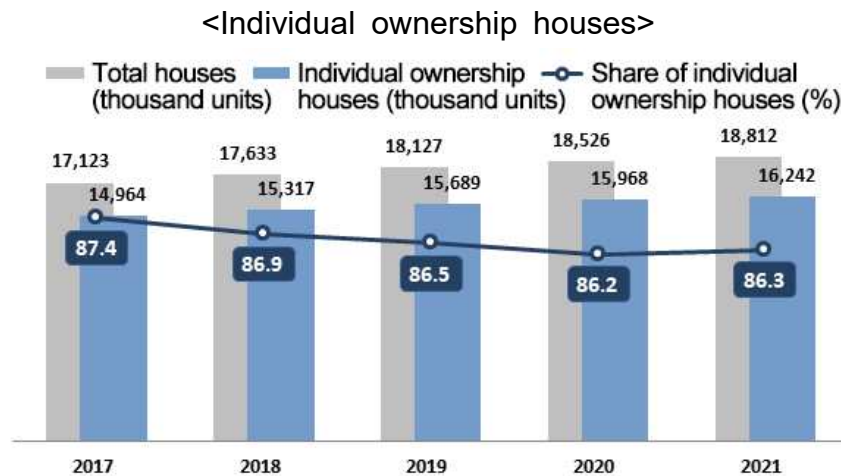




2021 Statistics of House Ownership

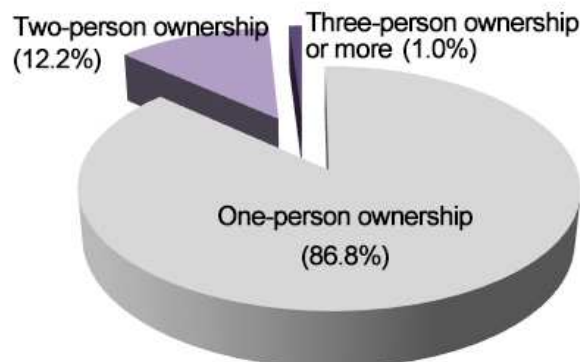
1. Individual ownership houses

- In 2021, the individual ownership houses marked 16.242 million units, which occupied 86.3% of the total houses (18.812 million units). This share went up by 0.1%p from 86.2% in 2020.
- The individual ownership houses increased by 274 thousand units (1.7%) compared to 2020.



- The one-person ownership houses and the co-ownership houses accounted for 86.8% and 13.2%, respectively. The share of co-ownership houses* showed an ever-increasing trend.
- * Share of co-ownership houses: 12.2% (2018) → 12.5% (2019) → 13.0% (2020) → 13.2% (2021)

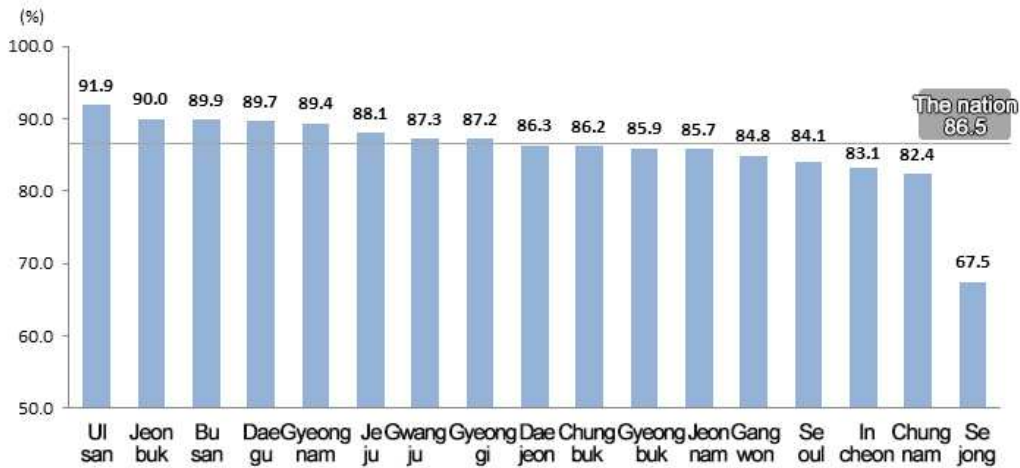
<One-person ownership and co-ownership houses>



- The share of individual owners who resided in the same metropolitan city or province as the location of ownership houses stood at 86.5% in 2021, which remained the same as the previous year.

* Share of individual owners residing in the same metropolitan city or province as the location of ownership houses: 86.5% (2018) → 86.5% (2019) → 86.5% (2020) → 86.5% (2021)

< Share of individual owners residing in the same metropolitan city or province as the location of ownership houses (%) >



2. House ownership individuals

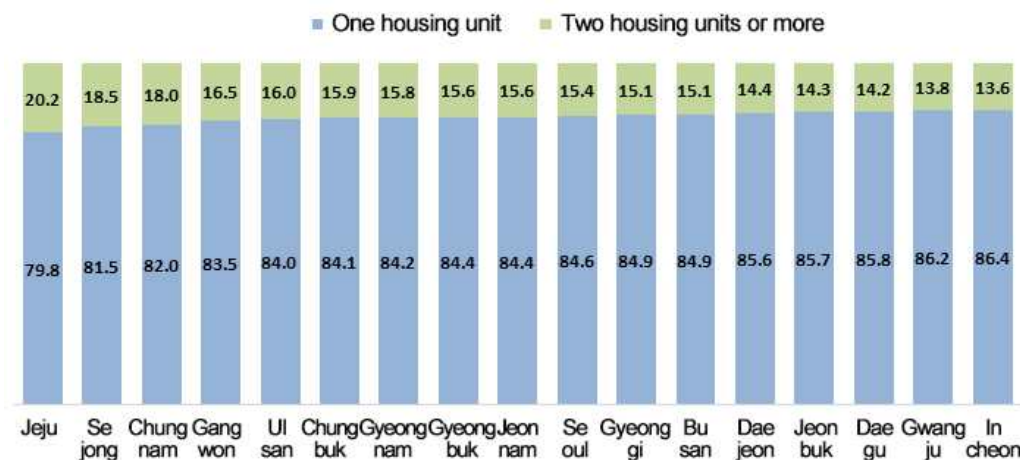
- The house ownership individuals amounted to 15.089 million persons in 2021, which rose by 393 thousand persons (2.7%) from 2020.
- As for house ownership individuals by sex, house ownership males amounted to 8.206 million persons, which accounted for 54.4% of the total house owners. The house ownership females amounted to 6.883 million persons, which accounted for 45.6% of the total house owners. The percentage of house ownership females* showed an ever-increasing trend.
- * Share of house ownership females: 43.9% (2017) → 44.4% (2018) → 44.7% (2019) → 45.2% (2020) → 45.6% (2021)
- As for house ownership individuals by age group, house owners aged 50 ~ 59 occupied the largest share at 25.1%, which was followed by those aged 40 ~ 49 (22.1%), those aged 60 ~ 69 (21.6%), those aged 70 ~ 79 (11.4%) and those aged 30 ~ 39 (10.9%).

<House ownership individuals by sex and age group>



- In 2021, 15.089 million house ownership individuals owned 16.242 million housing units. Their average number of houses recorded 1.08 units per owner in 2021, which dropped from 1.09 units in 2020.
- The individuals owning one housing unit recorded 12.816 million persons, which occupied 84.9% of the total house owners. The individuals owning two housing units or more recorded 2.273 million persons, which occupied 15.1% of the total house owners. The share of individuals owning 2 housing units or more* showed a decrease for the recent 2 years after marking ever-increasing trend.
- * Share of individuals owning two housing units or more: 14.4% (2015) → 14.9% (2016) → 15.5% (2017) → 15.6% (2018) → 15.9% (2019) → 15.8% (2020) → 15.1% (2021)
- In 2021, Jeju (20.2%) showed the highest share of individuals owning 2 housing units or more, which was followed by Sejong (18.5%) and Chungnam (18.0%). Whereas, Incheon (13.6%) showed the lowest share of individuals owning 2 housing units or more, which was followed by Gwangju (13.8%) and Daegu (14.2%).

<Share of house ownership individuals by residence region and the number of ownership houses (%)>



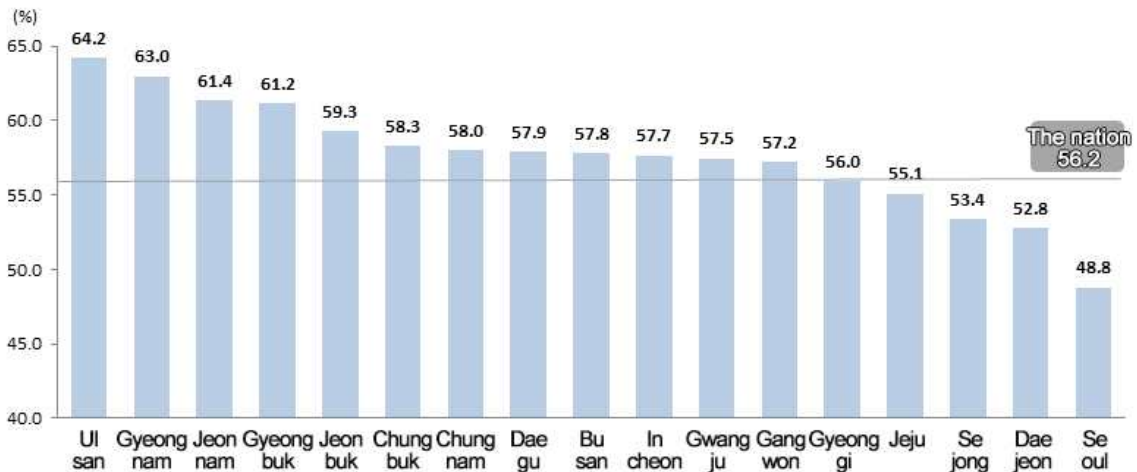
3. House ownership households

- Among general households (21.448 million households), the house ownership households amounted to 12.063 million households (56.2%), rising by 2.8% from 2020. The non-ownership households amounted to 9.386 million households in 2021.
- The households owning one housing unit totaled 8.917 million households, which accounted for 73.9% of the total house ownership households. The households owning 2 housing units or more totaled 3.145 million households, which accounted for 26.1% of the total house ownership households.
- As for house ownership households, their average number of houses recorded 1.35 units per household. The average house asset value recorded 376 million won. The average housing area recorded 86.6m² per housing unit. The average age of household heads recorded 56.3 years. The average household size marked 2.63 persons.

□ The house ownership ratio of general households stood at 56.2%, up 0.2%p from 2020.

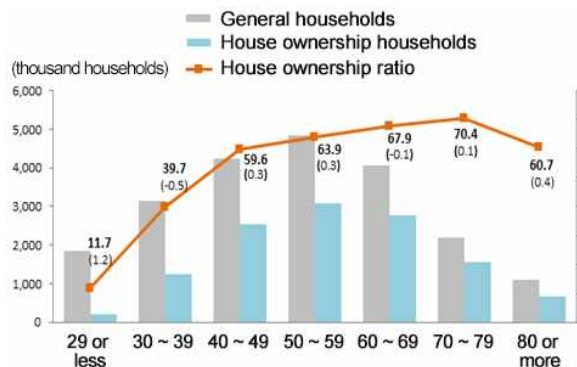
○ Ulsan (64.2%) recorded the highest house ownership ratio, which was followed by Gyeongnam (63.0%) and Jeonnam (61.4%). Whereas, Seoul (48.8%) recorded the lowest house ownership ratio, which was followed by Daejeon (52.8%) and Sejong (53.4%).

< House ownership ratio of households by residence region >

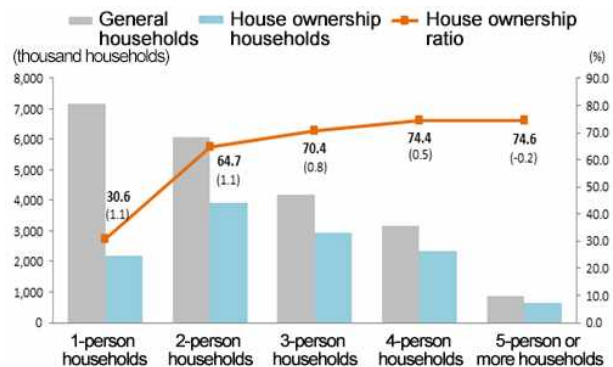


○ As for the house ownership ratio by age of household head, household heads aged 70 ~ 79 marked the highest ratio at 70.4%. As for the house ownership ratio by household size, 5-person or more households marked the highest ratio at 74.6%. As for the house ownership ratio by household composition, three-generation or more households marked the highest ratio at 79.2%.

<House ownership ratio by age of household head>



<House ownership ratio by household size>



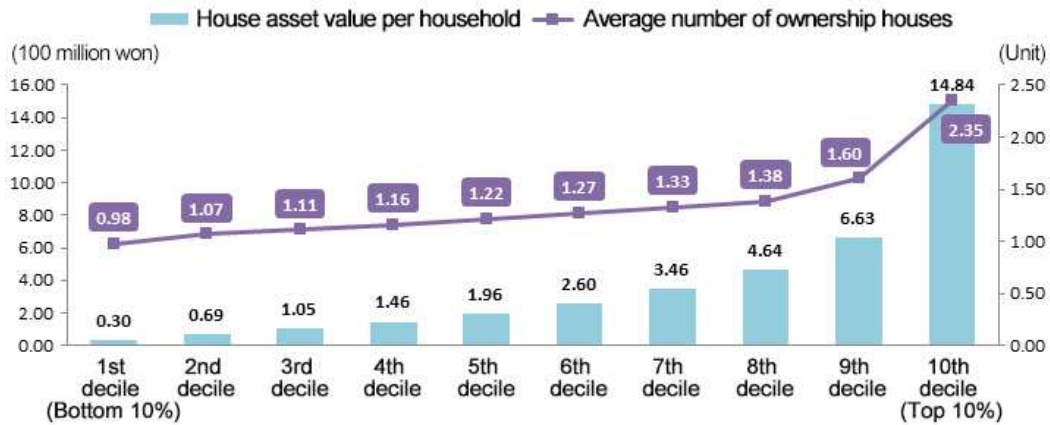
※ The figures in parentheses represent the year-on-year change in the house ownership household ratio (%p).

□ As for house ownership by decile of house asset value, the higher decile, the higher average number of houses.

○ The average house asset value of the 10th decile (top 10%) recorded 1.484 billion won. The average number of houses of the 10th decile recorded 2.35 units. The average house asset value of the 1st decile (bottom 10%) recorded 30 million won. The average number of houses of the 1st decile recorded 0.98 unit.

* House asset value was calculated by applying the published house price as of January 1, 2022. In the case of co-ownership, ownership shares were reflected when calculating house asset value.

<House asset value by decile>

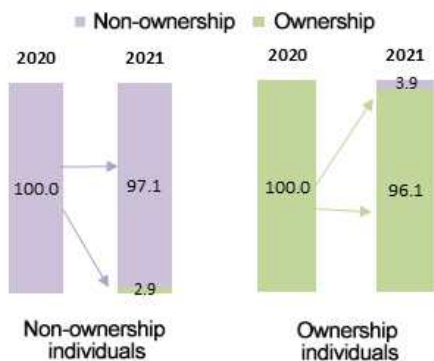


4. Longitudinal analysis for the 2020-2021 period

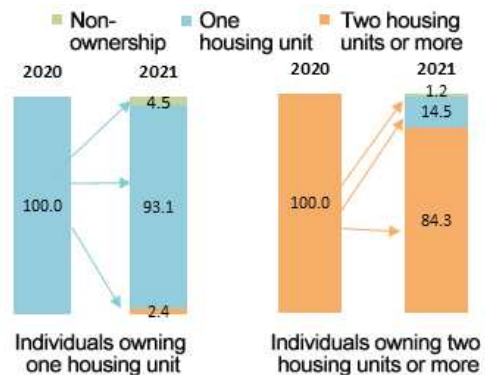
※ Longitudinal analysis covered all people living in Korea in 2020 and 2021. New born babies, the deceased and people migrating to foreign countries were excluded from the calculation.

- Individuals recording a year-on-year increase in the number of ownership houses recorded 1.393 million persons. Individuals recording a year-on-year decrease in the number of ownership houses recorded 983 thousand persons.
- Individuals whose status changed from non-ownership in 2020 (35.662 million persons) to ownership in 2021 totaled 1.036 million persons (2.9%). Individuals whose status changed from ownership in 2020 (13.989 million persons) to non-ownership in 2021 totaled 552 thousand persons (3.9%).
- Individuals whose status changed from 'Ownership of one housing unit' in 2020 (11.726 million persons) to 'Ownership of two housing units or more' in 2021 marked 283 thousand persons (2.4%). Individuals whose status changed from 'Ownership of two housing units or more' in 2020 (2.262 million persons) to 'Ownership of one housing unit' marked 328 thousand persons (14.5%).

<Ownership status change (2020 → 2021)>



<Change in the number of ownership houses per owner>



< Table. House Ownership Statistics >

(Unit: thousand units, thousand persons, thousand households, unit, %p, %)

Classification		2020	2021	Change status	
				Change	Percent change
Total number of houses		18,526	18,812	286	1.5
Apartments		11,662	11,949	287	2.5
Individuals	Individual ownership houses (A)	15,968	16,242	274	1.7
	Apartments	9,647	9,924	277	2.9
	House ownership Individuals (B)	14,697	15,089	393	2.7
	Average number of houses per owner (A/B)	1.09	1.08	-0.01	-
Households	General households (C)	20,927	21,448	522	2.5
	Household ownership houses (D)	15,983	16,257	274	1.7
	Apartments	9,655	9,933	277	2.9
	House ownership households (E)	11,730	12,063	333	2.8
	House ownership ratio of households (E/C*100)	56.1	56.2	0.2	-
	Average number of houses per household (D/E)	1.36	1.35	-0.01	-

※ House ownership statistics cover only general households.

- Group households (households in institutional facilities and households consisting of non-blood-related 6-person or more members) and foreigner households (households consisting of only foreigners) are excluded.

※ Statistics of individual ownership exclude foreigner ownership houses. Whereas, statistics of household ownership include ownership of foreigners (residing with Koreans) who belong to general households.