

## UNDERSTANDING AGING IN KOREA

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*This study discusses demographic trends, sociocultural characteristics, and policy choices of aging in Korea. The completion of demographic transition results in aging problem in Korea. Although the proportion of the elderly was not so high as to worry about aging before 1990, it is projected that one in eight Koreans will be aged 65 or more in 2020. Because the care for the elderly is mostly expected to be provided by each family, not by the state or Korean society, the role of the family is pivotal in coping with aging problem. Traditional norm, "Hyo" (filial piety) played a great role in providing emotional and material support for the elderly in Korea. Although adult children currently understand that their aged parents need assistance and support from them, they want to solve the issue of support for the elderly in a way different from the traditional. This is the issue of the incongruence of expectations between aged parents and adult children. This paper examines how the changing attitude toward the old is reflected in family life in terms of living arrangement and physical contacts. This paper also describes and discusses the current situation of various welfare policies on the elderly in Korea.*

### INTRODUCTION

Korean society offers an excellent site for examining the meaning of aging from the comparative point of view. Korea has achieved drastic decline of mortality and longer life expectancy at birth in demographic regime, has accomplished precipitous economic growth and industrialization, and has experienced dramatic transitions in political forms and structure. It did not take long for Korea to experience these remarkable achievements. It was just fifty years ago that Korea began to be influenced by Western culture through the establishment of the U.S. military regime (1945) after the liberation from Japanese colonial rule. Within a very short time period, when compared to the relatively long period experienced by Western societies, Korea has established swift industrialization and Westernization.

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Korea has traditionally had strong culture and norms which define the role of age and sex. She is very well known for having a "good" tradition to respect the old. Modernization theorists often assume that while the old are respected by the young for being wiser in everyday life in a traditional society, the status of the old in an industrial society becomes deteriorated because they do not meet the requirements from an industrial society which changes so swiftly. Although Korean society has been modernized to a great extent and the status of the elderly has been lowered when compared to, for instance, 30 years ago, there is still a strong norm to respect the old. The respect for the old is deeply rooted in Confucianism as an ideology for maintaining social order. More specifically speaking, familism as a derivative of Confucianism is the fundamental principle to organize and control Korean society and Korean people. Basically, familism has the characteristics of collectivism, not individualism. Korean culture has not fostered the ideology of individualism as in Western culture. Although aging emerges as an important social agenda with increasing contact with Western culture, and industrialization within a short time, we are not sure whether there are similarities in the development of aging between Western societies and Korea. We are also not sure whether the issue of aging stems from the same root as in Western societies, and so has the same way of solving the problem, if any.

In this paper, first, we discuss how to approach the aging problem in Korean context where marriage and the family is still a very strong social institution. Because we believe that the perspective in investigating the aging problem must be derived from the appropriate understanding of the characteristics of Korean family, our discussion focuses on the meaning of marriage and the family in Korea in the first part of this paper. Next, we examine the demographic trends of aging in Korea. Third, we examine the sociocultural background of aging in Korea. This part discusses the incongruence of expectations from the aged and the young in Korea. Fourth, the well-being of the elderly is examined using the survey data. Lastly, various social policies for the elderly are discussed.

#### THE FAMILY AS A FRAMEWORK FOR STUDYING AGING

Especially in Korean culture, the "successful aging" and the "subjective well-being of the elderly" cannot be discussed without considering the family system, dynamics, and supports. The Elderly Welfare Law established in 1981 declares that the primary responsibility of the elderly care is on the shoulder of the family. Only the elderly who are childless and

under the seriously poor level of the economic status can be cared and supported by the local and central governments. Therefore, for the maintenance of the quality of life and life satisfaction in elderly Korean, several important issues related with the family should be considered first.

#### *Controllability and Self-Efficacy*

Similar to the younger generation, the older generation is also eager to control their life by themselves. In other words, they do not want to be controlled by the younger people and to lose their controllability and to be pushed into the fate of the passive role. Therefore, the younger generation of the society in general and especially in the family is supposed to leave some room for the elderly's control. Through this kind of control, the old people can save themselves from the learned helplessness and depression. And also this is the best way of realizing the sense of "self-efficacy" which everyone has as a basic need.

#### *Recognition of the Contribution and the Share of the Elderly*

The younger generation seems to think that the prosperity and honor of the present days are due to their own efforts and sweat. However, the viewpoint of the elderly are quite the opposite. The success of the middle-aged children are the result of the previous generation's (parents') sacrifice. The elderly parents spent most of their life-long savings and properties for the rearing and education of the children. Currently they do not own much wealth any more.

Therefore, the old parents who live with their grown-up children declare that the half of the children's income should belong to their own share. Even though they do not want to spend that money for themselves, they want to be recognized as the common contributor for their income. They want children to spend that money for living expense, and education for grandchildren after the recognition of their own share.

In addition, even though they are not active and healthy as before, they want to play a key role in family business and decisional processes. Therefore, the middle-aged children and other family members are supposed to provide the elderly parents an opportunity of important role as elders and parents. And they want to be consultants for family affairs and important issues.

#### *The Need for Legacy*

Most of normally aging individuals have the need for legacy for the next

generation. Leaving some trace or footprint behind after their death is one of the basic human motives. Especially the elderly in Korean culture want to inherit their children and grandchildren more than those in other cultures of the world. Not only property, land, money, jewels, antiques, but also the name and tradition of the family do they want to transfer to next generation. This is the key concept of "generativity" proposed by Erik Erikson(1963). Therefore, the Korean family should understand the legacy need for the elderly and be open to accept and inherit this desirable and positive aspects of family tradition and other heritage.

### *The Situation of the Middle-Aged Children*

In reality, the elderly Korean are supposed to be cared by their middle-aged children whether they live together or apart. However, the quality of the elderly care depends on the ability and situation of the middle-aged children. Even though children are willing to care for the frail elderly parents, it is impossible to do so if the children's situation does not allow it. Actually, the middle-aged children themselves are now experiencing the aging process and are the "sandwich generation" which is located between the duty of child rearing, education, and elderly parents care and the responsibility at the job and work place. They also experience the unique psychological crisis and pressure in the middle age over the life-span. The elderly care has low priority compared with the child rearing and education. Therefore, the government and social policies are supposed to focus on the middle-aged people and their family economically and institutionally.

### *The Korean Elderly Who Do Not Have "Economic Recovery Period"*

The average age at retirement is 58 years old and some employees in the business community retire even earlier than that. The parental role and responsibility of child-rearing, education, and marriage of the children tend to be finished around the age of 55.

They spend most of their savings and income for children and other family members. In other words, the finish line of their parental responsibility goes by with their retirement almost simultaneously. Therefore, the Korean elderly who are over age 60 or 65 do not have economic recovery period compared with Western society.

In contrast, the average worker retires around the age of 65 in Western and developed societies. Generally speaking, they finish their parental role around the age of 50 and no other family members are dependent on them

any more. The middle-aged couple can work, save money, and enjoy their late adulthood life as dual income family without much spending and can recover economically.

Therefore, the younger generation in our society should consider the unique aspect of this nonexistence of the economic recovery period of the current old generation.

### *The Unique Reason of Family Dependence of the Korean elderly*

Usually, most of the middle and middle-upper class Korean elderly transfer their whole property and savings to children and the family as inheritance without donating them to the social welfare or non-profit organizations including educational and religious institutions. This point is quite different from the Western people who donate big portion of their wealth to the society and social organizations.

It is because the Korean elderly have unique historical and personal experience. They have survived throughout the 35 years of Japanese colonial rule, the political and ideological turmoil of the liberation period of 1945 and thereafter, the Korean War (1950-53) and the 45 years of the industrialization era. During the period of 70-80 years, they have not had any social security system or national pension plan. Therefore, the only security system and institution was "the family" for their survival. They have rather collectivistic way of thinking compared with the individualistic way of Western societies.

Considering the uniqueness of the current older generation in Korea, the family should provide appropriate economical and emotional support to the elderly.

### DEMOGRAPHIC TRENDS OF AGING

Despite that Korea is still considered as a "youthful" nation, aging emerges as a very important issue in Korean society. As of 1990, the median age of Korean population was 26.9. The percentage of the elderly above the age of 60 was 7.7 in 1990. If we confine the age limit of the elderly to 65 or above, the percentage of the elderly in Korea decreases to just 5. The first reason why we consider aging as an emerging issue in social studies as well as from the standpoint of social policy in Korea is that the speed of aging is much faster than that of other developed countries. It is projected to take 22 years that the percentage of the elderly above the age of 65 shifts from 7 to 14 in Korea (Kim 1995).

TABLE 1. PATTERNS OF POPULATION GROWTH, 1910-90

Year	Population (in 1000)	Annual Growth (%)	CBR	CDR (per thousand)	NMR
Both Koreas					
1910	1,743	0.2	37	35	—
1920	1,807	0.4	39	33	- 2
1930	2,044	1.2	43	28	- 3
1940	2,355	1.4	44	24	- 6
South Korea					
1945	1,614	—	—	—	—
1949	2,017	6.1	42	23	42
1955	2,150	1.5	41	33	7
1960	2,499	2.9	45	16	—
1966	2,916	2.7	41	14	—
1970	3,144	1.9	32	12	- 1
1975	3,468	2.0	30	9	- 1
1980	3,744	1.6	26	8	- 1
1985	4,042	1.5	22	6	- 1
1990	4,341	1.4	20	5	- 1

Source: Kwon, Tai-Hwan and Kwang Hee Jun (1995: 28, Table 2.1)

In order to understand the background of aging, we need to take a look at the demographic transition because aging is regarded as a mixed product of demographic processes such as fertility and mortality. The entry into the first stage of demographic transition in which mortality begins to drop while fertility remains still high took place in Korea in the 1910s. The introduction of medical and hygiene services greatly contributed to lowering mortality while the early industrialization under Japanese colonial rule did not play a significant role in reducing mortality (Kwon 1977). Until the Korean War (1950-1953), mortality kept on decreasing, for instance in terms of crude death rate from 34 per thousand for 1910-1915 to 23 per thousand for 1945-1950 (see Table 1). During the war years, mortality again increased to 33 per thousand. However, the Korean population entered into the second stage of mortality transition due to the introduction of various new medicines including antibiotics during the war years (Kwon 1986). Since the end of the Korean War, mortality could keep on decreasing along with swift industrialization and socioeconomic development. The National Family Planning Program launched in 1962 to curb high fertility also contributed to lowering mortality by providing expansive health and medical services for mothers as well as infants (Kwon 1986).

In contrast to the mortality transition which took several decades in reaching the current level, it took less than 30 years for fertility transition to

TABLE 2. TRENDS OF TOTAL FERTILITY RATE AND AGE-SPECIFIC FERTILITY RATE, 1955-90

Age/Period	1955- 1960	1960- 1965	1965- 1970	1970- 1975	1975- 1980	1980- 1985	1985- 1990
TFR	6.3	6.0	4.6	4.0	3.0	2.4	1.6
15-19	38	20	12	10	11	9	3
20-24	308	255	180	146	152	162	104
25-29	335	351	309	301	263	216	168
30-34	270	274	223	220	122	72	39
35-39	194	189	134	88	38	15	6
40-44	96	92	59	19	12	2	3
45-49	18	17	10	7	1	0	0

Source: Kwon, Tai-Hwan and Kwang-Hee Jun (1995:30, Table 2.4)

be completed in Korea. There were few ways available except induced abortion for ordinary people to control fertility although they strongly perceived the need to reduce the number of children before the implementation of the National Family Planning Program in 1962. With the introduction of the program, fertility became to decline very rapidly and drastically. As a result, total fertility rate shifted from 6.0 for 1960-1965 to 1.6 for 1985-1990 below the replacement level (see Table 2). Along with contraceptives available by the program, the spread of induced abortion, although it was illegal by 1974, and the rise of age at marriage also greatly contributed to lowering fertility within a very short time. It is now well acknowledged that the Korean population completed demographic transition.

What are the results of the rapid and drastic decline of mortality and fertility? First of all, we can find the direct contribution of the decline of mortality in increased life expectancy at birth. As shown in Table 3, infant mortality rate, which is used as an index of health in a society, was greatly reduced. Whereas almost 100 infants per thousand died for 1955-60 before they reached the age of one, only 13 infants per thousand died in 1990 before they enjoyed their first birthday party. Life expectancy at birth increased from 47 for 1955-60 to 67 in 1989 for males, and from 54 for 1955-60 to 75 in 1989 for females.

As a combined result of the decline of mortality and fertility, we see the proportion of the elderly rise as time elapses. As shown in Figure 1, the proportion of the elderly was not so high as to worry about aging in Korea before 1990. Only one in twenty Koreans was aged 65 or more in 1990. However, as mortality remains low and fertility is expected to linger around the replacement level, the proportion of the elderly is projected to grow much faster than the past. In 2020, one in eight Koreans will be aged 65 or

TABLE 3. MORTALITY TRENDS, 1955-90

Year	Life Expectancy ( $e_0$ )		Infant Mortality Rate ( ${}_1q_0$ )
	Male	Female	
1955-60	47.2	53.6	94
1960-65	48.5	55.9	87
1965-70	59.5	62.5	69
1970	59.8	66.7	
1971-75	57.4	62.7	54
1979	62.7	69.1	
1976-80	61.1	68.6	39
1980	61.2	68.8	36
1981-85	64.8	71.7	27
1986-90	67.6	74.1	19
1989	66.9	75.0	
1990			13

Source: Kwon, Tai-Hwan and Kwang-Hee Jun (1995: 29, Table 2.2)

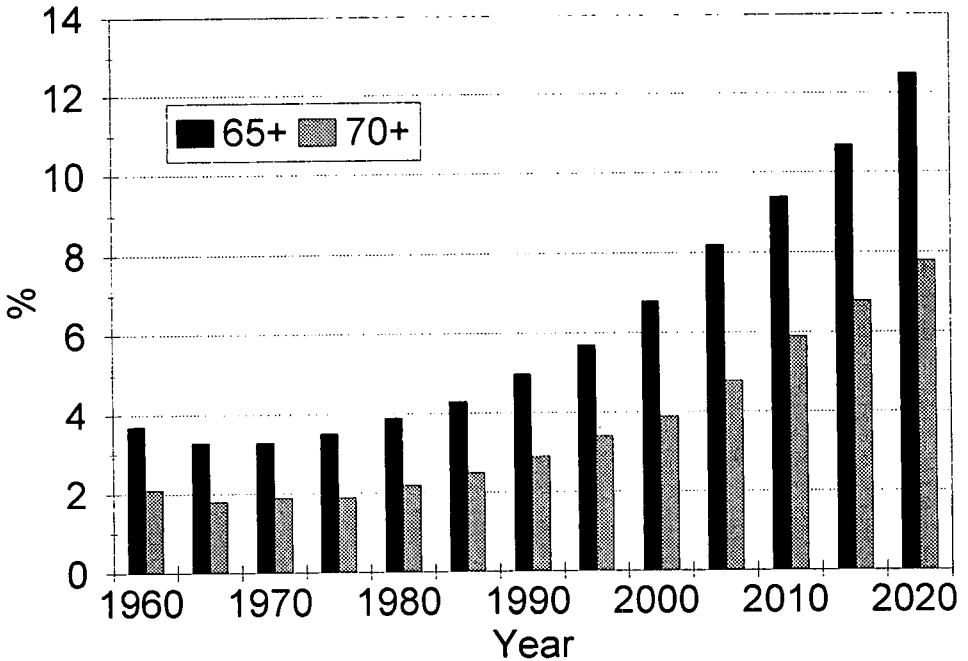


FIGURE 1. Trends of the Proportion of the Elderly, 1960-2020

Source: Kim, I. (1995: 6, Table 4)



more.

## SOCIOCULTURAL CONTEXT OF AGING: INCONGRUENCE OF EXPECTATIONS

It is very well known that East Asian countries share the cultural tradition to honor and respect the aged. It is called "Hyo(효, 孝)"(filial piety) in Korea. "Hyo" with "Choong(충, 忠)" (obedience to the state) has been a major norm for maintaining an order at the familial and the societal level, respectively for a long time. "Hyo" represents a vertical order between parents and children, and "Choong" between the state and subjects.

"Hyo" is not only an ideological principle to keep an order in the relationship between parents and children within a family, but a practical principle stipulating why and how the young should care for the old at the familial level. When there is no appropriate way to provide care for older people at the societal level, the family becomes the first institution to be responsible for taking care of the aged. The reason why children should respect and support the old parents within a family is justified as follows: Because parents provide their children with all kinds of unconditional love and affection, children are responsible for taking care of their old parents to reward their efforts and love when parents become too old to work.

Both in traditional and current Korean societies, the most ideal way of caring for old parents is to live together with, and support old parents in terms of emotion and finance. The responsibility to care for parents is not equally assigned to all sons and daughters. The eldest son has the ultimate obligation to live together with, and to support their old parents before and after he marries and forms a new family. The other sons and daughters except the eldest son are far less responsible for caring for old parents than the eldest son. Although the concept of "Hyo" is applied to all family members, the ultimate obligation is concentrated on the hands of the eldest son.

Industrialization and the increasing contact with Western culture after the liberation from Japanese colonial rule, however, have weakened the cultural tradition of "Hyo" in Korean society. It is sometimes said that traditional norms and values governing individual behavior and social life also may have undergone a great deal of changes through the hard times such as the late period of Japanese colonial rule (1910-1945), the Korean War (1950-1953) and subsequent social and political unrest. It is now obvious that the contents of current Korean culture are absolutely different from those of the past. Norms and values governing the relationships within a family in the

current Korean society consist of both the traditional Korean and the modern Western ones. Regardless that the turning point in the transition of the influence of "Hyo" is the industrialization or the hard times, "Hyo" in current society has remarkably lost a solid power as a principle regulating the relationship between parents and children as in the past. If "Hyo" was only an absolute norm and value regulating a familial life in the traditional society, people no more accept so in the current Korean society.

It was natural in the traditional Korean society that people expected to be dependent on their children when they became old. It was taken for granted that the aged should be supported and protected by family members because they were regarded as dependent in nature. In addition, since Korean culture did not foster individualism, but rather collectivism such as familism, aging of an individual was viewed from the standpoint of the interest of the whole family, not from the standpoint of the matter of the individual. So people might not worry about being old in the past as people do in the present. However, individualism from Western culture currently coexists with traditional familism as a principle regulating individual behavior and social life (Han 1995). The higher people are educated, the more deeply they are exposed to Western culture encouraging individualism. As the educational level achieved by Korean people goes up, the penetration of Western culture into the familial and social life of ordinary people has become deeper and more spread. The expectation of the aged to live together with one of their children has become nil as the false idea that nuclear family consisting of parents and unmarried children is the Western type of family we must follow has become prevalent in current Korean society.

Under this situation, the currently aged worry about becoming older and older because it becomes difficult for them to expect as much respect and support as their predecessors did. The elderly are not sure even what their offspring think of later lives of old parents. When they have to reveal their expectation to live with one of their offspring, they are usually very cautious and well prepared in order to avoid disappointment by confirming that their children do not want to be under the influence of traditional culture.

The current young also experience as much confusion as the aged do. They have become more deeply influenced by Western culture than by traditional norms and values. They are not sure whether they have to keep traditional culture as a principle regulating the relationship between parents and children as their predecessors did. They often expect their old parents to accept that as the world changes so swiftly, the life style and the

worldview of both the aged and the young have to change, too. However, they know that the expectation of the aged is still incongruous with that of the young. They also know that their parents may be disappointed when they refuse to follow the norms and values from traditional culture.

The coexistence of the traditional Korean and the modernized Western culture in current Korean society is a source of conflict among the aged and the young. An individual's becoming old has been a difficult problem not only for the individual but for other family members under the situation that two heterogeneous cultures collide with each other in the absence of complete acculturation.

#### THE WELL-BEING OF THE ELDERLY IN TERMS OF LIVING ARRANGEMENT

The current old people have not prepared for their lives after retirement, only sacrificing themselves for their families when young. The current generation of the elderly went through the hardships of Japanese colonial rule (1910-1945), the Korean War (1950-1953), and social and political turmoil after the War. When they were young and economically active during the period of rapid industrialization, they worked hard for far more than 8 hours a day first to survive and then to educate their children. When they reached the age of retirement, they found that they hardly prepared for their own lives. To make things worse, it became very difficult for them to expect any emotional and material support at the societal level as well as at the familial level. The industrialized and modernized society did not foster the idea of the respect for the elderly, rather made people recognize that old people can be "problems" and "burdens" both at the familial and societal level.

The elderly are put away from their offspring in terms of living arrangement. Although nuclear family has been a major type of living arrangement in Korean history, the elderly often expect to live together with their eldest son even after he marries. However, as shown in Table 4, the proportion of the old people who lived apart from their children significantly increased for 1988-1994. Whereas 25 percent of the elderly lived apart from their children in 1988, 41 percent of the elderly did not live together with their children or other relatives in 1994. In Table 4, we also find an interesting fact that the proportion of the elderly living alone or living with spouses only is higher in rural area than in urban area. During the period of industrialization, many young men and women migrated into urban areas leaving old parents behind. The old people left in rural area had

**TABLE 4.** TRENDS OF THE PROPORTION OF THE ELDERLY WHO LIVE APART FROM THEIR CHILDREN (%)

	1988			1994		
	Both	Urban	Rural	Both	Urban	Rural
Elderly living apart from their children/Total elderly	24.7	16.8	32.9	41.0	31.2	54.0
Elderly living alone/Total elderly	7.6	6.0	9.4	11.9	9.6	15.0
Elderly living with spouses only/Total elderly	17.1	10.8	23.5	29.1	21.6	39.0

Source: Rhee, Ka-Oak (1995:6, Table 4)

to live apart from their children to a greater extent than those in urban area. Although the traditional family system takes it for granted that the eldest son supports their old parents with living together, frequent and massive migrations of young people make it almost impossible for two generations to live together in rural areas. This suggests that a traditional type of living arrangement in which the eldest son cares for the old parents living together disappears more swiftly in rural areas than in urban areas as Korean society goes through industrialization. Changing living arrangement for older people indicates clearly that the traditional way of thought for the elderly becomes incompatible with the real way of life in Korea.

As it becomes difficult in practice for the elderly to live with their children, the expectation of the elderly to rely on their children emotionally and financially also tends to decrease. In several surveys, they respond that they "want" to live separately from their children in terms of finance and living arrangement. This response is interpreted as that old Korean people recognize well that their children cannot fully afford to provide emotional and financial support for them. Further, this may indicate that older people are afraid that their children regard them as "useless burdens." So it seems that elderly Korean choose to live "independently" from their children although their living standards are likely to fall below poverty level.

We also must acknowledge that the elderly are not homogeneous but very heterogeneous in terms of for instance, economic capacity and health. It often happens in urban areas that while young couples want to live with their old parents in order to ask to baby-sit children, the aged do not accept their children's request because they do not want to sacrifice their lives for their offspring even after retirement. Most of the aged who tend to refuse to live together with young children are economically affordable for their later lives. It is also often observed that the aged continue to support their

children materially even after they marry and move out. Thus, we must keep in mind that the aged cannot be treated as a homogeneous group.

The changing attitude toward the relationship between the elderly and their children is reflected on the frequency of contacts between them. As people live apart from each other, the elderly are less likely to get in touch with their children. Recent survey data reveal that more than 40 percent of the old see their children only once in six months or a year (Rhee 1995:11). Despite that Korea is not such a large country as for instance, the U.S., the frequency of direct contact between the elderly and their offspring diminishes to such a great extent.

Older people not only keep an "emotional distance" from their children, whether voluntarily or not, but tend to make a living on their own way, especially for those in rural area. The main resource of income for the elderly in rural area is by their own work. Since there is no age limit of retirement from agriculture, older people in rural area still work to make a living at the age when the elderly in urban area retire from their workplace. If Korean culture has fostered individualism as in Western culture, it can be regarded as normal that old couples or an old man or woman live alone and independently from their offspring. However, Korean culture assumes it as normal and natural for the elderly to be supported by their young children when they are too old to work any more. However, since the elderly cannot expect sufficient support from social welfare policy as well as from their young children, they have to strive to survive on their own way regardless of norms and traditions to respect and support the elderly in Korea.

## SOCIAL WELFARE POLICY FOR THE ELDERLY

The history of social welfare policy in Korea is very short when compared to that of Western countries. The coverage of benefits of social welfare programs is also very far from overall satisfaction. Particularly, the policy designed for the elderly has not been developed so fully and satisfactorily. Since the first responsibility to take care of the elderly has been assigned to individual families under the Confucian tradition, Korean government has not made a great effort to develop the welfare program for the elderly. For example, despite that there is a growing demand for home care facilities for the elderly, there is no program to assist home care system for older people. Thus, as of 1994, there were 89 homes for the elderly and 51 nursing homes. Only 0.2 percent of the aged reside in these facilities (Choi 1995:17).

In this section, we examine the social welfare policy for the elderly in two areas: income maintenance program and health care program.

### *Income Maintenance Program*

Income maintenance program consists of five categories: public pensions, public assistance, retirement benefits, the elder honor program, and income-generating programs (Choi 1995:9). Under public pensions, there are Government Employees Pension, Military Service Pension, Private School Teachers Pension, and National Pension. The former three pensions which were designed for employees hired for specific occupations were enacted in the 1960s and 1970s. The last pension program, the National Pension, was introduced in the late 1980s. This pension program are designed for all workers who are aged 18-60, but are not covered by the former three pension programs. In order to be eligible for the old age pension in the National Pension program, one is required to be insured for 20 or more years and be 60 years old. Currently, 37.9 percent of total employees benefits from this pension program. Unfortunately, since this pension program was introduced in 1988, the currently aged are not eligible for the benefits of this National Pension program.

Public assistance program consists of Livelihood Protection and Old Age Allowance. Livelihood Protection program was intended to support the aged who are so poor and have no one legally responsible for supporting them. 174 thousand of the aged benefit from this program in 1995. Old Age Allowance was designed to complement the National Pension program because those who already passed age 60 when the program was enacted did not benefit from the National Pension program.

The most principal income source for retirees in Korea comes from Retirement Benefits Program. The Labor Standards Act made it compulsory for every workplace hiring 5 or more full-time workers to accumulate one month's salary as a retirement benefit fund. Currently, 5.5 million or 27.8 percent of workers benefit from this program.

The Elderly Honor Program provides the old with a very small benefit. The aged 60 or more are given the benefit to use public facilities such as transport, parks and museums at discounted price. This program does not provide any substantial support for the aged. It seems that this program is still maintained to recall the idea that the aged must be respected in everyday life. However, it is very suspicious how much this program achieves its explicit and implicit goals.

### *Health Care Program*

Three kinds of health care programs are under operation for the old in Korea: medical insurance program, medical assistance program, and health

examination. We deal with medical insurance program here.<sup>1</sup> Medical insurance program is divided into two categories: Medical Insurance program (MI) and Civil Servant and Private School Employee Medical Insurance (CSPSEMI). If the aged are not dependent members of civil servants and private school employee, they are covered by the MI program. The MI program covers diagnosis, inpatient and outpatient treatment, operations, nursing, medication, and transport for treatment. The coverage of the MI program varies by inpatient or outpatient care. Generally, 20 percent or more of the total medical costs are paid by the insurees.

As of 1994, 84 percent of the Korean population is covered by the MI program. The CSPSEMI program covers only 11 percent of the Korean population. So we can say that most of the aged are covered by the MI program.

#### *Discussion and Policy Suggestions*

In the past, the successful aging and life satisfaction of the Korean elderly, as an individual, depended on the family care and supports. However, nowadays the governmental and social policy for the elderly should be established immediately. In the past, the priority of the national budget policy went to the economic development rather than to the distribution of the national wealth.

To improve the subjective well-being and the standards of living of the Korean elderly, the followings are the several points to consider:

- 1) The rapid growth rate of elderly population should give impact to the change of social welfare and elderly care policies. The portion of budget allocation for the elderly is supposed to be increased tremendously and, the programs for life-long education, leisure activities and health care should be expanded significantly.

- 2) In order to provide more autonomy and appropriate level of independent living for the elderly, the mandatory retirement age should be extended and designated. The age of 55 or 58 is too early for the middle-aged workers to retire, and this kind of age limitation does not have any scientific basis to be enforced. Through the extension of the retirement age, the elderly can have opportunity to make their own life-span plan and to enjoy their lives of the late adulthood.

- 3) The family policy of the Korean government and major social organizations should be more elaborated and strengthened. For the

<sup>1</sup>For the other programs, see Choi (1995).

improvement of senior citizen's living standards, the government especially should give more support to the low-income and underprivileged families. With this kind of assistance, the family can provide better care for the elderly parents.

4) The health care system also should be expanded. The chronic diseases and disabilities including dementia, hypertension, osteoporosis, and diabetics should be cared more intensively, and the appropriate medical and social care facilities should be established.

5) Through the income maintenance program, the elderly can choose their own living arrangement preferences, and can have their option in the life style and behavior settings.

Korea has just arrived at \$10,000 of GNP in 1995. With this breakpoint, the government is preparing a new Social Welfare and Development Plan. In this wake of new era, the welfare and happiness status of the elderly will be enhanced significantly. The Korean elderly of the past had serious disadvantages in social support policy and systems. However, the elderly of the future will actualize themselves and enjoy their "successful aging" as Baltes and Baltes(1990) suggested. In other words, they can select, optimize, and compensate their living conditions and environmental situations. And also they will maximize their remaining potential and pursue new satisfaction in the last part of their lives.

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