# LIFE SATISFACTION OF THE KOREAN AMERICAN ELDERLY FROM A SOCIO-PSYCHOLOGICAL ANALYSIS

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This study examines the impact of social-psychological factors on the life satisfaction of 104 Korean persons aged 55 and older in the San Francisco Bay Area. There has continued to be a steady growth in the overall population of persons 65 years of age and older in American society and Koreans are no exception. This increase in the elderly population poses serious problems in the American youth-oriented society. Although problems for the elderly are very serious, they are more so for the Korean elderly because of the cultural and language barriers they experience.

Although it has been studied and assessed, factors that increase life satisfaction have eluded identification and measurement. Most researchers use life satisfaction, morale and happiness interchangeably. The problem with using these three terms interchangeably is that they blur significant conceptual distinctions. This study contributes to the data base by examining selected variables—social activity, socioeconomic status, marital status, health, religion and reminiscence—which may influence the life satisfaction of the Korean American elderly.

#### INTRODUCTION

The dramatic change in the American demographic structure has stimulated a growing awareness of the need for better understanding of the conditions and circumstances of older minority persons of different ethnic heritage. However, it is generally known that older minorities, especially the Asian-American elderly, receive much less attention from both researchers and service providers. Asian-American elderly problems and needs have oftentimes been ignored by gerontologists, social planners, and service providers.

Some early studies examined attempted to deal specifically with Korean elderly problems. But factors associated with life satisfaction among Korean aged have not been investigated. The case of the Korean elderly, being one of the newer immigrant groups from Asia, is a prime example of this minimal attempt at identifying their individual characteristics and problems. Traditionally, care of the aged has not been a social problem in Korea because it

has always been the responsibility of children to take care of their elders. Changing patterns of life styles among the Korean elderly also affect their level of life satisfaction.

There is perhaps no other construct in gerontology that has been as widely investigated as life satisfaction among the aged (Palmore 1968; Toseland and Rasch 1980; Herzog 1981; Lowry 1984). Extensive investigations have been conducted regarding the biological, psychological and social correlates of an individual's well-being, of which life satisfaction is one of the major components (Mussen 1982; Veroff *et al.* 1981; Edward and Klemmack 1973). Evidence has shown that individual well-being is related to a variety of factors (Medley 1976).

The purpose of this study is to examine the relationship of the social-psychological factors of social activity, socioeconomic status, marital status, gender, health, religion and reminiscence to the life satisfaction of the Korean American elderly. These variables were chosen because they are among the most salient predictors of life satisfaction (George and Bearon 1980; Herzog and Rodgers 1981). For the purpose of this study the selected variables are defined as follows:

- (1) Life Satisfaction the assessment of the overall conditions of one's life derived from a comparison of one's aspirations with one's actual achievements (Campbell *et al.* 1979).
- (2) Social Activity the level of activity with family and non-family.
- (3) Socioeconomic Status a gradated scale of income ranging from less than \$5,000 to \$30,000.
- (4) Health defined by the individual through self-reports.
- (5) Marital Status defined in terms of whether an individual is single, married, divorced or widowed.
- (6) Religiosity defined in terms of how important the practice of religion and religious activities are to the individual.
- (7) Reminiscence defined in terms of how important the process of reminiscing contributes to social functioning.

#### CONCEPTUAL FRAMEWORK

This study will be guided by activity theory (Havighurst and Palmore 1968). This theory will provide an opportunity for the exploration of views of individual behavior in the later stages of the life cycle. Investigators of life satisfaction and well-being in older people have attempted to identify specific measures of life satisfaction by trying to systematically explain the social phenomena associated with the aging process through the theories of disen-

gagement (Cummings and Henry 1961) and activity. These are perhaps the two most widely used theories as prescriptions for aging.

The major tenet in disengagement theory states that aging is an inevitable process in which the individual and society make a gradual and mutual withdrawal from each other. This theory suggests that society must go on and that, for it to do so, older people must abandon their societal roles in order to prevent death from disrupting the normal functioning of society. As such, the elderly withdraw, younger individuals assume the roles abandoned by the elderly and society continues (Manual 1982).

Conversely, the activity view posits that the norms of middle age remain consistent throughout the later years of life, and that successful aging is dependent on the extent to which the roles and relationships of middle age can be sustained (Havighurst 1963; Lemon *et al.* 1976). Thus, the major proposition of activity theory is that morale and life satisfaction are a function of continued active participation. Hence, the more meaningfully involved the elderly are, the more satisfied they are.

## MEASURES OF LIFE SATISFACTION

There are a number of studies indicating that among older adults, current good health, secure socioeconomic standing, and high levels of social activity are associated with strong feelings of satisfaction (Toseland and Rasch 1980; Herzog and Rodgers 1981). Research into the social-psychological aspects of aging has been concerned with discovering factors associated with successful aging.

Okun et al. (1984) found that social activity is positively and significantly related to high levels of life satisfaction. In addition, researchers found that informal activities and activities with friends were not related to life satisfaction as consistently as formal activities and activities with neighbors. Lee and Lassey (1980) concluded that regardless of the amount of interaction with relatives or neighbors, high levels of life satisfaction tended to increase when social activity involved club and church participation (Kivett 1982; Ainlay and Smith 1984).

There appears to be a great deal of evidence from various studies to indicate that non-familial activity or social participation is a much stronger predictor of life satisfaction than familial participation. Edwards and Klemmack (1973), Lemon *et al.* (1976), Martin (1973), Phiblad and Adams (1972) in their studies found no correlation between familial participation and life satisfaction. But Edwards and Klemmack (1973) did find nonfamilial participation to be their second best predictor of life satisfaction.

Studies have shown that religion plays an increasingly important role in the lives of the elderly and that indices of mental well-being such as happiness, feelings of usefulness and personal adjustment increase with religious activity and interests (Koenig *et al.* 1988; Heisel and Faulkner 1982). Researchers have found a positive relationship between religion and life satisfaction (Taylor 1986; Thorsen 1980).

It is believed that the thoughts and self-concepts of elderly persons, which tend to be dominated by events in the distant past such as their developmental years and early adulthood, contribute significantly to well-being in late adulthood (Merriam 1980; Molinari and Reichlin 1985). Researchers have found that reminiscing is positively correlated with successful aging as it assists in the maintenance of self-esteem, reaffirming a sense of identity, working through and mastering personal losses, and contributing positively to society (Molinari and Reichlin 1985).

Health is considered by many researchers to be the strongest predictor of life satisfaction (Lowry 1984; Jackson et al. 1982; Kivett 1982; Toseland and Rasch 1980). The likelihood that one is very satisfied with life rises as personal health increases. Hence, it is clear that health status is the most important concern of older people as they evaluate their satisfaction with life. Coward and Kerchoff (1978) found that good physical health, the ability to function independently, participate in enjoyable social activities, and conserve income—all factors contributing to an overall sense of well-being—are central to life satisfaction. Those individuals with poor health have consistently shown lower life satisfaction (Edwards and Klemmack 1973; Palmore and Snyder 1974).

## KOREAN ELDERLY IN THE UNITED STATES

An important element in the adjustment of older Koreans who have migrated to the United States, namely, their successful aging, has received relatively limited attention in the planning of community-based services for minority aging. Perhaps planners and service providers have tended to overlook the service needs of immigrant Korean elderly because of their comparatively small numbers when contrasted to other aging Americans, or by reason of the commonly held assumption that Asian Americans seem to take care of their own or rarely becomes social problems (Kalish and Yuen 1971).

The 1991 U.S. Census (*Korea Times*, San Francisco Edition, June 13, 1991) reported a total of 798,849 Koreans residing in the United States, of whom 36,747 persons, or 4.6%, were 60 years of age and older. Considering a continuous inflow of immigrants from Korea and a natural increase among

Korean-Americans, it is estimated that by the end of the century the Korean population in the United States will be over a million persons, of whom an estimated 46,000 persons (4.6%) will be 60 years and older.

In the U.S., a country in which the national percentage of elderly persons aged 60 and older hovers around 15.7%, the 4.6% of Koreans who are elderly may not seem impressive. However, there seems to be a number of problems that could influence the life satisfaction of the Korean American elderly. The overall increase in the elderly population poses serious problems for the American youth-oriented society. Problems related to jobs, money, security, social relationships and leisure time will likely become worse as the elderly population increases. Watson (1983) believes that the demand for public and private dollars will overburden our current welfare system and efforts to sustain the increasing proportion of functionally dependent people will fall short. Colen and Neelly (1983) believe that social and human service agencies will be unable to meet the needs of the elderly and sustain the elderly in a manner that permits them to live out their lives in dignity.

Population growth is also manifested in the Korean elderly. Although problems for the elderly are very serious, they can be more serious for the Korean elderly because of their limited access to resources. A major concern of all people is satisfaction with life. Old age should be a time in life when one can reap the harvest of his/her efforts. What follows is a description of this study's methodology for taking a closer look at this important human condition.

#### METHODOLOGY

## Respondents

The target population for this study were Korean persons aged 55 and older. The study was conducted in the San Francisco Bay Area. Of the 641 older Koreans from a list of three different locations of senior housing, and an up-to-date directory of Korean senior citizen associations of the San Francisco, Oakland and San Jose areas, 150 were selected for the study. The sample was then stratified into the young-old, age 55 to 74, and the old-old, those 75 and over. This stratification considers age as significant variable of life satisfaction.

#### Instrumentations and Procedure

Data were collected by face-to-face interviews in the subjects' residential settings. The Life Satisfaction "A" and "B" Indexes were administered and

demographic information was obtained from a separate questionnaire not included in the Life Satisfaction Indexes. The Life Satisfaction Index "A" (LSIA) provided a measure of life satisfaction (Neugarten et al. 1961). The Life Satisfaction Index "B" (LSIB) consists of 12 open-ended and checklist items that are scored on a three-point scale. The items in both these instruments are shown to reflect different components of life satisfaction (Neugarten et al. 1961). The respondents were given a general explanation by this researcher and/or by two research assistants who are Korean speaking graduate students.

The sampling strategy chosen to select the subjects for the study was through a systematic stratified random sampling. A random numbers table was used to select one (1) out of every four (4) names from the original 641 for study. Once selected, a two-by-two factorial design (table) was constructed. This stratification considers gender and age as significant variables of life satisfaction. The sample was divided into four categories: young-old and old-old males; and young-old and old-old females. A total of 150 elderly were approached to be interviewed: 18 could not be reached due to incorrect addresses while 16 could not be reached due to incorrect telephone numbers. In 14 cases, the interview was never completed. As a result, the final total sample of 104 was included in the data analysis of this study.

#### RESULTS AND DISCUSSION

The sample consisted of 58 females, (35) young-old and (23) old-old, and 46 males, (31) young-old and (15) old-old. The mean ages of the young-old females and males are fairly close while the mean ages of females in the old-old category is three years higher than the males. Marital status differs sharply between elderly men and women. Among males, 82 percent (n=38) were married, while only 31 percent (n=18) of females were married. The reasons for this result are that females tend not to remarry because of cultural constraints, and that females live longer than males. Another reason that the female elderly may remain unmarried may be the relatively short supply of available men from whom to choose a marital partner.

The median number of years of education completed by the respondents in the sample was "middle school graduate." There were more subjects (n=14) in the young-old category who received some college and college education than in the old-old category (n=6). Furthermore seven of the respondents chose "no answer" for their highest grade of school completed and they did not specify what this meant when they were asked for further clarification. These findings may indicate that some of the respondents may not have

accurately reported their actual conditions or were too embarrassed to report that they had no formal educational background at all.

The median income of this sample was \$500-\$999 per month for both men and women. Within the young-old category, 54 percent (n=36) had earnings in this income bracket. Within the old-old category, 54 percent (n=36) had earnings in this income bracket. Within the old-old category 58 percent (n=22) earned \$500-\$999 per month. Among the young-old category, 36 percent (n=24) earned less than \$500 per month. Many aged Americans consistently fall below the income of other age groups in the adult population. According to these findings the Korean elderly are no exception. Many Korean elderly have an income below \$6,000 a year, which places them below the poverty level. However, these findings contradict the existing data that indicates that, as one gets older, one's income decreases.

Mean scores for life satisfaction (A) and life satisfaction (B) are displayed in Table 1. This table also summarizes the mean life satisfaction scores for the young-old and old-old categories by gender. Overall, males had higher life satisfaction (A) and (B) scores than females. Among the females, the young-old had higher life satisfaction than the old-old.

TABLE 1. LIFE SATISFACTION	MEANS SCORES (SCALE A AND	B) BY CATEGORY
AND GENDER		-) - 1 0.1.1200K1

	1	Mean Score	s (Scale	A)	1	Mean Score	cores (Scale B)	
	N	Male	N	Female	N	Male	N	Female
Young-old (55-74)	31	27.98	35	24.59	31	14.82	35	13.69
Old-old (75 and over)	15	24.47	28	21.60	15	12.84	28	12.52

<sup>\*</sup>Total sample means score (A) 24.66, (B) 13.46.

In order to examine the strengths of the correlations between the variables, a pearson correlation coefficient matrix was computed. Table 2 shows the values reported in that matrix. Religion was strongly correlated to life satisfaction (A) (r=.73; p<.05). Further findings revealed that those individuals with higher religiosity mean scores had higher levels of life satisfaction than those with lower religiosity scores. This study also revealed that there are no significant gender differences in religiosity scores among females and males, regardless of age stratification.

For the variable social activity, there was the positive relationship between life satisfaction and social activity. As shown in Table (2), the data revealed a

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1.00 .78 .73 .85 .1.00 .83 .62 .17 .100 .31 .2015 .19 .1 .29 .37 .28 .38 .3101 .26		Life Satisfaction (A)	Life Satisfaction (B)	Religion	Socio- Economic Status	Education	Social Activity	Reminiscence	Health
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22 22 51	(e)	.33	.31	01	.26	.10	34	1.00	
. 1C. CZ. 4E.	<b>.</b>	.42	.34	.23	.51	.13	.50	.27	1.00

marginally significant correlation to life satisfaction (A) (r=.29; p<.05), life satisfaction (B) (r=.37; p<.05). A one-way analysis of variance indicated that there was no significant difference among life satisfaction (A) scores according to social activity (F-value = 1.7347; p>.05) and life satisfaction (B) scores according to social activity (F-value = 1.4047; p>.05).

An unexpected finding in the study was the unusually strong relationship between life satisfaction and economic status. As shown in Table (2), the data revealed a strong correlation to life satisfaction (A) (r = .83; p < .001), life satisfaction (B) (r = .62; p < .05). Further, the one-way analysis revealed that there was significant difference among life satisfaction scores and socioeconomic status (F-value = 6.7147; p < .05). Research findings by Jackson *et al.* (1982) support these results. These findings are consistent with those of Edwards and Klemmack (1973) who have consistently found socioeconomic status to be one of the strongest predictors of life satisfaction, even when all other factors are controlled.

Table 2 shows that socioeconomic status and religion were significantly correlate to life satisfaction. Socioeconomic status was most strongly correlated to life satisfaction (A). This is followed by religion (r=.73; p<.05). Education showed a weak, but significant correlation to life satisfaction (A) (r=.31; p<.05). In life satisfaction B, the variable religion showed a strong correlation (r=.85; p<.001). Education showed a weak correlation, but was significant (r=.20; p<.05).

A t-test was computed to measure the differences in life satisfaction (A), life satisfaction (B), economic status and religion based upon the respondents' gender. No significant difference was found between males and females on the variable religion on the life satisfaction measures (A) and (B). There was no significant difference found between males and females on the variable religion (t = -1.73; p = > .05). The .05 significance level was determined in the t-test.

In order to assess the relationship between life satisfaction and the variables social activity, socioeconomic status, marital status, age, health, religion and reminiscence, a multiple regression analysis was utilized. The variables religion and socioeconomic status accounted for 68 percent of the variance in life satisfaction; significance at the .05 level was determined by the F-test (F = 6.8259). These variables was followed by reminiscence ( $R^2 = 39$ ). In life satisfaction (B), social activity and religion accounted for 53 percent of the variance.

A t-test was used to measure the impact of health on life satisfaction. The data showed that those individuals who reported they had health problems

had lower levels of life satisfaction than those who did not have health problems (t=-5.71; p<.01). These findings are consistent with those of other researchers who have found health to have a significant impact on life satisfaction (Lowry 1984; Toseland and Rasch 1980; Jackson *et al.* 1982).

Another finding revealed from this study is that reminiscence is a significant variable in explaining life satisfaction. Reminiscence appears to contribute to life satisfaction of the elderly in that it is sometimes used as a means to reduce stress and as a source for solving current life problems. Of the 104 subjects in the sample, 101 stated that they reminisced. Only three subjects stated that they did not reminisce. Further findings indicate that of the 101 subjects who reminisced, 94 or 91 percent of the sample used reminiscence to solve current problems. More females (n = 66; 63.5%) than males (n = 48; 46.2%) used reminiscence to solve current problems.

## CONCLUSIONS AND IMPLICATION

This section will focus upon the major conclusions of this study. Each hypothesis will be addressed and the implications of this study will also be discussed.

Hypothesis I: There is no significant relationship between life satisfaction levels and social activity.

This hypothesis was rejected, which indicates that there is a significant relationship between life satisfaction and social activity. The Pearson correlation Matrix indicated that social activity was positively correlated to life satisfaction (A) (r = .29; p < .05) and life satisfaction (B) (r = .37; p < .05). These findings are consistant with those of Okun et al. (1984) who found the strongest relationship between social activity and life satisfaction. This suggests that, for the Korean elderly, remaining socially active with family and friends provides stimulation and purpose to life which contributes to their psychological well-being. These findings also indicate that the elderly prefer continued engagement with members of society rather than being isolated and restricted from participating within the community. In addition, this study revealed that the young-old (55-74) had greater levels of social activity than old-old (75 and over), regardless of gender. However, it is interesting to note that in both categories, young-old and old-old males had higher levels of social activity (r = .37; p < .001) than the females (r = .19; p < .001). One explanation for this difference in levels of social activity among gender is possibly that men acquire larger social circles and friendship ties than women.

The major factor which contributes to the low level of social activity among the women is that they are expected to take care of grandchildren or other domestic chores. The majority of women (72%) indicated that they do not have much individual freedom other than once or twice a week when their adult children can take care of their own children. Many of these women (74%, n = 43) are reluctantly babysitting due to the lack of availability of other existing daycare resources for their adult children.

The decline in social activity among the old-old (75 and over) is attributable to many factors, the major one being perceived health status. Statistically, it has been found that good health declines with age (Stephens and Christianson 1986). As a consequence, some elderly people develop health problems which limit their physical capabilities and in some instances, the increase in health problems reduces their mental stamina and will power to want to remain actively involved. This phenomenon appears to be more apparent for elderly women than men.

These findings suggest that the social activity can contribute to life satisfaction, in that it may reduce loneliness and isolation. One explanation for this finding suggests that among the Korean American elderly, satisfaction with life is not only determined by degree of involvement in social activity but many other factors. Perhaps this is due to the fact that the Korean American population, in general, tends to have much less opportunity for socialization and social service programs for Korean elderly than their white counterparts (Stephens and Christianson 1986).

 $Hypothesis\ II$ : There is no significant relationship between life satisfaction levels and socioeconomic status.

This hypothesis was rejected, which indicates that there is a significant relationship between socioeconomic status and life satisfaction (A) scores. This relationship was positively and very strongly correlated (r=.83; p<.001). It was found that elderly with higher levels of socioeconomic status had higher levels of life satisfaction than those with low socioeconomic statuses. Further, the results of the one-way analysis of variance revealed that there was a significant difference among life satisfaction scores for socioeconomic statuses (F-value = 6.7147; p<.05). These findings suggest that economic level is a strong and salient predictor in explaining life satisfaction.

Hypothesis III: There is no significant relationship between life satisfaction levels and marital status.

The hypothesis was rejected. The findings of this study revealed that there is a significant relationship between marital status and life satisfaction (A) scores. There appears to be a significant difference among scores of life satisfaction (B) for marital status (F-value = 3.8557; p < .05). These results suggest that the companionship which marriage provides is important to life

satisfaction, in that it may reduce loneliness.

Hypothesis IV: There is no significant relationship between life satisfaction levels and gender.

A significant relationship was found between life satisfaction (A) scores and gender. A possibility exists that the relationship between gender and life satisfaction is the result of an intervening variable. It was found in this study that greater social activity is positively correlated to life satisfaction. In addition, it was noted that males tend to have greater levels of social activity (r = .54; p < .05) than females (r = .31; p < .05). Consequently, it would appear that it is the increased levels of social activity which explains the significant difference between males and females in life satisfaction. These findings contradict other researchers who found no direct link between gender and life satisfaction (Liang 1982; Wilson 1981). Differences found from this study continue to reveal diversity among elderly population.

Hypothesis V: There is no significant relationship between life satisfaction level and health.

This hypothesis was rejected. This study indicates that health was a significant predictor of life satisfaction. The results showed that those elderly who indicated they had health problems had lower levels of life satisfaction than those who did not have health problems (t=-5.31; p<.01). The stepwise regression analyses which accounted for 43 percent of the variance also revealed that health is a significant factor in predicting life satisfaction.

 $Hypothesis\ VI$ : There is no significant relationship between life satisfaction and religion.

This hypothesis was rejected. The results of this study indicated that there was a very strong and positive relationship between life satisfaction (A) and religion (r = .73; p < .05). These results are consistent with other researchers who suggest that religiosity is important to the psychological well-being of minority elderly (Thorsen 1980; Jackson *et al.* 1977).

Hypothesis VII: There is no significant relationship between life satisfaction levels and reminiscence.

This hypothesis was rejected. The results of this study indicated that reminiscence is a significant factor in explaining life satisfaction. Reminiscence appears to contribute to the psychological well-being of the elderly. This result is one of the interesting findings revealed from this study. These findings indicate that a preoccupation with nostalgia or reflections of the past is important to the Korean American elderly. In particular, almost every one of these study participants lived through the most tremendously dramatic

periods in the history of Korea and additional drastic changes after immigrating to the United States. These Korean elderly people have survived through Japanese colonization, the Korean War and painful memories as a people in a divided country.

Atchley (1977) proposes that an increased incidence of reminiscing occurs with advanced aging. This is certainly true for the Korean elderly who have a great repertoire of past events, especially experiences back in Korea. These findings could be a significant contribution in that they provide greater information about the utility of reminiscing to the well-being of this particular population. One can suggest that increased incidences of reminiscing may contribute, in some instances, to a decrease in depressive thoughts caused by language and cultural barriers and may enhance expressions of serenity.

In conclusion, the findings of this study support the basic tenets of activity theory in that the more meaningfully involved the elderly are, the higher life satisfaction can be achieved. Then, it is very important that programs using the Korean language be created for the Korean elderly to foster continued engagement in a variety of meaningful culturally sensitive activities in order to maximize emotional well-being or life satisfaction. In such activities, Korean elderly can have an opportunity for socialization with other Korean elderly groups. There are tremendous needs for programs to assist the Korean elderly person in adjusting to major changes associated with the aging process, such as loss of friends.

Additionally, Korean elderly have great difficulties in adjusting to the new cultural environment in the U.S. such as their lack of familiarity with the social system, existing services and the dominant language as well as their loss of status due to immigration and aging. There is also a further need for programs to tap the reservoir of skills, talent, and knowledge that Korean elderly persons have so that they can continue to utilize their capacities and potentials for achieving self-actualization and contributing to the Korean American communities and society at large.

The study suggests that active involvement in the church and other religious activities is extremely valuable as such religious involvement can create social acceptance and approval as minority elderly may feel a great need to belong. Korean churches have become the most focal points of communal interaction, providing a variety of social and psychological functions. Especially for the elderly Koreans, church is the principal place of social activity. In other words, the Korean American elderly place unusually strong emphasis on active participation in the church because the involvement is for more than just religious activities but rather for social and cultural activities. This study provides additional evidence to dispute the theoretical contention that

disengagement must take place in order for one to successfully age. There was no empirical evidence found in this study to support the tenets of disengagement theory (Lowenthal and Boler 1965).

Since the results of this study indicate that religion significantly contributes to the life satisfaction of the Korean American elderly, churches need to serve as a crucial resource for Korean American elderly, in enabling them to cope with the oppressive forces of discrimination caused by racism and ageism. Churches can also serve as a supportive network for the development of leadership for this subpopulation, in providing opportunity for validation of self-esteem, offering psychological and spiritual encouragement and hope for a more dignified life.

Some may view the need to explore social support in relation to life satisfaction among Korean American elderly as unwarranted because of the existence of informal social support. In the Korean family, strong family traditions and the influence of Confucianism may be seen as a buffer to prevent the potential for disrespect. In actuality, overworked adult children in the Korean immigrant community do not have time to provide the much needed emotional, social, and financial support for their elderly parents. Excessive work patterns of Korean immigrants may cause another serious problem for the elderly. Many adult children do not have time to fill any of these supporting roles. Without that support, the elderly can easily fail, because they are too fragile to cope with the difficulties caused by their aging and cultural differences.

In addition, this study suggests that more outreach is needed to assist Korean elderly utilize many existing facilities and services where they have been ignored or excluded historically. Efforts should also be made to furnish more services and programs in or near the areas where large concentrations of Korean Americans reside and near to public transportation. Very often Korean elderly people cannot get their full benefits because those programs are often inaccessible, impersonal, and inadequate for the use of needed services. This is particularly true with the Korean American elderly who may experience difficulty in achieving access to existing services. Jackson (1980) and Liu and Yu (1985) note that minority elderly are singled out for differential and inferior treatment. Insensitivity of service providers, together with racial discrimination, is another access barrier to the use of services. Prevailing cultural insensitivity and racist attitudes in social institutions have created additional barriers to the non-white elderly (Lowy 1981).

A further major implication of this study is the need to improve programs related to income security. The study indicates that economic status is the strongest predictor of the level of life satisfaction. These findings suggest

several possible explanations. One possible explanation may be due to the sociocultural circumstances of the elderly in the sample. It could be the case that these Korean elderly people have not been smoothly integrated into the new life in America, with the extremely limited amount of resources they have to maintain self-worth. Korean American elderly turn to economic security mainly because of their disadvantages in the society. Most of these Korean elderly cannot find similar levels of social status of majority elderly in any other areas. Korean American elderly believe that their language and cultural barriers have less serious negative effects on them if they acquired economic security. As for other subgroups among the Korean American community, other ways to achieve perceived high social status appear to be virtually impossible to achieve. For survival in the new land, they are apt to place economic survival above other issues such as social standing among the majority population in the larger community.

This study has also clearly identified some important factors of life satisfaction among the Korean American elderly that have implications for helping professionals and researchers. First, the growing number of Korean elderly people requires that individuals who serve the elderly should take a greater interest in understanding and serving this special minority among minority groups. A person who serves Korean American elderly must go further than just understanding the basic needs of the client in order to be effective. The professional must be knowledgeable and familiar with certain significant cultural patterns, beliefs, norms and life-style that are inherent within the Korean community.

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