

Moral Foundations Theory and DEI: How Political Ideologies Shape Responses to Diversity Efforts in South Korean Housing Policies

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Abstract— This paper examines the various political responses to housing policies in South Korea using the Moral Foundations Theory (MFT). Building upon the MFT framework of moral concerns, which includes care, fairness, loyalty, authority, and sanctity, the research analyzes how different moral concerns underpin attitudes to housing affordability, government intervention, and property rights. The study finds that the younger generation, which is largely a renter generation and faces housing insecurity, will seek policies that aim to create care and equity foundations so that there is equal accessibility to affordable housing. Older homeowners believe in authority and loyalty foundations and desire market-driven approaches that protect property values and personal responsibility. Based on survey responses and case study analysis, the research illustrates the housing crisis in South Korea as a problem of sharp price increases and an intergenerational equity gap and that moral-emotional responses are related to specific political ideologies. Diversity, Equity, and Inclusion (DEI) frameworks can serve to bridge these ideological splits by promoting moral perspectives and inclusive discussions of policy. Furthermore, these findings may serve as moral psychology insights in public policy debates and can provide valuable guidance on how to make transitions to housing in contexts of highly urbanized and economically unequal societies more politically feasible.

Keywords— Moral Foundations Theory, Housing Policy, South Korea, DEI, Public Policy.

I. INTRODUCTION

The Moral Foundations Theory (MFT) is a psychological framework that helps to explain how people's beliefs and values moderate their political attitudes. Developed by psychologists such as Professor Jonathan Haidt, MFT identifies several basic moral bases, including care, fairness, loyalty, authority and sanctity. These moral dimensions influence the way individuals perceive and respond to various political issues (Haidt, J. & Joseph, C., 2004). In South Korea, like many other countries, political ideologies are modeled by complex moral backgrounds that inform the opinions on government policies, including those relating to housing.

Understanding MFT is essential to analyze political reactions to South Korean housing policies, in particular in a country that faces rapid urbanization and a high cost of living. Housing construction is not just an economic question; it also resounds deeply with people's values. For owners of homes and tenants aged 19 and 59, issues such as accessibility, access and regulation of the government evoke strong emotions related to their moral beliefs (see Appendix). For example, younger adults, who often rent rather than properties, prioritize fairness and care in their political reactions. They could support housing policies that guarantee fair access and provide support for low-income families, reflecting a moral concern for social justice.

Contrarily, home owners can emphasize stability and authority, evaluating policies that protect ownership rights and encourage investments in the real estate sector. This group could align with more conservative points of view, giving priority to individual responsibility compared to collective support. The differences in moral bases can lead to polarized reactions to housing policies. For example, the proposals that aim to increase the housing offer by relaxing the laws of zoning can receive mixed feedback, with some groups that consider them benefits for fairness, while others can perceive them as a threat to the integrity of the community and the value of the property (National Low Income Housing Coalition, 2023).

The socio-economic landscape in South Korea also plays a significant role in shaping these moral considerations. The strong gap between the wealthy urban centers and the rural areas in difficulty adds complexity to the discussions on housing construction. As articulated by Myeong (2024), the impact of several socio-economic states on the perspectives of people cannot be overrated. Those who live in urban environments can have different experiences with housing insecurity than those in more agricultural or remote regions. This disparity can evoke different responses to housing policies, which must be understood to create effective initiatives that meet the needs of all citizens.

In a political context, the understanding of moral foundations can help politicians communicate housing policies more effectively. When they frame solutions to housing problems, it is essential to align them with the moral bases that resonate with different groups. As highlighted by Van Bavel et al. (2022), appealing to people's values can encourage an agreement through ideological lines, making policies more attractive and increasing public support. Recognizing the different moral motivations that guide political opinions on housing, politicians can create approaches that prioritize inclusion and representation, for the definitive benefit of the wider social fabric of South Korea.

Applying Diversity, Equity and Inclusion (DEI) approaches is essential in this context. Current initiatives can help to ensure that housing policies reflect the different moral prospects of the South Koreans, offering solutions that meet various needs and values. Incorporating these approaches can open the way for more complete and only housing policies, promoting a sense of belonging among all demographic data and filling the ideological divisions. The housing policies of South Korea have changed significantly over the years, influenced by the economic conditions, the needs of the population and by political pressures (Ahn, 2022). Key legislations such as the Housing Act, residential construction law and various political initiatives aim to increase the supply of housing and improve economic access for residents. Despite these efforts, the prices of homes have continued to increase, leading to great public concerns and various political reactions.

II. CONTEXT AND BACKGROUND

In recent years, South Korea has seen a strong increase in the prices of homes, especially in the metropolitan areas such as Seoul. Numerous factors contribute to this phenomenon, including rapid urbanization, low interest rates and speculative investments in the real estate market. Consequently, the government attempts to manage home

prices through measures such as the increase in taxes and support for affordable accommodation have had to face significant rejection from different political factions.

Younger adults aged 19 and 39 were particularly affected by the high living costs and income instability (see Appendix). This age group often struggles to buy houses due to the increase in prices and unstable job conditions, which hinders their financial stability. In addition, many in this age group experience high unemployment and stagnant or low-income, making it more difficult for them to afford accommodation. On the contrary, individuals aged 40 and 59, which are often more financially stable and better established in their career, react differently. They may view housing policies as a threat to their real estate values or as an intrusion into the market they have relied on for wealth accumulation.

The housing accessibility crisis forced young adults to adapt their housing expectations, often turning to rental markets or shared living as alternatives. These challenges have aroused political discussions, with the younger voters who favor policies that promote subsidies for rental and increased housing supply. The political parties that push for these adaptations, such as the progressive wing, tend to receive stronger support from younger supporters that consider housing construction as a fundamental human right rather than a commodity

Conversely, the most established generations (aged 40-59) support the maintenance or improvement of existing housing values. They may support policies that protect their investments from interventions that could reduce property values. This age group could respond more positively to government measures that support median-income families or promote tax incentives for the benefit of homeowners, which aligns with their existing interests.

MFT helps to explain these different reactions as it focuses on ethical beliefs that guide people's political attitudes. The younger adults could prioritize care and fairness in their responses to housing policies, believing that the government has the responsibility of guaranteeing accommodation at affordable prices for everyone. On the contrary, the older generations can emphasize respect for authority and loyalty to the community, which can translate into a preference for policies that protect existing property owners.

The impact of high prices and income instability in South Korea reflects larger economic challenges faced by the nation. Different answers highlight the need for inclusive and equitable policies that recognize the various values and concerns of the different age groups. Incorporating DEI approaches in the processing of policies can favor dialogue and develop solutions that meet the unique needs of young and older citizens. By recognizing these differences and facing the needs of all fundamental demographic groups, politicians can create strategies that promote stable housing while addressing the different perspectives present in South Korean society. MFT is a framework that helps us understand how the moral reasoning of people shapes their political attitudes. There are several key components (care, fairness, loyalty, authority and sanctity) that influence how people perceive and respond to several social problems, including housing policies. Each component plays a role in the formation of moral reasoning and, consequently, the political reactions to housing policies in South Korea and beyond (Kivikangas et al., 2021).

III. SURVEY FINDINGS: GENERATIONAL PERSPECTIVES ON HOUSING

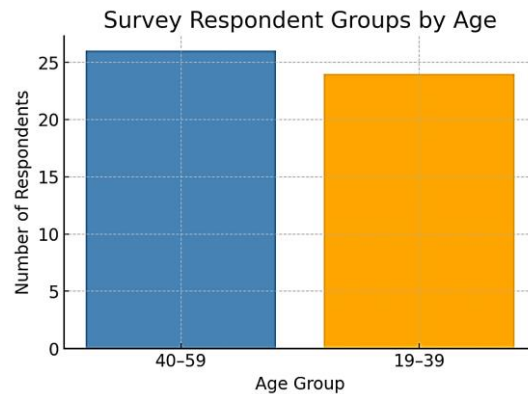


Figure 1: Survey Respondent Groups by Age

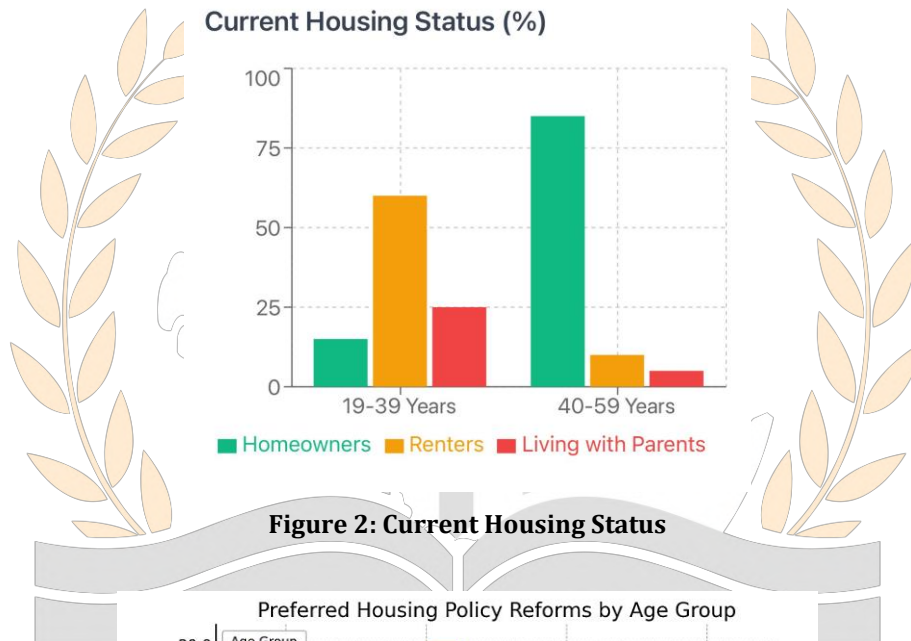


Figure 2: Current Housing Status

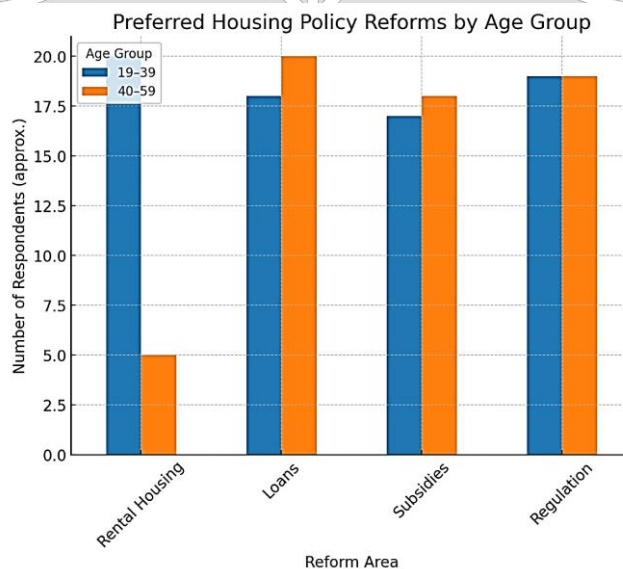


Figure 3: Preferred Housing Policy Reforms by Age Group

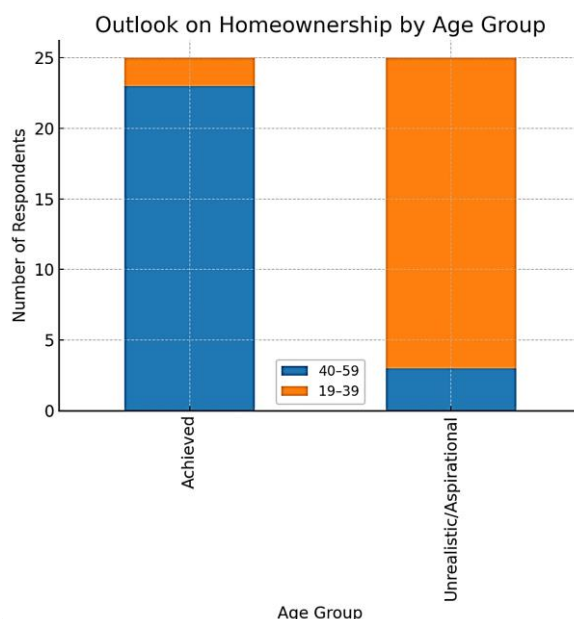


Figure 4: Outlook on Home Ownership by Age Group

The survey on rental housing in South Korea reveals a sharp generational divide in housing status, challenges, and policy needs (see Appendix). Among respondents aged 40–59, most are homeowners with stable incomes, having secured property earlier in life often with family assistance or more favorable market conditions. In contrast, those aged 19–39 are largely renters or living with parents, with homeownership remaining a distant goal due to financial instability, stagnant wages, and the absence of intergenerational wealth. Both groups identify high housing prices and restrictive loan conditions as major barriers, but while older respondents overcame these issues through earlier entry into the market, younger respondents face structural exclusion that limits their ability to buy regardless of effort or planning.

Perceptions of government housing policy are overwhelmingly negative across generations. Older respondents criticize speculative-driven, short-term policymaking and call for reforms that emphasize fairness, such as easing loan conditions and regulating market speculation. Younger respondents see current policies as out of touch with their needs, demanding access-oriented solutions like expanded affordable rental housing, purchase subsidies, and youth-targeted loans. Despite their different positions in the housing market, both groups value homeownership as a cornerstone of financial stability, personal identity, and life planning, particularly in relation to marriage and family formation. However, while the older generation has already attained these benefits, the younger generation often views ownership as unattainable without significant policy change.

Both age groups agree that the current housing system exacerbates social inequality, with older respondents expressing empathy for the younger generation's struggles and younger respondents feeling trapped by inherited disadvantages. This shared recognition presents a rare opportunity for intergenerational solidarity. The survey suggests that effective reform must have a dual focus—expanding immediate access for younger buyers while addressing long-term structural problems such as speculation and inequitable wealth distribution. Housing in

South Korea is not merely a matter of shelter, but a marker of social worth and economic security, making its affordability and accessibility a deeply cultural, economic, and political issue.

IV. MORAL FOUNDATIONS THEORY (MFT)

The first component, care, focuses on empathy and compassion for others. It implies a concern for the well-being of individuals, particularly vulnerable and marginalized groups. In the context of housing policies, those that prioritize the value of care may be more inclined to support policies that protect low-income families, promote affordable homes and prevent lack of housing. The instinct of care can lead to positive attitudes towards government interventions aimed at supporting those in need.

The second component, fairness, emphasizes equality and justice. This dimension reflects the belief that all individuals must be treated fairly and that resources must be distributed equally. In terms of housing policies, it is likely that people who value justice advocate policies that ensure the same access to housing, such as rental controls or housing subsidies. They tend to criticize policies seen as benefiting wealthy developers over low-income residents and call for solutions to reduce inequality.

Loyalty is the third MFT component. It highlights the importance of group cohesion and loyalty to the community, culture or nation as a whole. People who prioritize loyalty can have a strong attachment to traditional housing standards that emphasize housing property and community stability. This can lead to political reactions that favor the policies that protect these established norms, such as zoning regulations that guarantee the preservation of specific neighborhoods and discourage the influx of external influences.

The fourth component is authority, which values respect for social order and hierarchy. People who lean towards this moral base can support the policies that reinforce existing power structures, such as those that favor property rights or improve efforts to apply the law in housing matters. Housing policies can be seen through this lens to maintain social order and, often, advocate for measures that discourage disorderly behavior in neighborhoods, supporting stronger enforcement of rental laws or community standards.

Finally, sanctity is based on the idea of purity and protection of what is considered sacred. This component often leads people to support policies that defend certain moral codes or cultural traditions related to housing. For example, some can see housing not only as a commodity but as part of a sacred right to a safe and stable home. This belief can manifest itself in the resistance to policies that threaten this sanctity, such as the gentrification or displacement of long-standing residents.

V. ANALYSIS OF POLITICAL RESPONSES THROUGH MFT LENS

Applying MFT allows for a better understanding of the various political reactions to South Korea's housing policies. Each ideological group can prioritize different facets of these moral foundations. For example, more progressive groups can emphasize care and fairness, advocating generalized housing reforms to help the disadvantaged segments of the population. In contrast, conservative groups can focus on loyalty and authority, supporting

policies that protect property rights and community cohesion. Understanding these different perspectives highlights the need for DEI that respects and addresses the various moral foundations present in political discourse. These approaches can encourage conversations that are divided and create more comprehensive housing policies that resonate with a broader range of components. Progressive perspectives in South Korea are usually focused on care and justice values when discussing housing policies. These values are significant in meeting the needs of young people, especially those from 19 to 39 years old who are often left out of the real estate market. MFT can help us understand how these perspectives are shaped by people's moral beliefs. According to Haidt, people make moral judgments based on different foundations, including care and justice. Progressives in South Korea apply these foundations by pressing popular housing and enhanced accessibility.

The emphasis on care is vital in these discussions. Progressives argue that everyone deserves a safe and stable place to live, especially young people who are just beginning their careers and families. Many young adults find it difficult to buy housing because of high prices in cities like Seoul. By focusing on care, progressive advocates highlight the emotional and social aspects of housing. They argue that having a home is not just a financial issue; it is a matter of human dignity and well-being. Taking care of the younger generation means ensuring that they have access to popular housing that allows them to prosper.

Justice is another important aspect of progressive housing arguments. Many young people in South Korea feel that current housing policies benefit older generations. This belief creates a sense of injustice as younger adults struggle to find appropriate living conditions (Kim, Y., & Park, S., 2024). Progressive advocates say policies should level the field of play, ensuring that young people have the same chance of securing housing as older citizens. Through this lens, they press for reforms that would create more affordable housing options and mitigate the impact of increasing real estate prices.

DEI approaches further enrich these progressive perspectives. DEI initiatives can fill the division and gather various ideological groups, emphasizing shared values. For example, a DEI structure can highlight the importance of providing housing for everyone, regardless of history or financial status. This approach can help promote dialogue between different political views, allowing the discussion to focus on the collective solution of problems, not on party differences. By illustrating how accessible housing affects the community as a whole, DEI strategies can unite various factions around a common cause.

The progressive perspectives in South Korea highlight the moral foundations of care and justice when discussing housing policies. These principles guide their defense of popular housing for younger people so that they can cultivate an inclusive environment that encourages various points of view, offering opportunities for more democratic involvement in housing policy discourse. Conservative prospects often emphasize the values of authority, loyalty and sanctity, which can significantly shape opinions on housing policies in South Korea. The theory of moral foundations can help to explain why individuals with conservative beliefs tend to support housing policies led by the market. These policies are seen as aligned with the main moral values, in particular the importance of traditional social structures and respect for authority.

For many conservatives, the concept of authority is fundamental for their world view. They often believe that a strong government should enforce the rules that protect ownership rights and maintain order in society. This belief connects strongly with the owners of houses between 40 and 59 years old, a demographic that gives priority to stability and financial safety. This age group generally sees their homes not only in places to live but also as significant investments. They are concerned about maintaining or increasing their values of ownership, which can be vulnerable to fluctuating market conditions and the policies perceived as disruptive.

Home owners of this age group often see housing policies led by the market as a way to promote individual responsibility and economic freedom. From this point of view, allowing the market to dictate the prices and availability of homes ensures that people can make their choices on the purchase or sale of ownership. This aligns with the conservative belief in minimizing the intervention of the government in personal affairs. By reducing regulations and promoting competition, these policies are considered beneficial for the owners of houses who want to maximize their financial investments.

In addition to authority, the value of loyalty plays a role. Many conservatives feel a strong connection with their community, believing that support for local businesses and the promotion of home ownership strengthens social ties. Therefore, market-based housing policies that facilitate homeownership are often approved as ways to improve the solidarity of the community (Hall, A., & Yoder, J., 2022). Home owners often feel a sense of loyalty towards their neighborhoods and probably support policies that protect and promote the values of the properties, reflecting their commitment to preserving their lifestyle.

The moral foundation of sanctity influences conservative attitudes toward housing, particularly their emphasis on the family and the home as sacred. This leads them to see the property of the house as a critical component of a stable family life. The idea of possessing a house is not simply a financial decision, it is linked to cultural and moral beliefs about what defines a successful and virtuous life. Therefore, the policies that promote the ownership of the house and protect property rights resonate with those who embody these conservative values.

By understanding these ideological perspectives, it becomes clearer how and why these owners of houses support policies that give priority to their property rights and financial interests. Moral emotions play a significant role in forming public opinion and political discussions on South Korean housing policies. These emotions are closely linked to the principles outlined in the MFT, which explains how the different moral values influence people's reactions to political issues. In South Korea, housing policies often create strong feelings between the public, which, in turn, leads to different political opinions based on these moral bases.

VI. ROLE OF MORAL EMOTIONS IN POLITICAL DISCOURSE

First, the foundation of care and harm is explored. People who give priority to this moral value tend to focus on the well-being of individuals and communities. In the context of housing policies, they could express emotional answers to issues such as homeless people and affordable accommodation. Supporters of these policies often trigger feelings of empathy, anger and compassion when discussing the difficult situation of families who struggle

to find a home. These emotions can galvanize public support for policies aimed at increasing homes and protections at affordable prices for vulnerable populations.

On the contrary, those who lean more toward the moral foundations of loyalty and authority can feel differently regarding the same housing problems. This group could perceive policies that promote accessibility as potentially undermining the established social order or the traditional values of home ownership. They can evoke feelings of anger or resentment towards the government interventions perceived as unjust or as disrupting community ties. For example, when policies are seen as encouraging one group compared to another, it can lead to a sense of betrayal and loyalty towards those who feel left behind.

The moral foundation of fairness and cheating is also fundamental in this debate. People who appreciate fairness are often motivated by a strong sense of justice. The emotional reactions here can include indignation towards inequality in housing opportunities. When they perceive policies favoring wealthy developers over low-income families, feelings of moral outrage can drive their political engagement. They can support reforms that emphasize equitable resource distribution, housing rights, and long-term social justice.

Authority and tradition can create divisive emotional responses. Supporters of maintaining traditional values regarding property rights can react emotionally against infringements caused by progressive housing policies. Their emotional responses, such as anger or opposition, are often linked to a feeling of protecting the social norms that is believed to be essential for stability. This feeling strengthens ideological divisions since those with a preference for the conservation of traditions can criticize the reasons underlying the progressive measures of housing.

The research indicates that these moral emotions—derived from care or concern for fairness or loyalty to traditions—seriously influence public perspective and political discourse (Atari et al., 2020; Egorov et al., 2020). Each group feels justified in their responses based on their moral perspectives, and this often leads to polarized opinions, complicating the conversation on housing policies.

Furthermore, emotional responses are rarely isolated; they can overlap and interact with each other. A person could feel worried about fairness, also evaluating tradition, leading to conflicting responses to housing reforms. Political leaders and politicians must recognize these emotional currents in their discussions to encourage a more productive dialogue that considers different perspectives.

VII. DEI INTEGRATION AND APPLICATIONS

By understanding the role of moral emotions that emerge from the different moral bases, the political discourse around the housing policies of South Korea can become more nuanced. Accepting that these emotions are fundamental for public reactions can help fill divisions, allowing more inclusive discussions and potential political solutions that meet various ideological beliefs rooted in deep moral values. DEI approaches play an important role in modeling the narratives of housing policies in South Korea. By recognizing and embracing the different values

and needs of various groups, the initiatives become particularly relevant when discussing housing policies, which often generate strong reactions from different ideological perspectives.

The MFT suggests that people have different underlying moral values that influence their opinions on social issues, including housing policies. For example, those who give priority to care and fairness can focus on the need for accommodation at affordable prices for low-income families. On the other hand, those who appreciate loyalty and authority can emphasize property rights and the importance of the ownership of the house. These distinct values can lead to significant conflicts between different groups.

The approach aims to face these differences by promoting the open dialogue between the interested parties. When housing policies are created or discussed with inputs by a wide range of voices, it allows a more complete understanding of the needs of the community. This involvement can help people feel viewed and listened to, reducing the feelings of alienation that can lead to opposition against government initiatives. According to Bogart and Dhanani (2025), promoting dialogue through collaborative initiatives encourages cooperation rather than conflict, helping to bridge gaps between opposing opinions.

For example, an approach of housing policy could involve community forums where residents can share their experiences and suggest solutions. These conversations can allow policymakers to recognize the faceted nature of housing problems. Listening to the first hand accounts of various members of the community can soften the rigid ideological positions by highlighting shared human experiences. This can evoke empathy, making it easier for people throughout the political spectrum to understand and respect mutual perspectives.

Also, the implementation of initiatives from the residents can lead to housing policies that are not only fair but also politically attractive for a wider audience. For example, the policies that incorporate both practical measures and an emphasis on property rights can appeal more to a diverse range of stakeholders. They can satisfy progressive supporters who seek immediate support for vulnerable populations, while also addressing the concerns of conservative groups concerned about real estate values and market stability.

Ultimately, the approaches not only improve the effectiveness of housing policies making them more equitable, but also contribute to creating a healthier political landscape. Bridging the gaps between ideological perspectives, these efforts can pave the way for collaborative solutions that meet the needs of the entire community rather than worsening divisions.

In recent years, South Korea has faced significant challenges in its housing market, which has an impact on younger populations. Young people are fighting with high prices, the limited availability of housing and often face pressure to comply with societal expectations concerning property. To meet these challenges, several case studies can illustrate how frameworks for DEI have been applied in housing policies. These examples show how understanding of different demographic needs can lead to more effective solutions.

VIII. CASE STUDIES: DEI IN SOUTH KOREAN HOUSING

A notable case is the introduction of the "housing policy for young people" (Haengbok Juteak) in 2018. This initiative was aimed at creating more affordable housing options specifically for young adults aged 20 to 39. The policy included various programs, such as "Happy Housing", which offers subsidized rent for young people in urban areas (Ko, J., & Kim, C., 2022). This program acknowledges that younger populations often have less financial stability and are faced with unique financial challenges compared to older adults.

Another example is "the co-housing initiative" launched in 2020 (Park, 2025). This initiative allows groups of young people to meet and share living spaces. By promoting community life, the government aimed to reduce the cost of living while promoting a feeling of community, which can help to alleviate feelings of isolation in young adults. This policy shows how DEI approaches can shed light on housing strategies that reflect the collaborative needs of the younger generations and their desire for connection.

Despite these initiatives, challenges remain. Young adults are often faced with barriers such as high deposits, complex application processes and competition from higher-income groups. There is also a cultural expectation for young people to swiftly enter the property market, which exerts additional pressure. Although DEI approaches are designed to resolve these disparities, they also emphasize how systemic problems can hinder access to housing. Policies must therefore not only consider demographic diversity, but also aim to dismantle structural barriers in the market.

Housing policies in South Korea often do not reach marginalized communities, including low-income families and migrant workers. As the case of "temporary housing solutions" provided during the COVID-19 pandemic, these initiatives can effectively implement DEI strategies by involving community organizations in the decision-making process. This practice guarantees that the voices of people directly affected by the lack of housing are heard and considered, allowing more personalized solutions that recognize different needs through different demographic data.

The analysis of these case studies in South Korea stresses that the use of DEI initiatives can lead to more inclusive housing policies that better meet the specific challenges faced by the various demographic groups. Understanding the needs of younger populations is essential to shape effective interventions that can support them through the navigation of the complex housing market.

IX. MORAL FRAMING

Moral framing plays an important role in training attitudes and political behavior concerning housing policies in South Korea. Using specific moral arguments, political leaders and activists can either bring people together or separate them. This double effect is particularly obvious in the way different groups react to policies related to the affordability of housing, homelessness and urban development.

Moral framing can unite various groups using shared values. For example, when housing policies are presented through the objective of fairness and justice, they can attract support between political lines. Many South Koreans appreciate community well-being and frame housing as a fundamental human right drawn from this belief. This strategy aligns with the moral foundations of care and fairness, which resonate with various ideological groups (Heo, 2024). By focusing on compassion for those who need it and the importance of equal opportunities, decision-makers can create a support environment for initiatives such as affordable housing projects and rent control measures. In this context, moral arguments can serve as a bridge between different political ideologies, promoting cooperation between groups that could otherwise disagree.

However, moral framing can also cause strong resistance. The framing of housing problems through loyalty and authority lenses can alienate progressive groups while resonating more with conservative groups. For example, if the discourse around housing focuses on national pride and traditional family values, it can call on conservative voters who prioritize the preservation of the status quo. This approach can lead to the polarization of opinions, with progressive groups perceiving these arguments as exclusion or disdainful of marginalized communities (Heo, 2024). Here, the moral foundations anchored in loyalty and authority could promote divisions, increasing the gap between different political positions.

The difference in reactions illustrates the strategic importance of understanding the theory of moral foundations. MFT suggests that societies develop moral values based on some basic foundations, such as care, fairness, loyalty, authority and sanctity. In South Korea, the interpretation of these morally supervised arguments varies according to the different groups, which can lead to divergent opinions on housing policies. For example, if a government emphasizes individual responsibility for property, low-income individuals may feel marginalized because this perspective can conflict with the moral basis for care.

Decision-makers must therefore be careful in the way they supervise housing policies. The same moral argument can cause different responses depending on the public. Using a DEI approach can initiate various ideological perspectives and allows a wider range of voices in discussions on housing policies. For instance, during the formulation of policies, actively involving affected communities can improve confidence and support, creating a more inclusive dialogue. This approach aligns on the moral basis of care and fairness, offering a balanced perspective that meets the needs of all stakeholders.

Thus, moral framing is a powerful tool that can unite or divide political positions on housing issues in South Korea. The strategic use of different moral arguments can considerably influence public opinion and political mobilization. Understanding the roles and dynamics of these stakeholders is essential to effectively meet complex housing challenges while promoting inclusive political discourse.

X. RESULTS

When policy formulators use a multifaceted MFT approach, they can create solutions that connect to various ideological perspectives. For example, progressives can focus on the foundations of care and justice, pressing on

affordable housing and equitable access. On the other hand, more conservative groups can include loyalty and authority, valuing property rights and neighborhood stability. By recognizing these differences, policy formulators can project housing policies that attract a broader audience.

The incorporation of DEI approaches in discussions on housing policies can also help bridge the gap between opposing views. DEI focuses on ensuring that everyone has a voice, especially marginalized groups. This approach can encourage dialogue between various age groups that may have different priorities. Younger generations often emphasize the need for sustainable and affordable housing, while older generations can prioritize stability and investment. By promoting open conversations between these groups, policy formulators can create more comprehensive housing strategies that meet various needs.

Some researchers argue that the use of MFT and DEI together can improve the overall effectiveness of housing policies. For example, Lanza and Gomes (2020) mention that understanding moral foundations allows policy formulators to anticipate resistance and mobilize the support of different groups. Involving these groups in the policy formulation process can lead to the development of strategies that meet not only immediate needs, but also to the long-term objectives of the community.

Also, Lynch et al. (2017) suggest that the inclusion of various points of view can also strengthen social cohesion. When people are heard and included in decision making, they are more likely to feel a sense of belonging. This is especially important in housing policies, as the lack of affordable housing can create feelings of deprivation between young people and low-income families. Therefore, addressing these feelings can lead to more cooperative communities, reducing tensions between different ideological groups.

Young adults today are not just passive recipients of housing policies. They are active participants who want accessible life options in prosperous communities. When policy formulators recognize this desire through multifaceted approaches, they actively create a sense of belonging that can encourage civic involvement. Thus, the incorporation of MFT principles in housing policies discussions creates opportunities for collaborative solutions that transcend political divisions.

XI. DISCUSSION

In terms of the housing issue in South Korea, progressive groups tend to focus on fairness and treatment, supporting policies that face income inequality and provide support to low-income families. They argue that homeownership should be a human right and that the government has a duty to ensure that everyone has access to affordable accommodation.

Conservative groups prioritize authority and loyalty, underlining personal responsibility and the importance of private property. They can support policies that favor market solutions, believing that the free market can better address the housing shortage and offer opportunities for homeownership. This difference in moral priorities illustrates the deep divisions into public opinion on housing policy.

Despite these differences, the MFT reveals that there are common values that can be leveraged to create more inclusive policies. For example, both progressives and conservatives can find common ground on the importance of the community and on the need for stable neighborhoods. By framing housing policies not only in terms of economic constraints, but also as issues of social cohesion and community, politicians can appeal to a wider audience.

Furthermore, DEI can significantly improve the development of housing policies. DEI encourages the consideration of various perspectives, ensuring that policies are not only made by a single world view. This approach can help respond to the unique needs of several demographic data, such as the elderly, young families and low-income individuals, also considering cultural values and beliefs.

A framework for collaboration among various stakeholders, including government officials, community organizations, and citizens from diverse backgrounds, can lead to more comprehensive and effective housing policies sensitive to the concerns of South Koreans.

By recognizing and incorporating different values, political proposals can be designed to relate to multiple ideological perspectives.

The use of strategies that encourage acceptance and understanding between opposing political groups promotes dialogue focused on shared values rather than divisions. This can be particularly meaningful in a politically charged atmosphere, in which ideologies can lead to polarization. By appealing to the common moral bases, politicians can work towards solutions that address the root causes of housing problems while strengthening the social fabric of South Korea.

XII. CONCLUSION

Overall, understanding how the MFT shapes political reactions to housing policies allows for a more nuanced approach to the political process. By recognizing different moral perspectives and applying their guiding principles, politicians can create housing solutions that not only meet the urgent needs of South Koreans but also promote a sense of belonging among different communities. This can ultimately lead to more effective and sustainable results in facing housing challenges.

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APPENDIX

Survey on Rental Housing in South Korea

A.1 Respondent Groups

- Group 1: Ages 40–59 (n = 26)
- Group 2: Ages 19–39 (n = 24)

A.2 Findings by Age Group

- Group 1: Ages 40–59

Demographics & Housing Status

Predominantly homeowners with stable or comfortable incomes.
Many entered the market earlier, often with family or policy support.

Challenges in Housing

Report ongoing concerns about high prices and restrictive loan conditions.
Note past struggles with limited supply and unfavorable loan terms.

Perceptions of Government Policy

Predominantly negative; policies considered ineffective, poorly managed, or inequitable.
Express criticism of short-term policymaking and speculative market activity.

Outlook on Homeownership

Homeownership largely achieved.
Considered essential for economic stability and family security.

Social Views

Widely acknowledge that the housing market deepens inequality.
Express concern for younger generations facing steeper barriers.

Preferred Reforms

Relaxation of loan conditions and interest rates.
Expanded support for youth and low-income buyers.
Stronger regulation of speculative housing markets.

Group 2: Ages 19–39

Demographics & Housing Status

Most respondents live with parents or in rental housing.
Few own homes; ownership is often accompanied by financial strain.

Challenges in Housing

Cite high housing prices as the primary barrier.
Income instability and lack of intergenerational wealth exacerbate challenges.

Perceptions of Government Policy

Generally critical; policies viewed as ineffective or poorly targeted toward youth.
Some acknowledgment of limited effectiveness in rental support programs.

Outlook on Homeownership

Viewed as important but often unrealistic.
Strongly tied to life decisions (e.g., marriage, children, savings).

Social Views

Perceive housing inequality as a key barrier to social mobility.

Preferred Reforms

Expansion of affordable rental housing, especially in urban areas.
Youth-targeted loan support and purchase subsidies.
Stricter regulation of speculative real estate activity.

A.3 Comparative Insights

Housing Situation

Ages 40–59: Predominantly homeowners, stable finances.
Ages 19–39: Primarily renters or living with parents; ownership perceived as unattainable.

Main Barriers

Shared: High prices and restrictive loan conditions.
Generational difference: Older respondents overcame barriers with earlier entry or support; younger respondents face entrenched exclusion.

Perceptions of Government Policy

Both groups are critical of current policy.
Younger respondents emphasize accessibility; older respondents emphasize structural reform.

Views on Homeownership

Both groups view ownership as central to stability and long-term planning.
Gap lies in attainability—achieved by older respondents, aspirational for younger respondents.

Views on Inequality

Both groups acknowledge housing as a driver of inequality.
Older respondents express concern for youth; younger respondents feel systematically excluded.

Preferred Reforms (Summary Table)

Reform Area	19–39 Years	40–59 Years
Rental Housing	Expand affordable urban rentals	Limited emphasis
Loans	Youth-targeted loan programs	Loosen loan conditions
Subsidies	Purchase subsidies for youth	Support for youth & low-income buyers
Regulation	Enforce price regulation	Regulate speculative investment