



Promoting a Safe Environment for Girls and Women(IV): Community Assessment and Action

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Promoting a Safe Environment for Girls and Women (IV) : Community Assessment and Action(Summary)

I . Introduction

1. Purposes of the Research

With the current formation of nuclear families and diversification or disintegration of families, elderly people have been excluded from society and have been facing various risks. In this situation, it is necessary to resolve these risk factors based on policies. In particular, elderly women are exposed to more vulnerable situation because they experience not only the risks elderly people in general face but also double discrimination as women.

Until now, elderly women have played the role of taking care of their spouse and family at home throughout their life according to the traditional view of family and gender role. They continue to look after their grandchildren or housework even when they become old but in many cases, they can hardly expect to be taken care of by their children in their later years. Furthermore, elderly women are in much more vulnerable financial situation than elderly men. Not only this, they are also highly dependent on their children if unprepared for old age. Due to family relationships based on patriarchal ideology, lack of physical, economic and social independence, and conflict between children over the responsibility of supporting them, elderly women are in much more vulnerable

financial situation than elderly men. Not only this, they are at high risk of being abused by family members.

Against this background, the purposes of this research are to analyze the current conditions of elderly women's psychological, emotional, social, physical, economic, and spatial safety in empirical method and to suggest policy alternatives to their problems. Also, departing from the traditional gender-neutral or gender-blind approach that sees the "elderly" group as a homogenous group, we aim to examine gender differences in the elderly group and actual safety conditions faced by heterogeneous elderly group according to their age, health, dependence, social and economic status. We ultimately seek to develop measures to improve these conditions.

Finally, this research makes a proactive approach to the definition of safety, which views that preventing various risks elderly women may experience in the aging process can improve their quality of life. Prevention of safety-threatening factors will maximize the effects of policies. A society where the risks of elderly women, including poverty, disease, isolation, accidents, prejudices and discrimination in a broad sense, become minimal is the very community we aim to create for their safe life.

2. Research Contents

In this research, we reviewed previous studies, examined existing policies on the elderly by classifying them into each area, and then discussed their problems. We reviewed the policies related to elderly people in psychological and social, physical, economic and spatial areas and examined their respective problems.

Next, we identified the current state of elderly people by analyzing existing statistical data from the latest studies of elderly people. In this research, we conducted a survey of over 2000 female and male seniors about the “actual conditions of elderly women’s safety.” Based on the survey results, we analyzed differences between elderly men and elderly women in terms of educational and economic level, characteristics of families, and benefits of care work within the family. Through the analysis, we looked into differences in educational and economic level between elderly men and elderly women, characteristics of families with elderly women who outlive their spouse and lead a longer life alone, and gaps between benefits of care work for elderly women and limited availability of care work. More specifically, we divided advanced age into early, mid, and late old age according to the stage of life, then explored features of psychological and social, physical, economic, and spatial safety of their old age.

Lastly, we identified policy demands by group, under the assumption that elderly men and elderly women have diverse policy needs depending on their economic level, life cycle, and physical dependence. We attempted to address issues of elderly women from a comprehensive perspective, including all threatening factors of elderly people’s safety in a broad range of psychological and social areas as well as physical, economic, and spatial areas.

- > In psychological and social safety, we examined emotionally threatening factors elderly people experience from their family and society, including neglect, psychological abuse, lack of emotional care, and isolation from social relationships, and needs for policies.

- > In physical safety, we looked into physical violence toward the elderly and other threatening factors; in economic safety, we examined poverty conditions of elderly people, factors that threaten maintenance of basic livelihood, and policy demands.
- > In spatial safety, we explored risk factors arising from elderly people's living and housing spaces and housing types they want as they become more physically dependent and their health deteriorates.

3. Research Methodology

We defined “elderly women’s safety” through analysis of preceding domestic and overseas studies and their statistical data, hosting “Elderly Women’s Safety Forum” four times, and expert consultation in writing. We also analyzed the current state of elderly women’s safety and previous policies in order to develop more exact policies than before.

- > We reviewed academic discussions among domestic and overseas literatures related to elderly women’s safety, and used inside data of related ministries, and consultation with the researchers at relevant institutions and experts. We also attempted to grasp the basic traits of elderly people by using official data of Statistics Korea and existing statistical data on elderly people.
- > We hosted “Elderly Women’s Safety Forum” four times, beginning in June 2012 until September of the same year. We aimed to add depth to the research contents by listening to experts and discussion through the forum.
- > We consulted experts in writing to listen to the opinions of an expert group in order to identify actual conditions of elderly

women and develop policies accordingly. The expert group comprised researchers of policies on elderly people at research institutes or universities and experts at senior welfare centers or hospitals that support elderly people mostly. The expert consultation was conducted by sending questionnaires to a total of 10 experts from August 2012 to October 2012 and receiving the responses from the experts.

We conducted a survey of 2,000 male and female seniors with the title of “Survey of Actual Conditions of Elderly Women’s Safety” from July 1, 2013 to August 15, 2013. The purpose of this survey was to identify the actual conditions of elderly women’s family relationships, health conditions, physical and mental dependence, relationships with people around, and psychological, physical, economic, social, and spatial safety elderly people experience in their daily lives, including satisfaction with quality of life and living conditions.

- > For sampling targets, we ensured even distribution of gender and age and, particularly, divided the age of sampling targets into ages of 65 to 69, 70 to 79, and 80 and older to reflect characteristics of the period of old age according to the stage of life. Also, the survey used quota sampling by dividing the nation into metropolitan city, mid to small city, and rural and fishing villages based on life zones and proportion of population.
- > The scope of the survey and question items are composed of socio-demographic features, personal characteristics (general characteristics, satisfaction with life and values), psychological

and social safety (relationships with children and family, social relationships), physical safety (health conditions, elderly abuse), economic safety (economic level, economic activity), and spatial safety (characteristics of housing and living environment, housing improvement).

To identify the actual condition of elderly women's safety, we performed in-depth interview of the elderly aged 65 and older. As the detailed research method to grasp the risk conditions by area, in-depth interview was designed to identify elderly women's experiences of psychological, physical, economic, social and spatial safety risks.

- > Interviewees consisted of mostly elderly women whose ages are 65 and older and some elderly men. Elderly men are included as interviewees to examine whether elderly women have experiences different from those of elderly men. The in-depth interview comprised a total of 26 elderly people, including five ordinary seniors, five elderly people engaged in economic activity, five poor elderly people, five seniors engaged in volunteer services, and six institutionalized seniors.
- > The duration of the in-depth interview was four months, from May 2012 to August 2012. The interview questionnaire was made through researchers meetings and advisory meetings, and one researcher visited each interviewee and conducted in-depth interview based on the questionnaire. Interview data were collected by recording the interview after the interviewee consents to it and by attaching the notes taken on the site to the record. More than two researchers joined every process of

the interview together to secure the objectivity of interpretation of the interviewed contents.

The Conference for Elderly Women's Safety was held on December 14, 2012 with the theme of "Realities of Aging Era from Women's Viewpoints: Elderly Women's Lives and Policy Agenda." This conference was designed to examine the actual conditions of elderly women's risks and support by area of psychological and social, physical, economic, spatial safety, identify problems, and seek remedies.

Lastly, the research developed "policy suggestions for increasing elderly women's safety" and discussed policy measures to improve the safety threatening conditions as found in the previous studies.

II. Review of Preceding Studies and Current Policies on Elderly People's Safety

1. Review of Preceding Studies on Elderly People's Safety

Preceding studies of elderly people's safety addressed largely their human rights conditions, afflicted physical and mental violence, physical and mental health conditions, perceptions and values of old age, life styles related to old age, elderly people's engagement in economic production activity and characteristics, and welfare needs of the elderly. In addition, quantitative data related to the survey of elderly people and group include variables such as physical and psychological health functions and conditions of elderly people, family relationships, values, dwelling, and transportation.

Most surveys of elderly people's actual conditions regard elderly people as a homogenous group from a gender-neutral perspective, and as a result, they did not pay much attention to gender differences among seniors. As a consequence, there is a lack of studies which have taken elderly people's gender differences into consideration and made efforts to reflect elderly women's traits.

Representative studies on elderly women include surveys and analysis of elderly women's family relationships, economic and health conditions, leisure activity, and social participation as well as analytic studies of conflicts between older and younger generations, gender role in care, and family relationships with care work mostly undertaken by women.

The preceding studies that surveyed elderly people have the following two limitations:

- > First, many studies did not show gender differences in characteristics of old age and did not sufficiently consider differences elderly women and elderly men may experience in their stage of life. There would be differences in the level of safety risks between elderly women and elderly men in terms of experiences of physical and emotional violence, because the former is weak in power than the latter. There would also be differences in type and scope of isolation elderly people may experience, because elderly women are accustomed to taking care of themselves, while elderly men experience isolation from society all of a sudden, when they stop production activity in the market.
- > Second, most studies did not pay heed to characteristics of life cycle which may differ according to age groups of later years.

There would be differences in the sense of isolation between seniors around 65 years old, who still have vigorous desire for economic production activity and those aged 70 to over 80, who experience deteriorated quality of life and environmental isolation due to physical limitations.

Therefore, it is necessary to sufficiently consider the demographic features of elderly people who have highly heterogeneous quality depending on their age, health conditions and classes or groups, then to identify policy demands unique to seniors. This research did not see elderly people as a homogenous group but took into account their gender and age differences to identify their current safety conditions and to seek measures for improvement.

2. Current Conditions and Problems of Policies on Elderly People' s Safety

As policies on elderly people's psychological and social safety, we looked into types and current conditions of senior welfare facilities, old-age care projects and community-centered senior care system among senior care support services, and support policies on elderly people's leisure lives. Concerning problems of the policies, it was pointed out that senior women's welfare centers were limited in number and accessibility; no-age care projects were implemented on a short-term basis; the circuit services, culture and art programs for seniors, were operated in particular areas only; and senior centers were weak in providing leisure and welfare services.

As policies on elderly people's physical safety, we analyzed long-term care insurance system for the elderly, policies on the

promotion of elderly people's health, responses and limitations of senior abuse. Problems that were pointed out included insufficient senior protection institutions, unclear provisions about the roles of the central and local senior protection institutions, and limited laws on investigation in senior abuse and penalties. Lack of preventive measures for senior abuse and lack of senior protection institutions and shelters for abused seniors were also counted among the problems.

As policies on elderly people's economic safety, we reviewed national pension scheme, basic old-age pension plan, policies on job support for the elderly, wage peak system and retirement-age guarantee policies. Problems of national pension scheme included insufficient payments from the pension; damages done to women pension recipients due to the limitation of overlapped payments; and no maternity credits given to women households with one or no child. Basic old-age pension plan had room for impeding the work activity, because it is paid after subtracting income from work. Other problems that need improvement or solution included the absence of institutions which can systematically develop jobs for seniors and provide vocational training, lack of public relations about policies on jobs for seniors, and low effectiveness of wage peak system and incentives for extending retirement age.

As policies on elderly people's spatial safety, we reviewed the support policy for elderly people's housing improvement and the policy for creating a senior-friendly local environment. It was pointed out as problems that Korea lacked practical support measures for remodeling houses; had no policies to create senior-centered residential complexes in the whole community rather than individual

houses; had no policy to provide senior-friendly services for the elderly in the community; and did not provide a type of housing with an environment similar to home.

III. Survey Results of Elderly Women' s Safety Conditions

I. Survey Contents and Methods

As for the survey method, we conducted “Elderly People’s Safety Conditions Survey” based on the structured questionnaire with male and female elderly people aged over 65 across the nation from July 26, 2012 to August 30, 2012. The permissible sampling error was $\pm 1.8\%$ point at the reliability level of 95%.

Based on the results of “Elderly Women’s Safety Conditions Survey” conducted with 2,000 male and female seniors as subjects, we analyzed differences in educational and economic levels between elderly men and elderly women through ① educational level by male and female elderly people, ② household income distribution by male and female elderly people, and ③ beneficiaries of national basic living security system by male and female elderly people. We then examined family features of elderly men and elderly women in terms of ① features of household composition by male and female elderly people and ② marital status and children by male and female elderly people. We also analyzed differences in the reception of care work in the family between elderly men and elderly women.

To reflect characteristics of the stage of life in later years, we divided the ages of sampling targets into 65 to 69 years old, 70 to 79 years old, and 80 years old and older.

- > To see characteristics of elderly women's psychological and social safety by stage of life, we analyzed ① gender differences in leisure life according to the stages of life, ② gender differences in satisfaction with life according to the stages of life, ③gender differences in values of themselves according to the stages of life, ④ gender differences in changes in the sense of isolation according to the stages of life.
- > To see characteristics of elderly women's physical safety, we looked into ①gender differences in independence in daily lives of elderly people according to the stages of life,, ②gender differences in physical and intellectual dependence according to the stages of life,③gender differences in subjective health conditions according to the stages of life, ④gender differences in objective health conditions according to the stages of life,⑤ gender differences in medical management according to the stages of life, and ⑥gender differences in experiences of physical and emotional abuses according to the stages of life.
- > To see characteristics of elderly women's economic safety, we examined ①gender differences in economic level according to the stages of life, ②gender differences in change of economic independence according to the stages of life, and ③gender differences in experience of income activity according to the stages of life.
- > To see characteristics of elderly women's spatial safety, we examined characteristics of elderly women's dwelling spaces according to the stages of life. Specifically, we compared characteristics of elderly men and elderly women among metropolitan cities, small and medium-sized cities, and rural and

fishing villages.

Lastly, we sought to identify policy demands by group, supposing that elderly men and elderly women have diverse policy needs by economic level, by stage of life, and by physical dependence.

2. Sub-conclusions of Survey Results

1) Elderly women' s psychological and social safety

In this survey, 20.84% of elderly women lived in rural areas. Though the proportion of one-person household of elderly men accounted for a mere 14.7%, that of elderly women reached 40.42%. While 6.7% of elderly men lived spouseless with children, 21.9% of elderly women did so.

While 70.9% of elderly men responded that they had received nursing care from spouse for the past year, only 26.1% of elderly women said they had done so.

When asked, 30.3% of elderly men and 41.9% of elderly women responded that “they were lonely as they felt all alone in the world.”

2) Elderly women' s physical safety

Elderly women with chronic diseases who received treatment turned out to take up a higher proportion than elderly men in all age groups. The proportion of elderly women who had received nursing or care was higher than that of elderly men in the late old age only.

The proportion of elderly women who had experienced abuse

turned out to be higher than that of elderly men in all age groups. Elderly women called for expanding the number of shelters in all age groups.

3) Elderly women' s economic safety

An examination of the main method of getting living expenses showed that 42.7% of elderly men and 63.7% of elderly women received living expenses or pocket money from children or relatives. This shows elderly women's higher economic dependence than elderly men. As their economic independence further decreased in late old age, only 14.29% of elderly women in late old age said they had independent economic power.

Elderly women had weaker power over property disposal than elderly men. Though only 17.4% of elderly men said, "I cannot manage property at my own discretion," 28.7% of elderly women said so.

Of old-age pension plan, more than 30% of elderly men were aware and of this figure, about 50% used the plan. Of policy on jobs for seniors, more than 70% of them were unaware. On the other hand, over 80% of elderly women did not know about the old-age pension system. This shows that elderly women were less aware of job information that elderly men were.

4) Elderly women' s spatial safety

While more elderly men (65.28%) felt the need of home mortgage loan than elderly women (61.0%), elderly women wanted rental housing or housing expense support more than the loan. Elderly women had fewer liquidable assets in their names and were in

worse economic conditions than elderly men. Therefore, housing support policies should reflect these gender characteristics.

The policy demand survey of elderly people by stage of life showed that their demands for housing were different according to health conditions and abilities of activity. Even in late old age, most of elderly people(87.09%) wanted to reside in their current homes. This shows their desires that they want to lead an independent life if possible and get along at their own will. Supporting this need will reduce national costs, guarantee elderly people's autonomous will, as well as help them maintain their quality of life as they wish.

IV. In-depth Interview Survey Results of Elderly Women' s Safety Conditions

1. Interviewees

We conducted in-depth interview consisting of a total of 26 elderly people, including five ordinary seniors, five elderly people engaged in economic activity, five poor elderly people, five seniors engaged in volunteer services, and six institutionalized seniors. The interviewees had the following general characteristics.

- > By gender, they comprised 19 elderly women and seven elderly men. By age, they included seven people in early old age between 65 and 69, 16 people in mid old age between 70 and 79, and three people in late old age of 80 and older.
- > By education, five interviewees had no or elementary school education or lower, including dropout; six middle school education or lower; nine high school education or lower; and

six university and higher education. There were gender differences in education, because all six interviewees with university and higher education were elderly men, while all five interviewees no or elementary school education or lower were elderly women.

- > By family relationships, 12 interviewees currently lived with their family, and 13 interviewees lived alone. By marital status, 14 interviewees had lost their spouse, eight lived with their spouse, and four divorced or separated from their spouse.
- > Of the 26 interviewees, nine were engaged in economic activity, and five in regular or long-term volunteer services. By economic level, 13 elderly people, about half the interviewees, said they were in average economic conditions, while four in very good or good conditions, five in bad conditions, and four in very bad or poor condition.
- > Lastly, by subjective health condition, 12 of the interviewees were in good conditions; 10 in slightly bad or weak conditions; and four in very bad conditions.

2. Elderly Women' Safety Experiences

1) Elderly women' s psychological and social safety

The survey showed that even in later years women still undertook the main role in family care and housework. Elderly women looked after their grandchildren, even unwillingly, to help their working couple children, divorced children, or children in difficult economic conditions while living with their children. However, they tended to think it not so wise to take care of grandchildren given their

physical limitations, desire for personal life, and relationships with children. They did not think it too hard or particularly difficult to do housework they had undertaken through their lives. If other care work was added to housework, however, they found their housework very burdensome. In other words, if they had to take care of their grandchildren or do economic activity in addition to housework, they felt physically strained and mentally stressed out with housework and family care.

Most elderly women had supported their parents, thinking it a natural duty when they were young, but they did not expect their children to support them now as parents. They accepted the shift in thought that it was natural to support parents in the past, but as the time changed, they did not expect that they would live with their children in old age or that their children will support them. A considerable number of the interviewees thought that even if they were on good terms with their children, they did not want to live with their children or depend on them, because they did not want to be any burden to their children or because inconveniences may arise if they lived together.

On the other hand, family was the most dependable source when they had hard times or needed help. Compared to elderly men, elderly women tended to depend on their children. Six of the seven male interviewees responded that if they had any urgent issue or needed help, they solved it alone. On the other hand, about half of the female interviewees said they depended on their children, and most of the remaining women said they could not depend on their children, because they were in too busy or difficult situation. Elderly people had great satisfaction from emotional exchange with their

children even if their children did not give them economic or financial help. Compared to elderly men, elderly women more frequently mentioned relationships with children and said they had great satisfaction when their children treated them with affection or care.

It was found that leisure activities and volunteer services gave considerable meaning and satisfaction to elderly people. Most of the interviewees wanted to enhance enjoyment in everyday life through social gatherings or activities as long as their health and time permitted. Welfare centers, religious meetings, and volunteer services were major channels for them to form social networks with other elderly people. However, many felt limited in their activity due to economic reasons, health or time issues, that is, if they did not have time because they had other work to do, if they could hardly go out because they had housework or grandchildren to look after, or if they have difficulty moving about or going out because of health issues.

2) Elderly women' s physical safety

Interviewees experienced deteriorated physical functions due to aging and senile diseases. These physical limitations become obstacles to elderly people's economic activity and may lead to increased burden of medical expenses and economic difficulties. On top of that, they may limit elderly people's social and leisure activities, eventually resulting in psychological isolation.

Elderly people living alone or with low income showed more conspicuous psychological instability and fear, because they could not lead daily lives by themselves due to reduced physical functions

or diseases or because they might encounter circumstances that require help from others. Even if they did not have particular disease or physical limitations in the present, they still had fear because senility or other senile diseases might attack them at any time.

Even if they did not experience direct physical and psychological problems, elderly women were exposed to risks of accidents due to aging and lowered physical functions. Even minor accidents can lead to major physical problems for elderly people, who are at a greater risk because they are slow in recovery.

Because elderly people's health conditions are closely related to their psychological, social, economic, and spatial safety risks, it is required to have systematic senior health management and medical support services for them. It is also necessary to take a proactive approach to prevent physical dependence and chronic diseases and to provide medical support for seniors living alone, because they are more exposed to physical safety risks.

3) Elderly women' s economic safety

A remarkable characteristic in economic safety area was that the present old generation was exposed to serious economic difficulties and risks of poverty, because the generation had not prepared for old age. To the present old generation, the concept of preparing for old age while engaged in economic activity was not a socially common notion. They had a vague and wishful thinking that just as they had supported their parents, their children will also support them or they will have other solutions. However, as changes in family relationships and values made them abandon the expectation

of being supported by their children, elderly people in the present generation were highly likely to meet economic difficulties when health issues or accidents broke out.

Elderly women were more seriously exposed to these risks, because they had been housewives most of the time without any economic activity, thus without particular careers or skills but with longer average life expectancy. The present generation of elderly women has undertaken the traditional role of housework and childrearing. As such, while taking care of their children, they could not think of preparing for old age. Their economic independence was low, and many of them were not prepared to enter a labor market because they had few experiences of economic activity. Almost no elderly women had income from pension, and some received support from children but felt economically difficult compared to elderly men.

Elderly people gained satisfaction or vitality of life from work or formed relationships with people. Economic activity in old age not only offers economic security and a means of independence but also may have positive impact on their psychology. However, jobs given to the elderly were very limited and their work did not get recognition or in many cases, the pay for their work was small. Some interviewees wanted to work but were refused, because they were elderly people. Other interviewees experienced underpayment for the same work for the same time, because they were elderly people.

Interviewees hoped the government would make efforts to create jobs for the elderly. They voiced their opinions that the government should create jobs which can give the elderly opportunities to earn

and save money and that support policies were needed for them to have a job according to their aptitude, instead of being looked down upon.

Therefore, the government needs to create jobs suitable for elderly people in order to help seniors attain economic independence and to raise their competitive edge in the labor market. In addition, the government needs to have active public relations and support, so that elderly people can have good knowledge and make use of government support projects and policies to create jobs for seniors

4) Elderly women' s spatial safety

Elderly women had great needs for comfortable and safe housing spaces, probably because they do housework or spend more time at home than elderly men do.

Elderly women showed higher economic and psychological security if they had owned housing types. However, if they lived in rental housing in bad conditions for economic reasons, they felt emotional hardships because of the stress from renting housing.

Interviewees did not complain much about inconvenience of transportation or use of facilities in their residential areas. However, elderly women were much concerned about safety in the residential areas. They did not often go out at night and expected that they would be far safer if CCTVs were installed around houses or police stations or public offices are located near their homes.

V. Policy Suggestions for Promoting Elderly Women' s Safety

1. Policy Agenda for Elderly Women' s Psychological and Social Safety

1) Strengthen home-based services at senior women' s welfare centers

It is necessary to facilitate and support voluntary club meetings. To do so, it is necessary to develop and support programs by reflecting characteristics of local seniors, because the current social welfare programs are uniform and provided one-sidedly.

To raise accessibility to senior women's welfare centers, it is necessary to strengthen its home-based services. It is true that senior women's welfare centers played a role in providing vitality and sense of belonging for elderly people, but access to the centers was limited.

Relatively aged people or seniors with poor physical health could not participate in the programs. Therefore, the government should strengthen home-based services to enhance accessibility to senior women's welfare centers. Through home-based services at senior women's welfare centers, it should relieve social isolation of old women in rural areas in particular.

2) Diversify programs for leisure, health, and welfare services at senior centers

There is a need to diversify leisure programs and welfare services at senior centers in connection with nearby welfare centers.

Given elderly women's many difficulties in moving about, it is important to make senior centers function as spaces for leisure and cultural activities, so that elderly women can easily accept the programs. It is also necessary to strengthen leisure programs and welfare services at senior centers in connection with nearby welfare centers. Rather than giving these functions uniformly to all senior centers, it is desirable to attempt at those functions on a trial basis centering on areas where geographical accessibility to welfare services is limited and where many people constantly use senior centers.

It is especially necessary to reinforce welfare functions of senior centers in rural areas. Considering many of elderly people living in rural areas are women, strengthening of senior center functions will take part in raising their quality of life. It was also found that elderly people in farming areas had poor management of their health and low accessibility to public health centers and medical institutions.

Therefore, the government should provide education about welfare services for health management and daily lives for local elderly people at senior centers and monitor their health through mobile public health center services.

3) Expand counseling centers dedicated to elderly people

The government should provide welfare services through telephone, which is highly accessible. It should conduct active public relations for elderly people who are not apt to get welfare service information. Telephone has high accessibility, considering the situations of elderly people with poor mobility. A call of warm

greeting can be a precious welfare service for them.

It is necessary to provide counseling services for women in late old age who, in particular, feel a sense of isolation. For those women who feel lonely and isolated, the government should expand counseling services dedicated to elderly people. From the aspect of budget, it would be much easier to strengthen and expand counseling services over telephone with high accessibility to elderly people than to expand senior welfare centers. A phone call may prevent elderly people from committing suicide.

4) Expand elderly women' s social engagement through senior care projects called "senior care by seniors"

A constant system need to be built for "senior care by seniors" project. Through "senior care by seniors" project, welfare service for seniors can be provided in the era of aging, and jobs can be provided for elderly people in the same community at the same time. Given this, it is an important task to constantly secure budget for the project. Rather than considering senior care by seniors as a one-time short-term project, the government should establish a stable system for the project.

The care service should be expanded from senior care to childcare. Though currently limited to senior care, the care service can be expanded to community childcare in the future.

2. Policy Agenda for Elderly Women' s Physical Safety

1) Improve the long-term care insurance system for seniors

It is necessary to expand the beneficiary of long-term care

insurance system for elderly people. Though the entire nation pays the insurance premiums, the beneficiary is limited to a minority of elderly people with severe disabilities, so elderly people excluded from the benefits may be highly dissatisfied with this system. This limitation of beneficiaries is against the concept of universalism pursued by the long-term care insurance system, and it impedes the goal of introducing the system to solve senior care issues through social insurance. Therefore, it is necessary to revise the law in order to broaden the scope of the beneficiary and seek measures for supporting elderly people who are dropped from the benefit coverage.

There is a need to establish care or nursing facilities in a balanced manner between regions. Because nursing facilities are unevenly distributed between local governments, the central government needs to support local governments so that the facilities can be established in a balanced way all across the nation.

The education and training of care givers need to be standardized, and the requirements for establishing care giver training centers need to be reinforced. The education and training of care givers should be standardized so that professional care givers can provide the same services nationwide. Requirements for establishing care giver training centers should be strengthened, and to raise the quality of education, evaluation system should be built through periodic assessment of teaching personnel's qualifications and contents of education.

It is necessary to form a consensus on the burden of the long-term care insurance premiums for seniors. The long-term care insurance premiums for seniors are financed in connection with

health insurance by imposing additional premiums to health insurance premiums. Depending on the beneficiary's economic conditions, some elderly people may face poverty or give up the benefit itself due to the burden of long-term premiums they have to bear. There is a need to reduce the share of the burden the beneficiary has to undertake and to form social consensus on the increase in the burden of the premiums.

2) Prepare an integrated support system of health, welfare, and medical services for elderly women in homes

Constant monitoring needs to be conducted to prevent elderly women's chronic diseases and depression. Compared to elderly men, more elderly women were afflicted with more than three kinds of chronic diseases. Elderly people simultaneously suffering a number of chronic diseases become subject to intensive care. Therefore, it is important to continuously monitor chronic diseases in order to prevent deterioration of health conditions or disabilities

It is necessary to promote active use of community-centered health management and public health and medical services. At present, the use of home-visit health care and home-based nurse system is very low, so that the use of community-centered health management and public health and medical services should be facilitated. It is necessary to let elderly people know about these service systems so that they can use them.

3) Identify in advance and prevent the abuse of elderly women

The government should facilitate education of people who are responsible for identifying and reporting senior abuse cases. Based

on the amended Senior Citizen Welfare Act, the head of central government agencies is required to include prevention of senior abuse and the duty of report in educational courses for qualification or supplementary training courses (Article 30 (6)-4 of the Act, newly established on October 22, 2012). If one does not report senior abuses, one will be subject to a penalty of three million won or less (Article 61 (2)-2 of the Act, newly established on October 22, 2012)

It is necessary to secure linked monitoring services between senior abuse risk groups and abuse victims. In connection with mental health centers in the community, it is necessary to build a link system between latent senior abuse risk groups and victims and latent or present abuser groups. In particular, elderly women have a high risk of developing depression, and the risk becomes higher when their household economic levels are low. Therefore, it is even more necessary to identify and support these women at risk. To find out senior abuse cases in advance and to monitor them, it is necessary to raise the possibility of proper intervention in critical situations of elderly women in connection with existing emergency call system.

The government should build an integrated case management system in the community. To this end, hidden senior abuses need to be detected in an early stage by building a link system with local civic groups. An integrated case management system should be constructed in the community in order to prevent emotional abuses or neglects, which are hard to detect and rarely reported.

4) Intervene in elderly abuses and protect the victims of abuse

There is a need to enhance elderly women's accessibility to and use of senior protection facilities. To help elderly women actively use senior protection facilities, it is necessary, more than anything else, to expand elderly people's human rights and protection projects of their rights and interests. In addition, social awareness about senior citizen's human rights and abuse problems should be improved first. Therefore, public relations and education on their human rights and on the prevention of senior abuses need to be constantly performed to the general public and senior citizens at the national level. Also, the protection institutions and their activities need to be publicized to elderly women, so that they can actively use the facilities.

To increase elderly women's accessibility, shelters for elderly women should be built only at the community level. It is important for them to receive help at a close distance as well as direct help from the shelters. To do so, areas should be divided into smaller units to build more shelters.

5) Prevent the recurrence of abuse through proper follow-ups

Both senior abusers and victims should be provided with professional services through proper follow-ups of abuses that have already occurred. The abusers should compulsorily participate in psychological treatment and education to prevent the recurrence of abuse. For the victims of elderly abuse, it is necessary to develop and implement customized programs to recover their self-esteem depending on the types of abuse.

6) Lay a legal basis for preventing elderly abuse

A clear division of work is needed between central and local senior protection institutions. Though the Senior Citizen Welfare Act has a definition of senior protection institutions, their roles need to be distinguished in order to clarify division of work between central and local senior protection institutions.

The qualifications for workers at senior protection institutions should be reinforced. To provide professional services, it is necessary to strengthen the qualifications for workers at senior protection institutions. Qualifications for social workers should be upgraded to those who hold a certificate “Grade 1 and over” and the quality of counseling services should be promoted by adding professional counselors, including clinical psychologists.

The effectiveness of the authority to investigate senior abuses and punishment provisions of senior abuse should be strengthened. For a smooth investigation of senior abuse cases, it is necessary to lay a legal basis for reinforcing the effectiveness of the authority to investigate senior abuses and for strengthening punishment provisions concerning elderly abuses.

7) Create conditions for preventing senior abuse

Programs for improving relationships should be developed in order to raise trust between parents and children. Because the quality of previous relationships affects relationships between parents and children when children support their parents, continuous intimacy and trust between them act as a factor to determine the quality of support the seniors receive. This is also closely related to senior abuse. Therefore, it is necessary to raise and spread social awareness

through family cultural programs or through development of “programs for becoming good father or mother” in order to improve the quality of relationships between generations in the family.

There should be more press releases about positive life of elderly people. The press media should cover and release more news reports about positive life in later years and find out senior people who are engaged in productive activity and contribute to society. It is necessary to suggest more role models about those who enjoy life in old age while providing information about what are needed to do so.

Senior friendliness should be increased in Korean society. Elderly people’s low social status and lack of social protection system for them became fundamental causes for senior abuses. As a measure to lower the possible senior abuse on a long-term basis, Korean society needs to make efforts to improve its senior friendliness.

3. Policy Agenda for Elderly Women’ s Economic Safety

1) Expand national pension premiums and benefits

Additional credit system needs to be operated by considering women’s stage of life. In terms of receiving pension benefits, it is necessary to operate additional credit system by taking women’s stage of life into consideration. For example, the poverty rate of family finances needs to be applied or women-only households need to be considered in operating the national pension plan.

It is also necessary to ease the limitation of overlapped payment of national pension benefits to elderly women. In a situation where the limitation of overlapped payment aggravates elderly women’s

economic safety, income standards need to be suggested in order to resolve the problem of limiting the overlapped payment of national pension benefits.

2) Strengthen the effectiveness of basic old-age pension plan

Different rates of payment according to income should be considered by reviewing whether there are overlaps among national pension, basic old-age pension and job-creation policies, because uniform systems may widen the gaps between rich and poor in the elderly class.

Customized basic old-age pension plan should be provided for the elderly class. To secure elderly people's quality of life, the effectiveness of basic old-age pension plan need to be strengthened by providing customized services for the elderly class.

3) Develop occupational types from senior women-friendly business types

It is necessary to develop occupational types that reflect elderly people's traits. To create an environment where seniors can continue to work, elderly people's traits should be reflected in developing occupational types.

New occupational types need to be developed in welfare service. Because women's life expectancy is longer than men's and women experience care work through the lifespan, elderly women have higher possibility to be used as human resources for a present society that demands for more social welfare services. It is realistic to create new jobs in areas familiar to women, such as housework

and care of sick people in order to expand jobs.

It is also necessary to develop special occupational types for highly educated and professional elderly women. It will be good to conduct basic knowledge education or professional education of elderly women with higher education and professional career experience. This is in order to develop occupational types necessary for helping infants or elementary school students in the community with after-school classes, including safety education, make-up lessons, etiquette and character-building education. It will be also advisable to secure functions of undertaking education and safety in the local community through such development of occupations.

- 4) Reinforce connection with employment and perform public relations by providing more opportunities of professional vocational training

It is necessary to establish vocational training center or occupation experience centers for seniors only. Because senior workforce support institutions are requested to have employment connection function more than functions of job counseling and placement, vocational training programs for elderly people should be professionally developed and supported to strengthen the connection function. The educational programs will provide practical vocational training required for businesses and basic knowledge education necessary for a smooth life at workplaces. Another measure for this purpose is to establish vocational training center or occupation experience centers dedicated to senior people.

Consulting about realities and methods of starting a new business needs to be provided for elderly women who want to run a new

business or have a self-employed job. One of the methods to find out new senior-friendly business items is to do business related to foods or wedding and other family occasions in which elderly women can use the knowhow they have accumulated in the course of their lives.

Development of educational and training textbooks for elderly women and active public relations about senior job policies are needed. Because most elderly women are actually low in awareness of policies, it is important to conduct public relations to help them actively use the textbooks as well as to develop and distribute textbooks for the education and training.

5) Lay a social foundation for facilitating elderly women' s employment and resolve discrimination

It is necessary to provide incentives for enterprises which have employed a certain proportion of elderly women. To lay a social foundation for facilitating elderly women's employment, a method of providing incentives can be applied to businesses.

Discrimination need to be resolved through public relations about using senior workforce. It is necessary to conduct campaigns to businesses and citizens and provide educational opportunities to change perceptions of business owners and managers so they can naturally accept that seniors too work.

6) Extend the retirement age of seniors through institutional improvement of wage peak system.

Wage coordination and guarantee of employment are needed for a certain period. The retirement age can be extended while applying

wage peak system. This system aims at coordinating wages based on a certain age and guarantee employment for a certain period for continued employment of workers.

The retirement age should be extended in the public sector first in order to encourage the extension of the retirement age in the private sector as well. In other words, the extension of the retirement age should first be applied to the public sector, then the extension of the retirement age in the private sector should be encouraged or made mandatory year by year, considering the restructuring of businesses, improvement of wage system, and trends of aging in the labor market.

4. Policy Agenda for Elderly Women’ s Spatial Safety

1) Support elderly women–friendly residential renovation

The government should include support for housing renovation expenses in long-term care insurance for seniors or mortgage loans called “reverse mortgage.” Though most households with one senior person fall short of the facility standards designated by the laws, almost no households with seniors received support for housing renovation. Given this situation, the government should support residential renovation expenses to give practical benefits to elderly people.

Considering that most seniors have small income, it is necessary to introduce a system of lending money for housing renovation equipped with amenities for elderly people and having them repay monthly installment.

It will be efficient to establish a “local senior housing support

center” (tentative name) and build a support system for housing renovation through networking.

2) Make up for minimum standards for elderly women–friendly housing renovation

Though many standards have already been set for establishing amenities for the weak in terms of housing by now, it is still necessary to make up for the minimum standards for housing renovation which are not included in the standards yet, including (1) support to adjust the height or broaden the width of kitchen counter, (2) support a special bed or bath used for elderly people, (3) install automatic devices to open and close the front door and elevator considering the response speed of the elderly, and (4) use distinctive color or form for each household if possible so that aged people can easily recognize their home.

3) Support living expenses for low–income households with elderly people

To provide practical support for low-income households with seniors in poor housing conditions, it is necessary to (1) assist with rent in arrears for households which receive basic living security allowances (2) seek ways to give aids for the difference between the market-value rent and the rent paid by the renter from national coffers for single-senior households with income lower than a certain standard, and (3) guarantee the payment of rent by local governments for highly aged people with income lower than a certain standard when they do not have any guarantors. This will relieve house owners of anxiety about the rent and contribute to

promoting the security of highly aged people's housing.

4) Introduce long-term lease system for highly aged people

An automatic extension system should be introduced for rental agreements for single-senior households or highly aged couple households until the tenants pass away. This will enable the renter and the spouse to reside in the rental housing without instability as long as they live.

5) Increase the supply of rental housing for the elderly

To increase the supply of rental housing for the elderly, the government should promote participation of the private sector by supporting its construction of small- and medium-size housing complex and operation of rental housing for seniors. Another measure is to operate part of long-term rental housings or public rental housing complex as rental housing for seniors.

6) Create senior' s residential complexes with a combination of housing and medical services.

Senior housing should include "housing, welfare, and medical" functions at the same time to provide nursing and care services. To this end, senior housing support centers established by area should undertake the function of connecting housework help service providers with elderly people who live alone or have difficulties moving about.

7) Form a senior-friendly community environment

There is a need to supply housings where diverse generations can live together in harmony. The community spaces created between housing units will help elderly people overcome a sense of isolation or alienation from others and promote a sense of belonging to the community

A senior-friendly housing outdoor spaces need to be formed by opening multi-purpose halls and weekday care centers to outsider of the complex, so that highly aged people in the neighborhood may use them together.

8) Operate vehicles for the convenient transportation of senior residents in rural areas

In the farming and fishing villages, highly aged people live in houses far away from each other or from living facilities. Given this, it is necessary to operate senior transit buses to connect them with daily living facilities like the market or medical facilities. To do so, there is a need to support transportation expenses or operate mobile sales vehicles for selling products needed for everyday life.

5. Conclusions

A great number of elderly women outlived their spouse but most of them lived alone without particular preparations for their old age because more and more children tended not to think it natural to live together with parents. Though Korea begun to make institutional improvements about poverty and diseases of senior citizens, they were situated in poor conditions overall, including economic

dependence, psychological sense of isolation, living environment and family relations. In particular, elderly women were situated in much more serious conditions compared to elderly men.

In late old age, elderly women had poor subjective health conditions and high risks of developing chronic diseases compared to elderly men. In spite of all this, they continued to undertake housework or take care of grandchildren even in their eighties. Elderly women were perceived as care givers, not care receivers, even in advanced ages just because they were women, and thus the proportion of elderly women's receiving help when needed was lower than that of elderly men.

National pension scheme expanded to all the people in 1999, but many elderly people, mostly individually insured, could not yet receive the benefits from the national pension and some could not afford to basic living expenses with basic living security allowances. In this situation, the generational conflict deepened because younger generation thought their parents should prepare for old age themselves, while older generation thought it their children's duty to support aged parents. On the surface, Korean society seemed to have strong solidarity between family members, but in fact, emotional conflicts between them were at a serious level.

It is important to prepare universal measures with a long-term vision for aging society, but what is more important is to urgently prepare alternatives for highly aged women who are in poor conditions by far compared to overall economic level of Korean society. The government should first of all prepare short-term measures considering the historical and social features of the present elderly women generation.

Among the policies suggested by area, future policies on elderly women need to divide policy targets into women in early old age and women in late old age, because the policy needs are diverse and dependent on their physical independence, dependence, or activity. In other words, women in early old age and women still have high activity and independence but low dependence on other's care, while women in late old age have gradually decreasing activity and independence but have increasing dependence on other's care.

The beneficiaries of "senior care by senior" policy will be relatively younger and vigorous seniors through their expanded social engagement. On the other hand, the beneficiaries of expanded coverage of long-term care insurance system for the elderly and establishment of an integrated support system of health, welfare, and medical services for elderly women at home will be women in late old age, who have difficulty living alone as they get older and their health conditions become poorer.

In the case of housing support policy as well, for comparatively younger senior women who can be engaged in activities and hope to live in their existing houses, it is necessary to provide housing renovation support or housing where various generations can live together in harmony. On the other hand, for aged women who have hard time living alone without other's care, support policy will be more urgent to build an integrated support system of health, welfare, and medical services for elderly women at home.

By area, the relatively younger senior women will be the policy targets of expanding senior jobs to promote economic safety, while the more aged senior women are the policy targets of prevention of physical violence or abuse.

To provide more intensive policy services for elderly women in need considering the limited budget, it is necessary to develop policies mostly for women currently in late old age, who are vulnerable to safety in the short term and unprepared for later years. In this regard, short-term policy alternatives, which can be implemented with small budgets in a short time, will be to provide counseling for the elderly by expanding professional counseling centers for seniors; to actively educate people responsible for senior abuses to find out senior abuse cases; to strengthen linked monitoring of senior abuse risk groups and victims; to build an integrated case management system in the community; to establish shelters for senior women only; and to make up for minimum standards for senior women-friendly housing renovation.

Policies need to be implemented from a long-term perspective to resolve social prejudices or discriminations through public relations about using senior workforce, in order to expand social engagement of women in early old age and help them prepare vigorous older age; to establish vocational training centers for elderly people and provide consulting for elderly women who hope to start a new business; and to support elderly women by increasing jobs for the elderly and making it mandatory to pay retirement pension at new business places, so that they can actively work as members of a society. Furthermore, other policies should be formulated with a long-term vision while bearing financing means in mind in order to increase basic old-age pension premiums; to improve elderly women's rights to receive pension benefits when they do not constantly participate in the labor market; and to expand the supply of rental housing for highly aged people. Financing means should be

taken into account sufficiently, because policies for elderly women, unlike policies for other vulnerable groups, have a great number of beneficiaries and a long-term duration of benefits throughout the whole period of old age, and thus require a lot of budget.