

# **A Comparative Research on Housing Welfare Policy for the Elderly between Korea and Japan**

## **– focused on the policy for home residence -**

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### **I. introduction**

In Korea, discussions on aging have passed the course from recognizing the various problems to researching concrete plans for aging in each field. 'The Basic Act on Low Fertility and Aged Society' was established in 2005 in Korea. In accordance with this act, 'Saeromagi Plan 2010', the first basic plan and population policy(2006-2010) for an aging society was produced. Also the Aging Welfare Act was revised to include nursing facilities expansion in May, 2006. Employment and reeducation for the elderly were also expanded. The Basic Elderly Pension Act will begin in 2008. Elderly over 70 years will become beneficiaries beginning in July, 2008.

These multilateral politics are here to deal with acting aging through the construct of a social infrastructure. Further on, there have been efforts to locate positive which an aging society can convert to resources for new social energy. However, housing welfare policies for the elderly are still insufficient in Korea. Until now a family has provided services and been considered the responsible party for elderly support in Korea. Policies to co-reside with the younger generation have also been recommended. For these reasons, public programs have not to be developed such as providing or modifying housing for the elderly.

In Japan, coalition welfare policy and housing policy were planned to take effect when the aging rate exceeded 10% in the 1980's (PCAP, 2006, 178-180). In Korea the aging population ratio was 9.1% in 2005 and is expected to reach 10.1% in 2010 (KNSO, 2006). Korea also enters upon the new phase a new phrase which requires social countermeasures on housing for the elderly.

The purposes of this study are 1) to understand the Korean housing

situation for the elderly, 2) to compare the housing welfare policy for the elderly between Korea and Japan 3) to search for methods to enhance housing welfare for the elderly in Korea.

## II. Housing Welfare Policy for the Elderly in Korea

### 1. Aging in Korea

Housing welfare program such as affordable and appropriate housing, supportive community features and services are so crucial to society. Expensive and poorly designed housing and too support services can make it difficult for the elderly to be active and independent.

Elderly housing welfare policies are important for the elderly in order to live longer independent lives in their own houses. Especially, if the elderly desire to live in their own home. Hence, housing welfare policies are more important for the well-being than they are for the younger generation's. How older people interact with their environment can have important consequences not only for their personal independence, but for their ability to remain socially active and connected to the people around them (A. Kochera and K. Bright, 2006, 32). The situation of aging in Korea can be summarized as follows.

First, the population increasing scale for the elderly is quite steep in Korea. Those, responding only through facilities will be inadequate. The total population has increased to 68% when compared with 1970 Korea. However, the population for the over 65 age group has increased 342% during the same period. Increasing of life expectancy, and a decrease in the birth rate are the two main reasons for this.

Korea became an 'Aging Society' in 2000. By 2018, the ratio for the people over 65 years of age will be 14%, and transform Korea into an 'Aged Society'. By 2026, the ratio for the people over 65 years of age will be 20.8%, and then Korea will be a 'Super-Aged Society'. In the case of France it took 115 years to go from an Aging Society to an Aged Society. It took 24 years in Japan, but only 19 years in Korea. Only in 7 years will go from an Aging Society to an Aged Society. This rapid proceeding urgently requires multilateral measures.

< Table 1 > The age ratio over 1970 – 2050

(unit: age, year, %)

	1970	1980	1990	2000	2005	2010	2018	2020	2026	2030	2050
0-14	42.5	34.0	25.6	21.1	19.2	16.2	12.7	12.4	11.7	11.4	8.9
15-64	54.4	62.2	69.3	71.7	71.7	72.9	72.9	72.0	67.5	64.4	53.0
65+	3.1	3.8	5.1	7.2	<b>9.1</b>	11.0	<b>14.3</b>	15.6	<b>20.8</b>	24.3	38.2

Source: Korean National Statistics Office(KNSO, 2006), Estimation on future population

Second, there has been an increase in medical costs and demands for long term care services. Specifically, the social cost has increased for medical expenses for disease treatment and safety accidents. Potential costs were estimated in 2003 at about 4 trillion won (4.2 billion dollars) per year. If medical costs for disease treatment and safety accidents of 2001 are assumed to 100%, they were estimated to increase 123% in 2005, 149% in 2011, 215% in 2020 (Mi Ryuong, Hong, 2003). Supplying and remodeling housing for the elderly can induce elderly wellbeing and reduce the social costs. Further more, it expands an interest in a livable community. Livable community which is barrier free provides another motive how community actually responds to aging.

## 2. Housing for the elderly in Korea

Progress of industrialization and the growth of the nuclear family resulted in an increase of the elderly household ratio. Housing for the elderly in Korea is as follows. First, according to the Elderly Life and Welfare Desire Investigations Statistics in 1998 and 2004, the elderly household ratio is 20.9% in 1998. But that number increased to 26.4% in 2004. This means that one out of four in Korean household are elderly.

Conditions of the elderly living with children are 43.5%, the elderly couple household is 26.5%, the elderly single household is 24.6%. Other type is 5.4%. Living in their children's household has reduced, the elderly couple household and the elderly single household have

increased 4%.

<Table 2 > Family types of elderly

(units: %)

	Total	City	County	1998
Elderly Household	26.4	22.6	42.1	20.9
Non Elderly Household	73.6	77.4	57.9	79.1
Total	100	100	100	100

Source: PCAP(2006b, 4-7),

In Korea, the elderly population has seen a sudden increases. Elderly support through children is reduced. Until now, the Korean social support system for the elderly has been mainly dependent on private family support system. Now Korean private support system for the elderly is transforming to a social support system. In this transformation, elderly housing welfare is an important part of the social support system, but elderly housing welfare is not a focus in Korea.

Second, owner occupancy rates are high for elderly households compared with general households. The former is 76.3%, and the latter is 54.2%. The former is 22.1% higher than the latter. Also there is a different between regions. Owner occupancy rates are higher in rural area than in urban areas. In age tenure, the tenure over 75 years is the lowest in owner occupancy rates. The rates in elderly single household are lower than that of couple households. Specially, rental occupancy rates are 56.8% for single elderly household in urban areas.

<Table 3> The owner occupancy rates in elderly household

(unit: year, %)

	65-69	70-74	over75	Mean
Rural	92.1	91.4	88.6	<b>90.6</b>
Urban	71.3	69.1	65.2	<b>66.6</b>
Mean	78.0	76.3	73.9	<b>76.3</b>

Source: PCAP(2006b, 7).

Third, the facilities level of homes is inferior for elderly, and the gap between a rural and urban areas is large. The Ministry of Construction and Traffic made the minimal housing facility bases in 2004. They included exclusive usage of a standing kitchen, a flush toilet, and bath facilities. If these bases are applied, very high rates of elderly household fall under the minimal line. In urban areas, 42.3% of elderly households fall into this category in rural 67.7% do. If these data were classified with ownership rental occupancy, 61.6% of owner occupied units are under the minimal line in rural areas. Also 72.9% of rental occupied homes are under the minimal line in rural areas. Through these data, the rates under the minimal line is extremely high in rural areas. The elderly desire to keep the place that they have lived in, especially those who live in rural areas. For these reasons, the housing welfare policies needed and important.

<Table 4> The rates under minimal housing facility bases

(unit: %)

	Owner occupied	Rental Occupied	Total
Rural	61.6	72.9	67.7
Urban	40.3	48.1	42.7
Total	42.7	67.7	51.0

Source: Ministry of Health and Welfare(2006b, 40 )

Fourth, these deficient facilities are the cause for accident experiences in the home of the elderly. These incur great social costs such as, like personal medical costs and health insurance costs. The accident occurrence in a homes show a difference according to the house type, health state, and age. The rates of accident occurrence is higher in cases of elderly living in detached houses (MHW, 2006b, 54-55).

<Table 5> The accidents experiences in a house for elderly

(unit: person, %)

		Urban		Rural	
		Entry into elderly	Elderly	Entry into elderly	Elderly
Accident experience	Yes	63(10.3)	93(20.0)	21(12.4)	76(32.3)
	No	548(89.7)	372(80.0)	149(87.6)	159(67.7)
	Total	611(100.0)	465(100.0)	170(100.0)	235(100.0)

Source: PCAP(2006a, 54 )

Total medical expenses caused by safety accidents is 327.6 billion won, and projected to be 425.3 billion won (451million dollars) in 2010, 542.3 billion won (575million dollars) in 2015. The assistance policies regarding house remodeling such as a sill removal, and sliding preventing equipment can greatly reduce social expenses.

If one applies the general occurrence rates of accident per year 0.97, when the rates of post elderly increase, this will be higher under the same housing situation. Now is the time to be concerned about the housing welfare policy in Korea.

<Table 6 >Accident experience in a house for elderly

(unit: person, %)

	Total	Accident Occurrence rates (%)	Estimated number of accident occurrence (c)	Total Private average expenses (10000 Won)(D)	The average medical insurance expenses(1000 Won)(E)	The increasing rates of average medical expenses (%) (G)	Total private average expenses per each person (1000 Won) (H=F×G)	The total medical expenses (1000)_(C×H)
				The social expenses per each person (1000 Won)(F)				
2005	4,365,963	0.97	42,349	2321.0	5415.6	0.0	7736.6	327.637.273
				7736.6				
2010	6,302,095	0.97	51,430	2321.0	5415.6	6.9	8270.4	425.346.672
				7736.6				
2015	6,345,400	0.97	61,550	2321.0	5415.6	13.9	8812.0	542.378.600
				7736.6				

Source: PCAP(2006a, 137)

### 3. Housing Welfare Policy for the Elderly in Korea

The housing welfare policy for the elderly in Korea attracts little interest when compared to other welfare fields in Korea. The cohabitating policy has the norm a modern housing policy for the elderly is still in the initial step in Korea. Nowadays the application of this policy has a lot of limitations in Korea. Until now this has been the basic housing policy for the elderly in Korea.

#### 1) Recommending a Family Cohabitation Policy

A cohabitating housing policy where the elderly live with their grown children is recommended in Korea. The benefits of this are income tax reduction, transfer tax exemption, preferential treatment of housing funds and entry into apartments. First, there is an aging preferential deduction in the Income Tax Law. This was established in 1998. A adult children living with them receive a deduction of 5 years old receive a tax deduction corresponding to the age of the elderly. If the elderly are over 65

years old, the children living with them receive a deduction of 1 million Won (\$1,082). If the elderly are over 70 years old, the children living together receive a deduction of 1.5 million Won(\$ 1,623).

Second, transfer income tax exemption is applied as follows. Parents and children who each own a house, and live separately, when they move in together , a transfer income tax is exempted.

Third, the contents of special housing fund preferentially is as follows. A householder living with elderly over 65 years old has increased possible loan amount. In cases of house rental, building a house, purchase, remodeling, one can borrow 5 million Won(\$5,411) more. In cases of, one is able to borrow 5 million Won(\$5,411) more.

## 2) Elderly Housing Supply for Public Residence

Korean House Public Corporation supplied 360 apartments for elderly in 1988 in Sang-gae, Seoul. The house areas are only 85 square meter for 3 generation. The house scale was small and narrow, selling was also difficult. After these were built, the supply of new units was interrupted (KHPC, 1996, 15). There was not a single case of an elderly man and his children living together in 2000 totla investigations (Hui Seok, Gwak 2000, 30). KHPC supplied a part of national rental housing for the elderly in 2005. A total of 335 apartments will be made in Ga-pyeong in 2009, and 170 in 2010 in Bu-cheon. A barrier free design will be induced, and a life guider will inhabit the building, and various elderly welfare service will be provided. These plans are still the early stages. The effect is not small, because it tells of an official interest in housing welfare for elderly that was recommenced after failure at Sang-gae.

There is a case in which the local government has a population. The total of 150 elderly welfare homes were made in Kimje city, Jeol-la-buk do the year 2000. These houses are so popular that 900 people are waiting for units. There is hardly a private welfare house which has moved 100% occupancy. Especially, successful factors are improved more economical costs compare with to private welfare houses for elderly and good services.

## 3) The preferential Entry of Public House for Household which cohabit with a Parent(s)

A public house means public funds and national housing funds are lent, or



supported. Housing price and rent fee are very high when compared with the income of households, residential costs can be reduced through public rental homes(PCAP, 2006b). Revised in Sept, 2002, a preferential entry system was introduced. This is a system supplying a householder without a house who lives with a parent(s). There are two kinds of public housing in Korea. One is for sale, the other is for rent. However, only 16% among total supply are used.

This means the main stream of housing welfare policy must be modulated in Korea. That says modulation is needed for focusing from a family to a dual system focusing on government and family. Just recommending cohabitation policy with a family is not a real option in Korea.

<Table 7> A sale preferential public house for household to cohabit with parent.

(unit: person, %)

An application result in 2004.				
	Total supply	Special assignment.	contract.	contract rates
Public Sale.	12,003	1200	42	3.5
Public Rent	4329	432	48	11.1
National Rent	27,876	2512	403	16.0

Source: PCAP(2006a, 17) edited

#### 4) House Remodeling for the Elderly Residents at New Rental Public Apartment

The Constructive Traffic Department received the "Disabled, Facility Installation Basis " for the old and the weak in 2004. Korean Public Housing Corporations can install 11 equipments if the household of the handicapped requests a new national rent house. Ten kinds are for the handicapped among these 11. Remodeling for an elderly man is limited only to a bathroom. These include the installation of slippage preventing floor tile and sitting shower facilities instead of bathtubs. Just 1652 cases were remodeled among a total of 172,671 in 2004. This is just 0.96%. Furthermore these cases contained those of the handicapped. The applicant result is so small. but it is meaningful that a house remodeling for elderly began for the public in Korea.

### III. Housing Welfare Policy for the Elderly in Japan

Even though there are the differences in elderly rates and economy, Korea is similar with Japan in the area of social change. Both of these countries pass through from the ruins of war to a stage of the high economic growth and stability. Also social changes such as the change of family structure, population structure, and etc are similar. Japan can be a meaningful example of rapid aging to Korea. Aging rates in Japan were 9.1 % in 1980, which was similar to Korean aging rates in 2005. But recently the aging rates were 20.1% in 2005 in Japan.

Some housing welfare policies for the elderly and the limitations of these in Korea are similar to those in Japan. Therefore it is meaningful that we understand the policy of Japan on coping with a rapid aging population and housing welfare policy for the elderly. It seems to be a good precedent that we recognize the outcome and limitations of the institution.

#### 1. Aging in Japan

The total population of Japan was 128 million in 2005, since 2005 the general population has decreased. The ratio of the elderly over 65 years old was 20.4% and went over 20% for the first time. The aged(65~74 years old) among the elderly was 14 million and the post aged(above 75 years old) was 11 million. The population of the elderly of Japan in 1950 was less than 5% of the total population, but passed over 7% in 1970 and 14 % in 1994, aging rapidly increases. In the future the population of the elderly will increase rapidly until 2020, but then it will level off. However because the total population will be decrease, and the population of the elderly will become 26% in 2015 and 53.7% in 2050, aging seems to speed up. While the aged(65~74 years old) will decrease after 2016, the increase of the post aged (Hiroto Izumi, PCAP. 2006b: 177).

<Table 8 > The ageing ratio in Japan Over 1930-2005

(unit: year, ten thousand, %)

	1930	1950	1970	1980	1990	1994	1995	1999	2002	2005
Ageing rates	4.8	4.9	7.1	9.1	12.0	14.0	14.5	16.7	18.5	20.1
Total Population	6,445	8,320	10,372	11,706	12,361	12,526	12,557	12,669	12,744	12,700
Aged population	3.6	411	733.1	1,064.7	1,489.5	1,753.6	1,826.1	2,118.6	2,363	2,666

Source: PCAP(2006b, 7).

## 1. Housing Welfare Policy for Japanese Elderly

In the past, the entry of facilities was the center of the housing welfare services for the elderly. Nowadays home based welfare services are becoming more and more important with the trend of de-facilitation and normalization after 1970. However this doesn't mean there is a one-sided development. Rather the services of facilities and the services at home have been complimentary and instantaneously developed. Therefore in Japan the law and the institution related the aging welfare has been worldly developed. (Chun Sik Im etc, 2005, 27-28)

### 1) Early Housing Policy of the Elderly : Recommending Cohabitation Policy with a Family

As Japan propelled the housing policy for the laborer from 1955 to 1970, Japan was not concerned about housing for the elderly. The policy toward the cohabitation with the family generally had been put in practice and it is similar to Korea. The subsidy institution to local government began in 1964 for public rental houses for the elderly. But even if it was for the elderly, there was not the institutional concern about structure and facilities for the elderly. Also only the householder of the elderly under definite income could live in these units and a single occupant was restricted. It was not until 1980 that the institutional

complementary measure was created for single elderly at a public rental house

① Preferential Loan for Cohabitation and Nearby Live-ins

Some policies have been put in operation like the preferential entry for the public housing, the loan extension for remodeling and the construction of houses to cohabitate. These are to help the cohabitation and nearby living-in with elderly'. When they remodel the house to cohabitate with elderly, the Housing Finance Corporation and local government support the loan starting from 1972 and contributing to the present (Maeda Taishaku, 1998).

② Preferential Entry System of Public housing for Cohabitation and Nearby Live-ins

When the cohabitating households with the elderly are large, they are able to large public housing (from 1964 to the present). The public house for the cohabitation, Fair House (from 1964 to the present) was constructed and is similar to the housing complex of Sang-gae in Korea. But construction stopped.

The preferential entry of public housing for cohabitation expanded for the middle class. Though there were no facilities for the elderly given, the only supply was the first or second floor(Maeda Taishaku , 1998).

2) Japanese Retirement Homes " Silver Housing"

Japanese housing policy for the elderly is focused on a low income, and there was no policy for the elderly of the middle class. While there was the care home for the healthy low-income elderly (an institution for the elderly before the establishment of the elderly welfare policy) and there was the special care home for the disabled low-income elderly, such a facilities were numerous not enough for the middle class elderly. As the welfare law of the elderly in 1968 was established, the retirement home, Silver Housing was institutionalized. Then Silver Housing was approved as the public facility and a public subsidy was possible

As Silver Housing Project in 1987 was institutionalized for the physical depression and the rapid responding of emergency services by the cooperation between the Ministry of Health Labour and the Ministry of Land Infrastructure and Transport. That is the public care home for the elderly in single or couple, the standards of entry is the elderly who are independent and above 60 years old. There were two types for single(35.4m<sup>2</sup>) and couple(48.8m<sup>2</sup>). The special features of the house were as follows. The removal of the threshold for railings, stairs, doors and so on, ample space for wheel chairs, a nurse on call which in an emergency can contact with L.S.A(Life Support Adviser) and Welfare Service Center at home, and a check system on life rhythm which automatically is informed if a door and a rest room is not used for 24 hours.

L.S.A. who is dispatched from home based welfare center, is arranged per 10~30 units and performs for the elderly the guiding of life, consulting, temporary care for a slight illnesses, informing the related institution of the region in an emergency and so on.

The silver housing has three types. One is a small type grouped house for the elderly (30unit). L.S.A. lived with them and is given various services from the home based welfare center. Three meals a day are provided. Type B is the housing for the elderly arranged on the first and second floor in a comparative large complex. L.S.A. who are located near home based welfare center provide various services. In Korea, Ga-yang region complex of the Korean National Housing Corporation in 2008 and the local facilities of Kim-je belong to such a system. The care house is the home of the elderly who have a serious or slight handicap. Although the size of it is small, it has a bathroom, a kitchen, a front door and etc. Even though three meals a day are provided, they should live independently.

### 3) Senior House

This senior house is the institution for the security and improvement of the elderly housing. These considered the life style of the elderly, construction materials, a life-support facility, providing of service and etc.

There are 3 types of supplies. Supply by the public organizations, supply by the private or the public corporations, and supply through public rental of the

house which is privately constructed.

#### 4) A Superior Rental House For the Elderly

This is for residential security of the low income elderly. The institution promotes the supply and the registration of superior rental housing for the elderly. Private construction or remodeling of homes, low cost rent for the elderly. The owner can receive the subsidy of construction cost s and rent. This institution targets single or couple elderly household which were located their income under 25%, but the local housing corporation's has discretion the household which were located till their income under 40%.

#### 5) House Remodeling

Being related with house remodeling, Ministry of Land Infrastructure and Transport and Ministry of Health Labor manages the institution of consultation about remodeling and modifying. The consultant group has the experience of building and modifying homes for over 10 years and goes through training and provides the services. Since 1993, The consultant group has helped the elderly to live in their own home and visit the elderly homes house and consult with them about house remodeling in view of their own physical condition. Since 1993, walking supportive appliances (a handle, a slope way etc.) has been given in the concern of long term care insurance. The work has been promoted by the team of experts in the fields of welfare, medical care, and constructing expert.

#### IV. Conclusion

The housing welfare policy was comparision between Korea and Japan focused on the policy for residing in a home. These may have similar viewpoints for the elderly. Family is considered responsible for the support or the elderly. Both countries executed all the policy recommendation for cohabitation of the elderly with adult children in the early days. But the

multilateral programs based on these policies are inefficient and were used a little.

Each measure to recommend cohabitation with a family cannot receive a practical effect. The actual result of usage is very low for both of them. In Korea, it is grouped with a new form that elderly dwelling facilities were supplied in public rental homes. The elderly welfare houses which were supplied by a local governments were successful. All of these say that the housing policy for the elderly moves from the responsibility of family to that of society.

Nowadays the application of this policy has a lot of limits in Korea, too. The housing policy for the elderly needs social response. In Japan, welfare policy and housing policy are connected with the aging rate which exceeded 10% in the 1980's. The direction of housing welfare for elderly conversed from specific to general, and from institutional to home care. As a result, Japan become a worldly aging welfare nation and coped well with 20.1%(2005) ageing rates.

In Korea, the aging population rates are 9.1% in 2005 and is expected to reach 10.1% in 2010 (KNSO, 2006). Korea also enters which need social countermeasures on housing for the elderly. The present situation of Korea is similar to that experienced in Japan in the 1980s. The direction of the elderly welfare gradually conversed from specific to general, and from institution to home in Korea. In Korea, the other scope of social welfare for the elderly converted so rapidly. But housing welfare for the elderly is still in the initial phase. Housing and caring desires for the elderly is becoming widespread and multi level. In order to prepare for ageing rates of 15 % or over 20% in Korea, want and need of the aged have to be classified, services along a level have to be developed and supplied.

Specifically, one has to pay attention to what type of welfare housing such as Senior House and Silver Housing are provided by the public in Japan. In Korea almost all of elderly welfare housing is provided from the private sector. The medical or care institution are subsidized, but welfare housing for independent elderly isn't. The public welfare housing needs to carefully review the possibilities for Korea.

House remodeling such as handle exchange, slope removal is included in long term care insurance in Japan. This has to be more carefully and deeply integrated such as social response like assistance on private rental housing and barrier free environment that can be found in Japan. The research on efficiency and effectiveness of each housing welfare policy will be the next subjects of our

study.

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