the non-facility user group. It would be inaccurate to interpret the data as the facility utilization experience bringing down one's income level. Rather, it should be interpreted that there exists a socioeconomic gap among the two groups before they become unwed mothers.



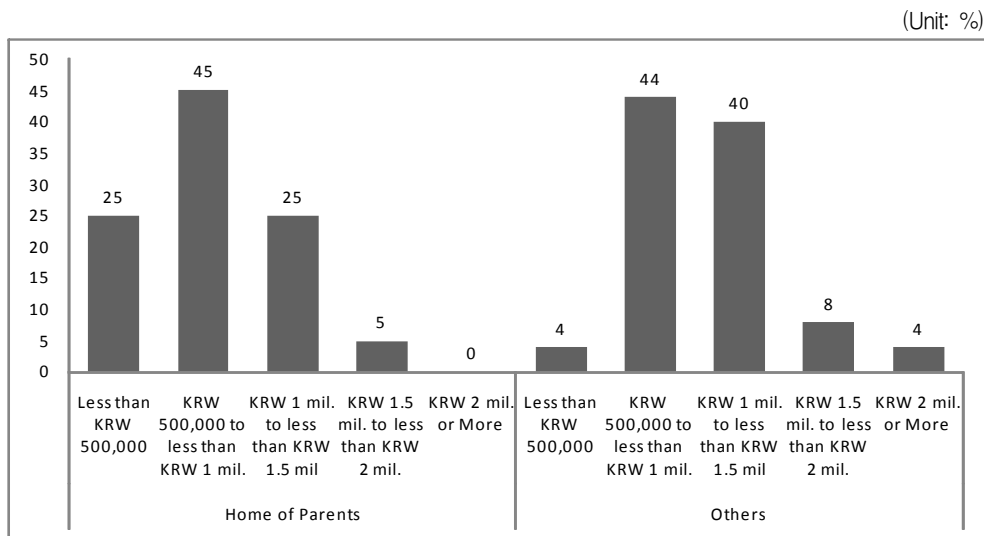
Source: 2010 *Yangyukmihonmo* Data Compiled Under This Study

<Figure IV-6> Gross Income Distribution of Facility Users and Non-Users



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

〈Figure IV-7〉 Distribution of Current Gross Income by Residence I

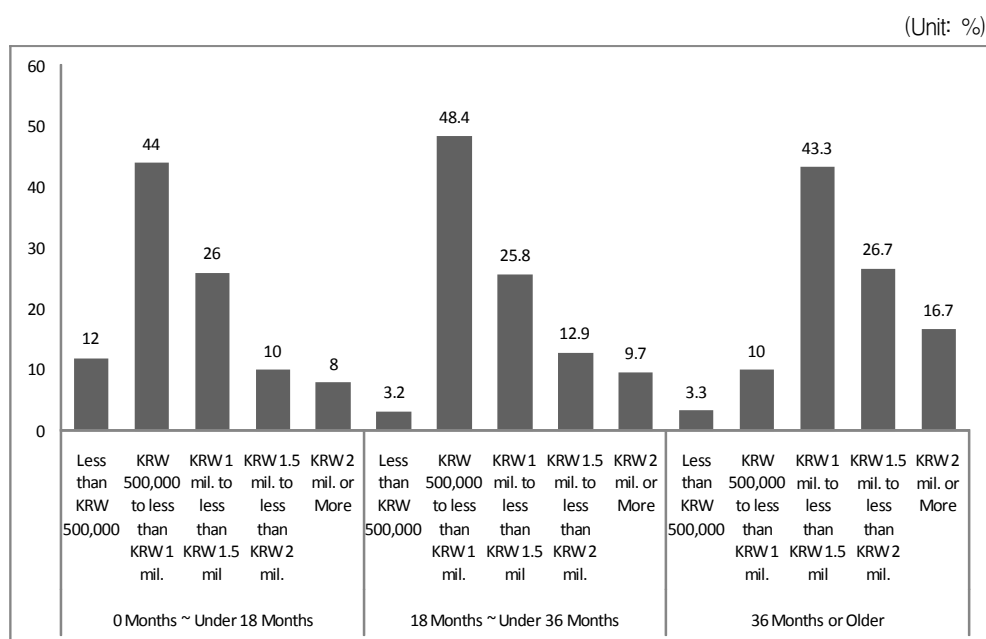


Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

Note: "Other" includes "Home of Sibling," "Home of Friend," "Home of Relative," "Home of Acquaintance" and "Other".

〈Figure IV-8〉 Distribution of Current Gross Income by Residence II

When looking at the current income distribution by residence, it can be found that the respondents residing in a facility or their parent's home are more likely to have a low level of income. 56.3%, 25%, 5.5%, and 4% of *Yangyukmihonmos* living in a facility, their parent's home, one's own home, and other place of residence, respectively, had an income of KRW 500,000 or less. Meanwhile, 29.1% of respondents residing in their own home were found to have an income level of KRW1.5 million or more, whereas only 5% of those residing in the home of a parent and 12% of those in the "other" category matched this income level. These statistics should also be interpreted as the *Yangyukmihonmos*' place of residence differing by their socioeconomic capacity rather than their current place of residence affecting their income level.



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

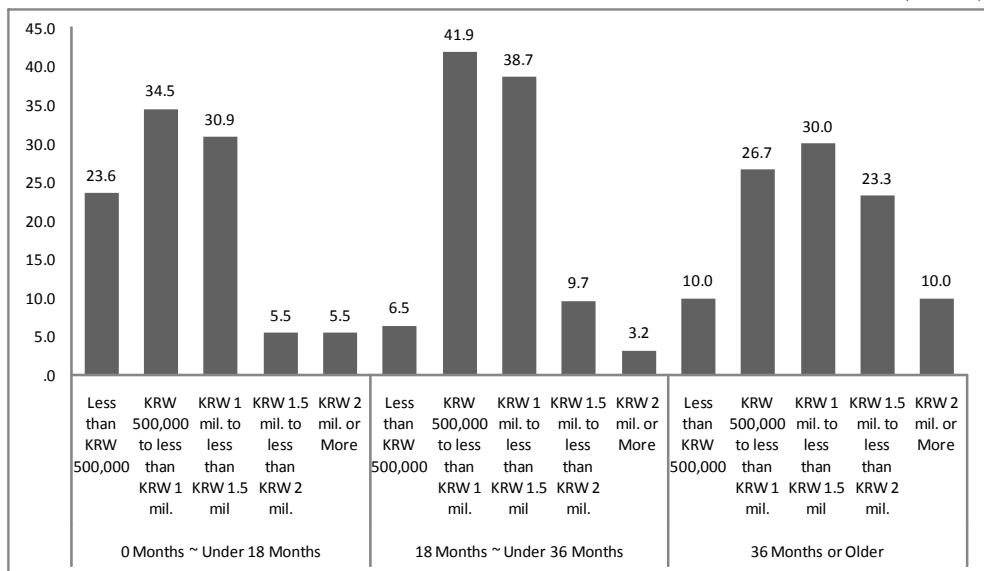
〈Figure IV-9〉 Distribution of Gross Income by Child's Age

It is a well known fact that having a young child to care for serves as a variable which hinders the economic activity of women. In order to identify the income

distribution by the respondents' children's age, the children were categorized into three groups: 0 to 18 months, 18 to 36 months, and over 36 months. The income distribution of each age group is presented in <Figure IV-9>. The younger the children are, the lower the income level was found to be. Although the income level of the 0-18 month and the 18-36 month age group does not vary significantly, there is a vivid difference in the income level of those under 36 months compared to that of the over-36-month group. Only 13.3% of the over-36-months group displayed an income level of less than KRW one million, whereas in the 0-18 months age group and the 18-36 months group, the rate jumped to 56% and 51.6%, respectively. The findings suggest that economic activities of *Yangyukmihonmos* with children under age three can be limited.

Level of Spending

The level of spending by *Yangyukmihonmo* households varies, depending on the age of the children. After categorizing the respondents' children into the three groups of 0-18 months, 18-36 months, and over 36 months, an analysis to identify the total monthly spending by the age of the children was carried out. The analysis revealed that the older the children, the greater the amount of spending. Those who spent less than KRW 1 million in total monthly spending within each group of the 0 to 18 months, 18 to 36 months and over 36 months, accounted for 58.1%, 48.4% and 36.7% of the surveyed, respectively. On the other hand, the percentage of those who spent KRW 1.5 million or more within each group of the 0 to 18 months, 18 to 36 months and over 36 months tends to increase with the children's age, comprising 11%, 12.9% and 33.3%, respectively.



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

〈Figure IV-10〉 Distribution of Total Spending by Child's Age

Yet, it may be difficult to conclude that the cost spent on raising a child aged 0 to 18 months is lower than that for a child over 36 months. The reason being is that, as stated previously, there is a difference in the income level between the 0 to 18 month group and the over 36 months group, which affects their spending.

〈Table IV-2〉 Recipients/Non-recipients of the NBLS Benefits by Child's Age

(Unit: %, Persons)

Child's Age	NBLS Benefits		Total
	Recipients	Non-recipients	
0-18 months	58.9 (33)	41.1 (23)	100 (56)
18-36 months	58.1 (18)	41.9 (13)	100 (31)
Over 36 months	43.3 (13)	56.7 (17)	100 (30)
Sub total	54.7 (64)	45.3 (53)	100 (117)

Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

<Figure IV-2> shows that 54.7% of the surveyed received the NBLs benefits while that percentage dropped with an increase in the age of the children; 58.9% of the 0 to 18 months group received the benefits whereas only 43.3% of the over 36 months group were beneficiaries of the program. Difference does exist by the age of the respondents' children not just in whether or not to have received the NBLs benefits, but in the amount of benefits received. As presented in <Table IV-3>, the median amount of the NBLs benefits received by the 0 to 18 month group was KRW 630,000, and it goes down to KRW 500,000 for the 18 to 36 month group and KRW 320,000 for the over 36 month group.

Respondents with younger children (aged 0 to 18 months) in the survey received the NBLs benefits more compared to those with older children (aged over 36 months) means that the overall income level of the former group is lower. In other words, the income level of the 0 to 18 month group is lower than that of the over 36 month group, which has impact on their overall spending. NBLs beneficiaries are also entitled to additional government support such as Class I and II medical protection and coverage for childcare costs. Being an NBLs beneficiary indicates that his/her income is low but, at the same time, it means that he/she is provided with government support in healthcare and childcare, therefore does not or hardly need to spend out-of-pocket on such items.⁴⁾

4) Let's look at the respondents' actual spending amount broken down by the age of their children, which does not include the government support and goods in kind received from family. Unlike the total spending, the 0 to 18 months group was found to spend the most, especially on childcare and purchasing powdered milk/diapers. The amount spent on childcare was KRW 300,000 for the 0 to 18 months group, KRW 200,000 for the 18 to 36 months group and KRW 155,000 for the over 36 months group, signifying that the older the child is, the lower his/her mother tends to spend on childcare. Powdered milk/diaper costs also showed a downward trend with an increase in the age of their children, spending KRW 100,000 by the 0 to 18 months group, KRW 80,000 by the 18 to 36 months group and KRW 54,000 by the over 36 months group. Among those who spent out-of-pocket without receiving government support, the 0 to 18 months group was found to spend more on childcare than the other groups. The same was true with the costs related to baby product purchase and healthcare.

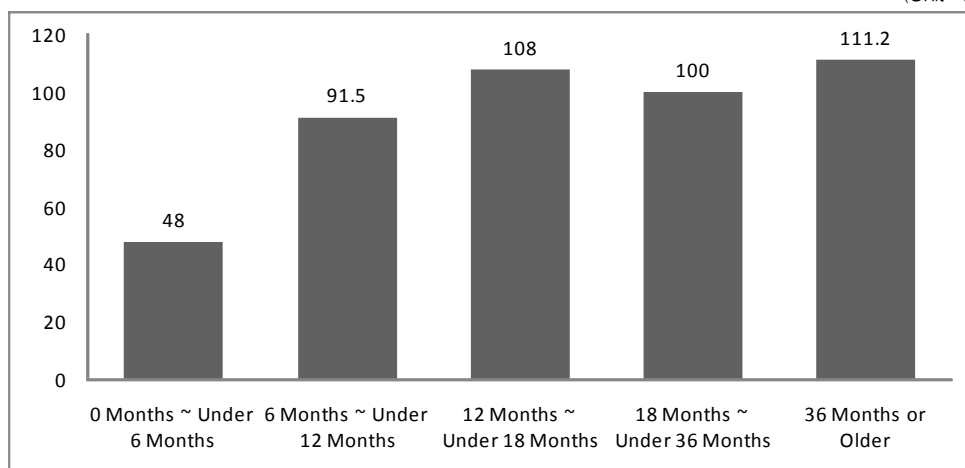
〈Table IV-3〉 Median Amount of the NBLS Benefits Received by Child's Age

(Unit: KRW 10,000)

Child's Age	Median Amount of the NBLS Benefits Received
0-18 months	63
18-36 months	50
Over 36 months	32

Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

(Unit: %)



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

〈Figure IV-11〉 Median Monthly Spending by Child's Age

〈Figure IV-11〉 above demonstrates the distribution of total monthly spending by the age of the children. The spending amount varies, depending on the age of the children. The median monthly spending of the 0 to 6 months group was KRW 480,000, which was the lowest among the groups surveyed, and the 6 to 12 months group spent KRW 915,000, which is still KRW 100,000-200,000 lower than that of those over 12 months groups who spent at least KRW 1 million; KRW 1.08 million by the 12 to 18 months group, KRW 1 million by the 18 to 36 months group and KRW 1.11 million by the over 36 months group. It is believed that the significantly lower amount of spending by *Yangyukmihonmos* with children aged 6 months or

younger has something to do with the limited employment opportunities due to taking care of their babies as well as a higher percentage of them receiving the NBS benefits and living in a facility or their parents' home.

The government support and goods in kind received from family seem to have some bearing on the gap in the respondents' monthly spending by the age of their children. According to <Table IV-4> below, the median monthly spending varies depending on the respondents' place of residence. Those who were staying in facilities and living in their parents' home spent KRW 335,000 and KRW 629,000, respectively, while those who were living in their own home spent the highest KRW 1.18 million. Those who were staying in the home of a friend or relative spent KRW 1.01 million. As can be seen, the amount of monthly spending is much lower when living in facilities or parents' home.

<Table IV-4> Median Monthly Spending by Current Place of Residence

(Unit: KRW 10,000/No. of persons)

Current Place of Residence	Total Monthly Spending in Median Amount
Own Home	KRW 1.18 million (55)
Facility	33.5 (16)
Home of Parents	62.9 (20)
Other	101 (25)

Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

<Table IV-5> Residence by Child's Age

(Unit: %, Persons)

Child's Age	Own Home	Facility	Home of Parents	Other	Total
0-18 months	30.9 (17)	12.7 (7)	30.9 (17)	25.5 (14)	100% (55)
18-36 months	51.6 (16)	16.1 (5)	6.5 (2)	25.8 (8)	100 (31)
Over 36 months	73.3 (22)	13.3 (4)	3.3 (1)	10 (3)	100 (30)

Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

Let's look at the respondents' residence to better understand the difference in the amount of spending broken down by the age of their children. According to <Table IV-5> above, 30.9% of the 0 to 18 months group answered they were living in their

parents' home. Those living in their own home were found to be the biggest spender and, the younger the children are, the lower the percentage of the unwed mothers living in their own home, accounting for a mere 30.9% of the 0 to 18 month group but as high as 73.3% of the over 36 month group. As indicated here, the difference in residence and the children's age has impact on the spending of *Yangyukmihonmo* households.

D. Economic Activities of *Yangyukmihonmos*

According to existing studies, the course of pregnancy, childbirth and childcare greatly affects women's pursuit of economic activities and career development. Women who are at the life stage of taking care of young children tend to experience shortened working hours, change in jobs and discontinuation of their economic activities. Here, a review was conducted on how pregnancy and childbirth have changed the economic activities and status of *Yangyukmihonmos*.

While most *Yangyukmihonmos* are high school graduates or have studied in college, one of the reasons that make it difficult for them to stay self-sustaining is the social prejudice against out-of-wedlock pregnancies. According to the 2009 KWDI report, almost all *Yangyukmihonmos* regardless of ages quit their jobs due to their pregnancy. Although they are entitled to take maternity leave and they know that, these unwed mothers quit or are forced out of job as they fail to overcome social prejudice. Only 5.7% of those aged 20 to 24, 6.5% of those aged 26 to 29 and 2.2% of those aged over 30 were able to stay with their jobs during pregnancy. Against this backdrop, it is urgent to come up with a policy that ensures the self-support of *Yangyukmihonmos* by providing them with substantial rights to continue to work regardless of their non-marital pregnancies. The following summarizes an interview with a *Yangyukmihonmo* who was under pressure of leaving her company due to social prejudice.

Is motherhood only acknowledged within the institution of marriage? Are there no cases of women using maternity leaves even if they are not married? However, I do not have the courage [to go on a maternity leave]. I don't have a particularly large sum of money I have saved nor do I have a competitive skill. Quitting my job is the same as giving up my source

of livelihood (Mindulae 2002, pp. 622-648).

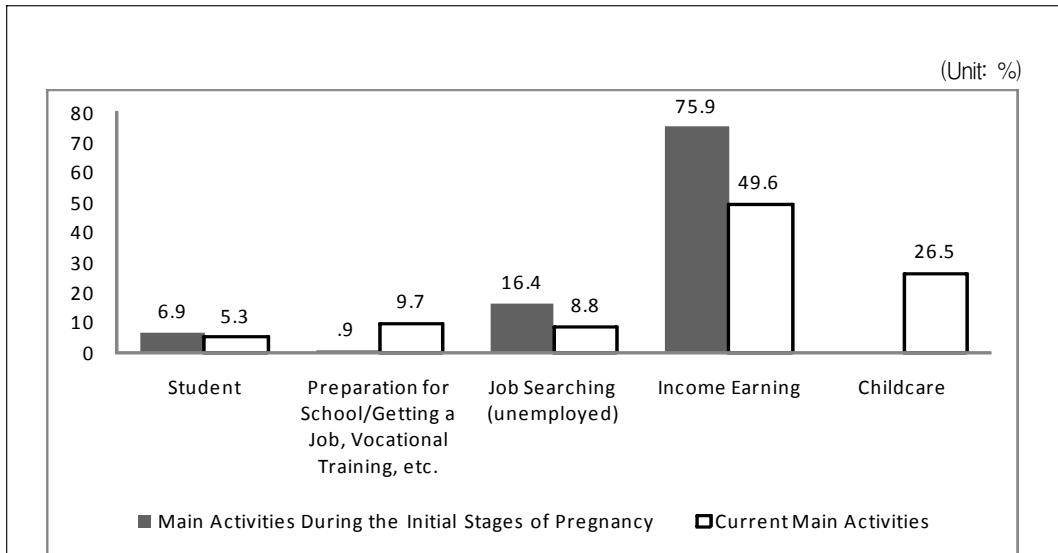
<Figure IV-12> shows that most *Yangyukmihonmos* had participated in economic activities during the initial stages of pregnancy, which is more than 90% of the surveyed total, with 75.9% engaging in income-earning activities and 16.4% in job searching. However significant changes took place along the course of pregnancy and childbirth. The proportion of those engaging in income-earning activities at the time of the survey declined to 49.6% of the total, which means more than a quarter (1/4) of the survey respondents stopped earning income. Meanwhile, 26.5% answered that they were focusing on raising their children without having a job, which interestingly was a similar percentage to those who gave up on earning income (26.3%). This indicates that many unwed mothers tend to be too busy taking care of their children to participate in economic activities.

<Table IV-6> Main Activities During the Initial Stages of Pregnancy and Current Main Activities

(Unit: %, Persons)

	Main Activities During the Initial Stages of Pregnancy	Current Main Activities
Student	6.9% (8)	5.3% (6)
Preparation for School/Getting a Job, Vocational Training, etc.	0.9 (1)	9.7 (11)
Job Searching (Unemployed)	16.4 (19)	8.8 (10)
Earned Income	75.9 (88)	49.6 (56)
Childcare	-	26.5 (30)
Total	100.0 (116)	100.0 (113)

Source: 2010 *Yangyukmihonmo* Data Compiled under This Study



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

<Figure IV-12> Main Activities During the Initial Stages of Pregnancy and Current Main Activities

Weakened income-earning activities of *Yangyukmihonmos* are also associated with the discrimination put against them in the job hiring process, which makes it even worse for those who have already been suffering from financial difficulties.

After having my child, I attended a vocational school and shortly after graduation, I entered a junior college where I was always at the top of my class...After graduation, I submitted my resume to a number of companies that had job openings. I was contacted by quite a few of them, which made me feel a sense of accomplishment that my past efforts had not been wasted. However, during my final interviews, I was devastated. My strong academic record and certificates didn't help me overcome the fact that I was an unwed mother. The moment I told them I was an unwed mother, they looked at me as if they were saying, "You have some nerve to come here. I just wasted my time." I eventually failed in finding a job (34 year-old unwed mother raising a 9 year-old daughter).

<Table IV-7> shows the change in the respondents' monthly earned income through employment before and after childbirth. There was a considerable change in the distribution of earned income through employment after childbirth; only 13.9% of

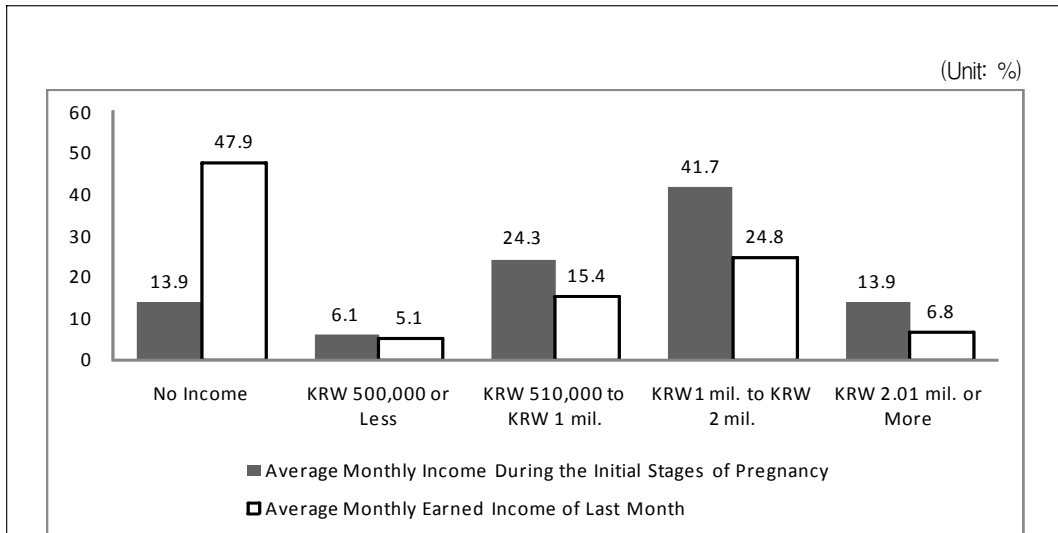
the respondents did not earn any income through employment before they gave birth but the figure jumped to a whopping 47.9% after giving birth. The same trend was detected in the KRW 1.01-2 million income earning group where it went down from 41.7% to 24.8% of the total. Those earning KRW 2.01 million or more also declined sharply from 13.9% to 6.8%, suggesting that their income dropped significantly due to childbirth and care. It is believed that such reduction in income is also affected by social prejudice and discrimination against non-marital pregnancy. More often than not, *Yangyukmihonmos* are not in a position to take maternity leave due to cold and disapproving glance of colleagues and pressure from the company, leading them to quit or get forced out of job. This results in a discontinuation in their career and cut in income.

〈Table IV-7〉 Average Monthly Income During the Initial Stages of Pregnancy and Earned Income of Last Month

(Unit: %, Persons)

	Average Monthly Income During the Initial Stages of Pregnancy	Monthly Earned Income of Last Month
No Income	13.9% (16)	47.9% (56)
KRW 500,000 or Less	6.1 (7)	5.1 (6)
KRW 510,000 to KRW 1 mil.	24.3 (28)	15.4 (18)
KRW 1.01 mil. to KRW 2 mil.	41.7 (48)	24.8 (29)
KRW 2.01 mil. or More	13.9 (16)	6.8 (8)
Total	100 (115)	100 (117)

Source: 2010 *Yangyukmihonmo* Data Compiled under This Study



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

Note: The average monthly income during the initial stages of pregnancy includes all types of income such as monthly salary (before tax), allowance and part-time income.

<Figure IV-13> Monthly Income During the Initial Stages of Pregnancy and Earned Income of Last Month

V. *Yangyukmihonmos'* Experience on Welfare Services

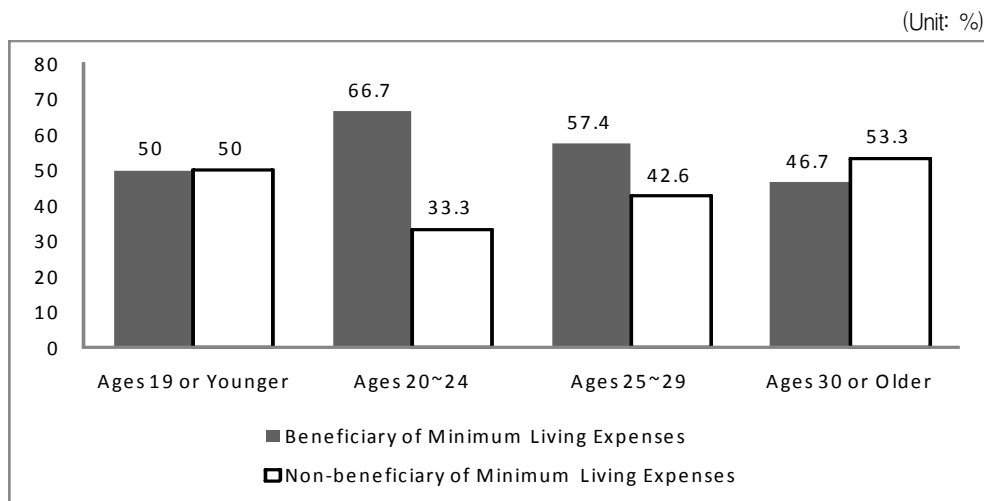
A. Welfare Benefits

The previous chapter of this study looked into *Yangyukmihonmos'* place of residence, economic activities, and their income and spending trends before and after childbirth. Now, let's discuss welfare services provided to and experienced by those unwed mothers who raise their children on their own.

<Figure V-1> presents the percentage of the *Yangyukmihonmos* who receive the NBLS benefits broken down by age. The respondent group aged 20 to 24 topped the list with 66.7% of them receiving the NBLS benefits, followed by the 20 to 25 age group with 57.4% and the teenager group with 50%. Meanwhile, NBLS beneficiaries accounted for 46.7% in the 30-plus age group, which was the lowest among the groups.

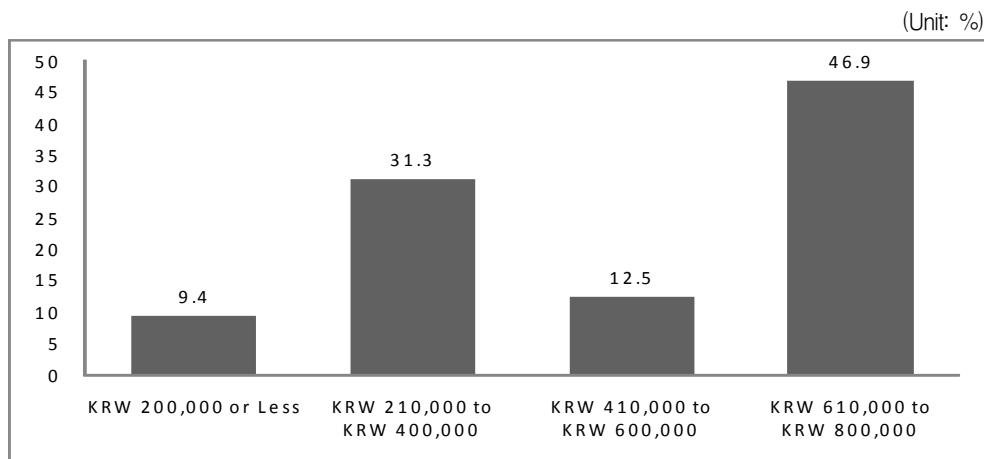
The amount of the NBLS benefits received is shown in <Figure V-2> where

46.9% of the respondents said they received between KRW 610,000 and KRW 800,000 and 31.3% received between KRW 210,000 and KRW 400,000.



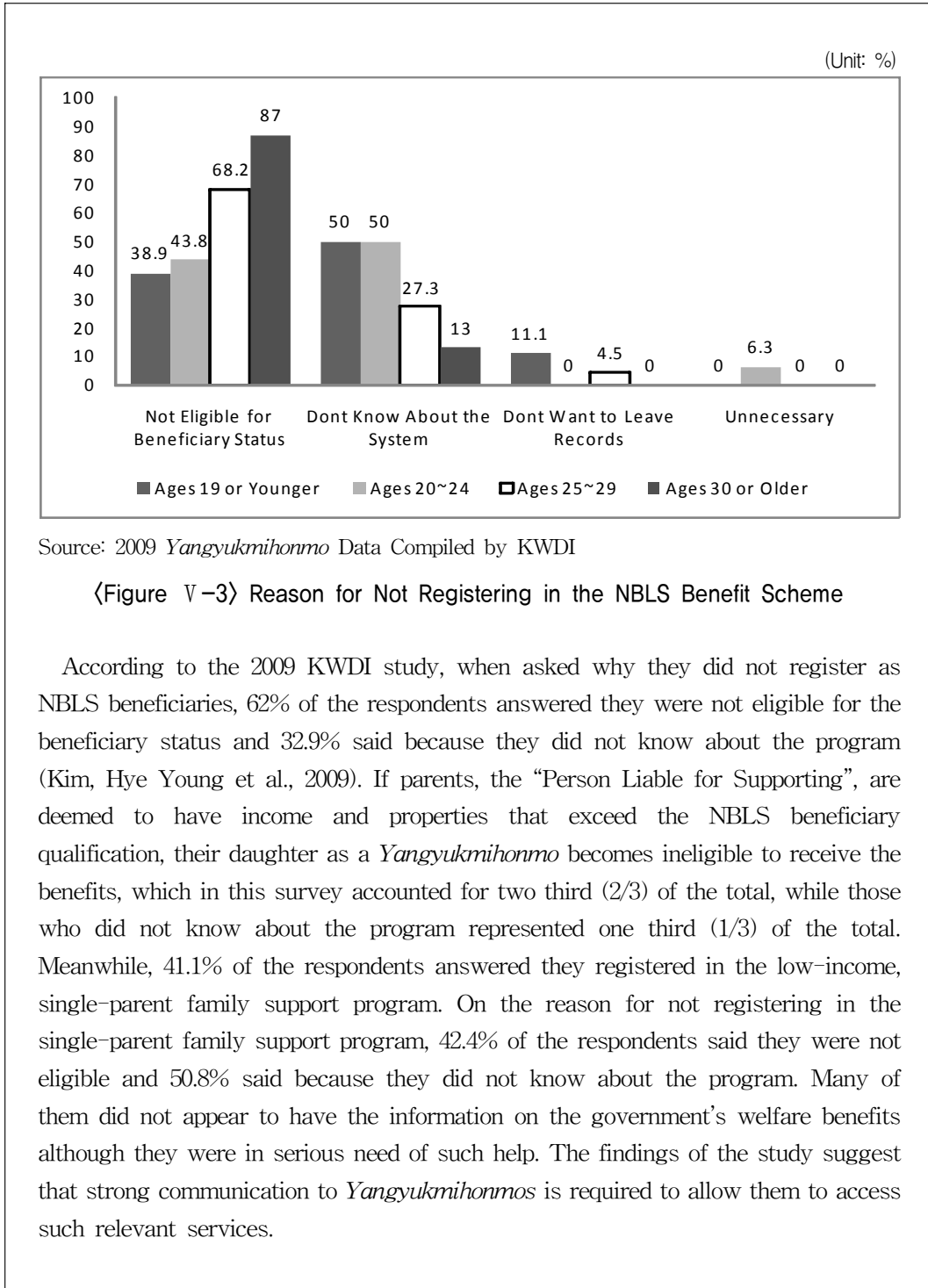
Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

〈Figure V-1〉 Beneficiary and Non-beneficiary of the NBL Scheme by Age



Source: 2010 *Yangyukmihonmo* Data Compiled under This Study

〈Figure V-2〉 Distribution of the Amount of the NBL Benefits



[Have you ever applied for the NBLs benefits?] I didn't even know there was such a thing. There's no one around me who is a recipient. My mother is having a hard time. She also lives alone and is in bad health but has to go to work. So I have to raise my child alone. My baby is now 19 months old. I have to receive postpartum care, and I found that postpartum care services are also provided by the public health centers (29 year-old unwed mother, raising a 19 month daughter).

B. Delivery of Welfare Services

Basic livelihood and childcare support services by the government has increased rapidly though not yet sufficient. Despite the government's vigorous efforts, it was suggested that those at Dong offices who are in charge of delivering social welfare services to *Yangyukmihonmos* have a lot to improve; lack of information on the NBLs benefits provided to *Yangyukmihonmos* and rudeness/unkindness to service recipients.

I was staying at a 000 [maternity facility] group home. After residing there for around four months, I moved to Hongeun-dong, which is located near Hongjae-dong. If you stay in a facility, you can maintain your benefit recipient status. After leaving the group home, I went to the dong office to request that 'I may maintain my benefit recipient status.' I began explaining the whole story starting with how I had been staying at the 000 facility. However, the (workers of) the dong office knew nothing about 000. They had no related knowledge. After explaining everything, they let me maintain my benefit recipient status. But then, the social worker in charge [public official in charge of social welfare] was replaced and the new social worker knew nothing about maternity homes...Because I now reside in Hongeun-dong, I asked for the 00 maternity home, but the social worker had no idea where the maternity home is located. So, I wasn't able to apply for the maternity home that day. I submitted my application in March but the application was processed over to the Sungbuk District Office in June. It doesn't make sense not to know about these things in this day and age but when I went to apply for a maternity home, (the public official in charge of social welfare) took out a thick book and starting asking around (39 year-old unwed mother raising a 6 year old son).

In my case, I went to apply for the NBLs benefit after becoming an unwed mother. The people at the community service center tried to help me, but the employee at the district office basically told me was that I should go stay at a facility and that NBLs benefits are not for unwed mothers. I don't know who he (she) is to say that the NBLs benefits are not for unwed mothers. I eventually ended up receiving a very small sum of money. [How much?] I called to ask why I received such a small amount but the person on the other end made it

impossible to ask over the phone. So I made an inquiry through a website where you can raise complaints, and I received a phone call [from the district office], and the person who called told me, in a very condescending voice, that “it is not appropriate to handle the issue in this manner” and that it will take about two months to adjust the benefit amount due to their heavy workload. Eventually, I told them that they had hurt my feelings and demanded an apology from them (26 year-old unwed mother raising a 3-year old daughter).

C. Childcare Support Services

Since 2000, perhaps one of the most notable areas in *Yangyukmihonmo* services has been the childcare support services. With the acceleration of an aging population and low birth rates, the government has offered various services to support childcare and has expanded to the middle class, which can be seen as unprecedented given that most welfare services in Korea had been limited to the low-income population. This also demonstrates how serious the low birth rate issue is in Korea. The expansion in childcare support services has improved the working environment for *Yangyukmihonmos*.

I lived in a home of an acquaintance and left my child at a daycare center when I was working. [What was the cost of the daycare center?] I was told that I can receive subsidies. I was told that I don't qualify for benefits under the NBSL scheme, but because we're a low-income single-mother family, I can receive support for childcare. I received 100% of the costs for using the day care center. [How old was your child when you started to use the day care center?] Three months old... [It would have been very difficult for you if you had not received childcare support.] Yes (33 year-old unwed mother, 5 year-old son, 3 year-old daughter).

[19 month daughter is] attending a day care center. [She was sent to the daycare center] after her first birthday. Before [I used the daycare center] I received a subsidy of KRW 100,000. It was in the form of a childcare allowance. I received 100% of childcare costs. But the allowance amount differs according to what support category you are in. If you are better off, you may receive 50% of childcare costs. And you have to apply for the childcare allowance at the Dong office. There is something called childcare cost support...If you send your child to a daycare center, you receive around KRW 300,000 but if [the mother looks after the child] at home, KRW 100,000 is given. Of course, the benefit amount differs by the age of the child (29 year-old unwed mother raising a 3 year-old daughter).

Despite the greatly improved childcare support environment, challenges remain for those *Yangyukmihonmos* who are working for an organization where they frequently have to work overtime and attend after-hour staff get-togethers.

After finding a job, the problem of childcare came up again. I had a hard time because I had to work until the evening quite frequently, and each time, I had to ask people around me to look after my child (34 year-old unwed mother raising a 9 year-old daughter).

D. Adoption Related Services

Child adoption related services remain an important part of the services provided by maternity facilities (*Mihonmosiseol*). According to the interviews conducted for this study, many facilities were found not to provide adequate services for unwed mothers to think through before deciding on whether to raise their children on their own or send them away for adoption, although adoption agencies and maternity facilities (*Mihonmosiseol*) would deny it.

An unwed mother has to have someplace to give birth to her child. She is ostracized from people around her. In such cases, an unwed mother calls [a number of facilities] for consultation. The facility people ask, “Are you going to raise your child or give the baby up for adoption?” If you say you are going to raise your child the facility people tell you, “we have no vacancies.” (39 year-old unwed mother raising a 6 year-old son)

I searched for facilities near my company in Yeoksam-dong but they wouldn't even provide basic information or guidelines. If you call and tell them “I'm an unwed mother,” they ask, “How many months into your pregnancy?” I tell them “how many months” and that “I want to keep my child.” Then they reply that “we have no more vacancies” and refuse to answer further questions (35 year-old unwed mother raising a 27 months-old daughter).

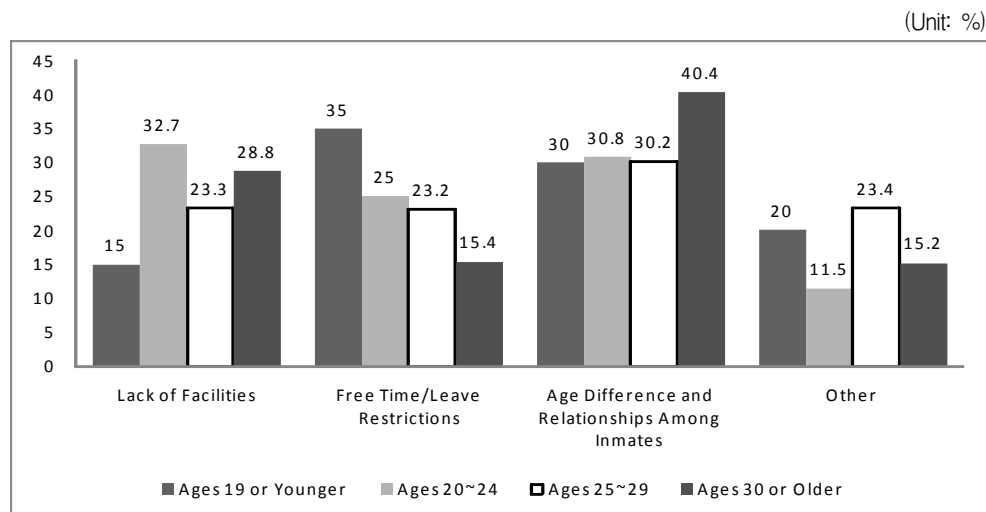
E. Living Environment of Maternity Facilities (*Mihonmosiseol*)

When asked what are the most challenging aspects of living in a maternity facility, 33.2% of the facility-residing respondents pointed to the age difference and interaction among facility residents. 25.7% complained about the lack of facilities and 24.1% noted that they were not given enough free time to themselves. According to

the survey, the frustrations facility residents feel varied by age group; teenage mothers felt that free time and leave restrictions were the most inconvenient, which was pointed out by 35% of them. Those aged 20 to 24 spoke of the lack of facilities while those aged over 30 considered the age difference and interaction among facility residents the most difficult, which was pointed out by 40.4% of them. Around 30% of those in their teens and 20s also considered it a challenge.

It seems that the privacy issue as well as the control and supervision from facility staff make it not suitable for adult unwed mothers to live in a maternity facility (*Mihonmosiseol*).

I know that there are unwed mothers in a certain age group such as teenage mothers who need to receive care. Also, in the case of the mothers who need to be looked after because they are psychologically unstable, they need to be controlled to some extent or have the welfare workers reprimand them. I too am a facility resident but there is simply no privacy in the facilities. You have to receive permission every time you go outside of the facility or sleep overnight elsewhere (39 year-old unwed mother raising 6 year-old son).



Source: 2009 *Yangyukmihonmo* Data Compiled by KWDI

Note: Other includes a computer use restriction, relationship with people in charge of facility management, strict rules, lack of education programs and the isolation from the outside world.

〈Figure V-4〉 Challenges of Living in Maternity Facilities (*Mihonmosiseols*)

VI. Policy Suggestions

A. Differential Approach to Unwed Mothers by Age

For a long time, policies related to unwed mothers in Korea were focused on the provision of after-childbirth and adoption related services. Then since the mid 2000s, there has been growing interest among policymakers in providing support for unwed mothers' childbirth and childcare, which was also the time when Korea witnessed an increase in the number of unwed mothers who want to raise their children on their own. Most of the data compiled until recently have been about those residing in facilities and relevant policies have been developed base on that.

This study reveals stark difference between teen and adult unwed mothers in terms of the desire to raise their children on their own, dependency on facilities, as well as education and career backgrounds. Such big difference makes it difficult to consider them a homogeneous group. According to the study, there was no concrete evidence for the claim by some media outlets that the proportion of teen unwed mothers is on the rise. Existing policies developed through studies based on maternity facility(*Mihonmosiseol*) view unmarried mothers as being immature and thus need to be protected. Yet, given the adult unwed mothers' level of education, *Yangyukmihonmos* in general should be considered being capable of sorting out their own problems just like other grown-ups. A change in how unwed mothers are seen in our society will lead to a change in policies. And distinctive policy approaches that take into account the difference between teen and adult unwed mothers are required; the policy for adult unmarried mothers should focus on restoring their career, which was discontinued due to social prejudice and discrimination, while the policy for teen unwed mothers should help them continue their study, receive proper sex education and explore future career opportunities.

B. Eliminating Job Discrimination based on Non-Marital Childbearing

Although women with non-marital pregnancies are entitled to taking maternity

and childcare leave by the Labor Standard Act and Equal Employment Act, hardly any companies in this country follow this legal requirement. There should be no reason whatsoever to refuse them to enjoy the right that every working mother has. Many unwed mothers fall into poverty after going through the course of pregnancy and childbirth due to social prejudice placed against them. The right to work should be guaranteed of unwed mothers who are highly motivated and capable of working. The Ministry of Labor should come up with a concrete guideline that states forcing employees with non-marital pregnancies to leave their jobs is illegal and that reaffirms the rights of unwed mothers in relation to taking maternity and childcare leave.

Discrimination at workplace against pregnant women out of wedlock constitutes an infringement of the rights of female workers and an obstacle to the self-support of *Yangyukmihonmos*. Social prejudice will only increase welfare costs for our society. Efforts should be put in place to eliminate discrimination against unwed mothers at workplace through massive media campaigns and promotions as well as monitoring and supervision by concerned government agencies.

C. Promoting and Supporting Self-help Groups

Moving away from the previous approach of protecting and educating those presumably-immature unwed mothers, we need to respect them as responsible and independent members of our society and provide information and emotional support they need. The government should promote and support self-help groups for unwed mothers and work in cooperation with community centers to provide welfare information and vocational training. As the Korean saying goes, “A thirsty man digs a well”, unwed mothers as they are in great need of various self-support information are to obtain such information more quickly than anyone else. By strengthening support for those self-help groups, the government can save its budget on the traditional activities toward protecting and managing unwed mothers over time.

Given the high level of education that most unwed mothers have received, it is fair to say that they have the capability to collect job-searching and welfare related

information through self-help groups and make due preparations for themselves. If various welfare services and programs implemented by the government are well communicated and delivered to unwed mothers, they will be able to raise their children successfully on their own while residing in community. Close cooperation among community centers supporting single parents, Dong offices delivering welfare services, and self-help groups for unwed mothers will greatly help improve the welfare of *Yangyukmihonmos* residing in community.

D. Improving Service Quality within Maternity Facilities (*Mihonmosiseol*)

There are a growing number of researchers and unwed mothers that highlight the problems in the facility centered government policy. They argue that we should create an environment where unwed mothers can raise their children on their own based on welfare services provided by the government and without seeking assistance from live-in facilities. However, given the fact that there are quite a number of unwed mothers who need facility services due to social prejudice and confrontations with their families before and after childbirth, maternity facilities should continue to provide service for the time being.

At the same time, the service quality of maternity facilities (*Mihonmosiseol*) should be improved significantly. They should acknowledge and accept unwed mothers as independent members of our society and provide services tailored to their needs. The convenience of such facilities as living spaces for unwed mothers should be improved and the privacy of unwed mothers should be secured. The compliance with cohabitation rules should ensure not to infringe the autonomy of individuals living there.

Rather than providing in-house job training, the focus of maternity facilities should be on providing information on various job training programs that receive government support and grants, as well as supporting facility residents to participate in outside programs of their choice.

Maternity facilities serve as an important pathway to child adoption and many of them are run by adoption agencies. Those run by government grants should provide

services as fairly as they can. And if a facility tries to influence a mother to give up her child for adoption against her desire, severe sanctions should be imposed on the facility in question such as the suspension of government grants.

E. Improving Customer Service at *Dong* Office

One of the effective ways of delivering the government's welfare services to *Yangyukmihonmos* living in community is to provide relevant information to them starting from the stage of registering their children's births at *Dong* offices. *Dong* offices should provide all needed information on the government's welfare services to *Yangyukmihonmos* as soon as they are identified during the process of children's birth registration. For this to happen, urgent efforts should be made to create manuals and provide education to social workers at *Dong* offices. Those who are in charge of delivering social welfare services should respect *Yangyukmihonmos* and help them keep their privacy.

According to this study, problems were revealed in the process of delivering various welfare services to *Yangyukmihonmos*. When unwed mothers inquired on the details of NBLS and/or single-parent family support benefits, there were confirmed cases of public officials not knowing about the services in detail and being rude/unkind to them. Therefore it is urgent to provide appropriate education/training to public officials who are in charge of the governments' welfare service delivery.

F. Expanding New Style Maternity Homes (*Mojawon*)

A large expansion of maternity homes (*Mojawon*) should be in place so that more *Yangyukmihonmos* can reside there. Maternity homes provide free-of-charge housing or accommodations to low-income, single-mother families for up to three years. Compared to group homes for unwed mothers, maternity homes ensure greater privacy of its residents such as providing separate kitchens for each family. If group homes are a more suitable place for teen mothers or those mothers who seek support for childcare and their career development, maternity homes are meant for those who want to secure separate and independent living spaces from others.

In light of this, the introduction of a brand new type of maternity homes can be suggested. One of the problems that maternity homes currently face is that they can be easily exposed to their neighbors as a number of single-mother families live in concentrated residence.

Maternity home in concentrated residence as it is now is deemed not desirable in a situation where there remains social prejudice against single mothers and unwed mothers. If the policy enforcement authorities respect unwed mothers as responsible and independent members of our society, not perceiving them as those subject to education or protection, related policy approaches will sure to change. *When it comes to expending maternity homes, having two to four families neighbor each other, rather than concentrating too much, is more desired.* The government and local municipal governments should work in collaboration to secure spaces for maternity homes while the distribution and management of the spaces can be delegated to district and dong offices. If such space management at a dong office level becomes a challenge, the local municipal government in question would dispatch people to manage them. The guideline for checking in and checking out maternity homes as well as the use of facility by *Yangyukmihonmos* should follow the provisions of a general lease agreement between the tenant and the landlord. This way, costs related to human and financial resources, which were spent to control the families of unwed mothers and single mothers under the existing policies aimed at providing protection and intervention to them, can be saved over time.

G. Strengthening the Responsibility of Unwed Fatherhood

The Korean government is providing financial support for single-parent families to cover costs for child support lawsuits. However, most unwed mothers go through a lot of difficulties during the process from beginning a lawsuit to actually collecting child support from the fathers of their children. There are many *Yangyukmihonmos* who do not welcome the government's program for supporting child support lawsuits. Because they have already experienced severe confrontations with the fathers of their children, they are unwilling to once again clash with the

fathers during the process of a lawsuit. Unlike in the US where there is a government agency in charge of collecting child support, the collection of child support is a matter to be taken care of by the involved parties themselves in Korea. Such poor institutional conditions make unwed mothers who are in desperate need of financial support for raising their children give up on collecting child support from the fathers of their children. In order for an unwed mother to file a child support lawsuit, the information on the amount of income and wealth as well as an accurate address of the father of the child should be identified. Therefore a system that ensures close cooperation among the National Tax Service, Ministry of Public Administration and Security, and the National Health Insurance Corporation should be put in place for the provision of relevant information to the court.

When the father of the child cannot pay the mandated child support amount due to financial difficulties, we can consider that government pay child support in advance on his behalf and collects it from him when he becomes able to generate income. A thorough review should be made on the current status regarding the collection of child support from the fathers of their children in single-parent families in order to explore ways to more effectively ensure the welfare of children in Korea.

H. Increasing Childcare Allowance

The monthly childcare allowance of KRW 50,000 provided to unwed mothers under the Single-Parent Family Support (SPFS) Act should increase to KRW 100,000 per month. The Korean government, which failed to aggressively support unwed mothers and their children in the past, has been criticized by the international community for carrying out mass “exports” of Korean babies for overseas adoption. Considering the unique experiences that unwed mothers go through with regard to child adoption, the children of those mothers who choose to raise them and not give them up for adoption should be treated as equally as those adopted to new families.

A family with an adopted child up to 12 years of age can receive the childcare allowance of KRW 100,000 per month regardless of family income. The 1993 Hague Convention on Intercountry Adoption recommends that governments should use

their best efforts to encourage their people to keep and raise their children before deciding on sending them away for adoption. In this aspect, the fact that a low-income single-parent family with a child up to 12 years of age receives KRW 50,000 while a family with an adopted child receives KRW 100,000 without considering the income of the family goes against the international norm for child welfare, which gives enough justifications to adjust the amount of childcare allowance provided to *Yangyukmihonmo* families to that of families with adopted children.

I. Building Comprehensive Statistics

At present, there exists no comprehensive statistics on unwed mothers in Korea. The government has yet to establish a comprehensive database on welfare beneficiaries although it has been providing welfare programs such as NBLS and SPFS. It is important to build a statistical database that includes the demographics and socio-economic characteristics of *Yangyukmihormos* by gathering related data on *Yangyukmihormos* receiving welfare services and benefits from local municipal governments, which will be used as a basis for establishing welfare policies and setting related budgets going forward.