



# 가 :

1.

. 1997  
 , 가  
 1% .  
 , 1997  
 가  
 ,  
 가  
 ( )  
 (State Earnings-Related Pension, SERPS)  
 80 90 가  
 (Trend)  
 가

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\* Stanford Post-doc Fellow Research Fellow

가 , 가 ,  
 가 , 가 ,  
 Contribution Fully Funded) 1994 (Defined  
 Age Crisis ” , , 가 “ Averting Old  
 , , 가  
 , , 가 가 .

2.

(Universal Pension),  
 (Social Insurance)  
 Supplemental Security Income Program  
 (means- or assets tested)  
 84%가 가  
 가 , 가  
 가 , 가  
 가 (PAYG) 가  
 가 , 75  
 1) 가 IMF

1) , ,  
 가 .



1. 가 <sup>1)</sup>(Elderly Dependency Ratio)

Country	1995	2000	2010	2020	2030	2050
Canada	17.5	18.2	20.4	28.4	39.1	41.8
France	22.1	23.6	24.6	32.3	39.1	43.5
Germany	22.3	23.8	30.3	35.4	49.2	51.9
Italy	23.8	26.5	31.2	37.5	48.3	60.3
Sweden	27.4	26.9	29.1	35.6	39.4	41.2
U.K	24.3	24.4	25.8	31.2	38.7	41.2

: 1) 15~64 65  
: (1995)

(1995)

가

가

1980

(European Financial Union) 가  
3%

(Maastricht Treaty)

가  
) 가

가  
가

(

가

2. GDP (1995, 2040 -selected nations)

Countries	GDP (1995)	GDP (2040)	Ratio (1995/2040)
Canada	5.1	9.1	1.75
France	10.6	14.3	1.35
Germany	11.1	18.4	1.66
Italy	13.3	21.4	1.61
Sweden	11.8	14.9	1.26
Netherland	6.0	12.1	2.02

: Population, Retirement Age, Pension Expenditure: OECD, Aging in OECD Countries (Paris OECD 1977)

1995 2040 25% 100% .  
1981 , 1994

가 IMF (think tanks)

3.

(non-structural reform) (structural reform) (parametric reform) 가  
1990 .  
( )

가  
(Pension indexation system) . 1992

1993 가  
. 1992  
<sup>2)</sup> 1991 2 .

. < 2>

. 1996 57 65  
61 .  
1970 .

2) 가 가



3. (1977, 1997 - selected countries)

Country	Gender	1977	1997
Australia	Men	65	65
	Women	60	61
Denmark	Men	67	67
	Women	62	67
France	Men	60	65
	Women	60	65
Italy	Men	60	63
	Women	55	58

: U.S. Social Security Administration, Social Security Programs throughout the world(Washington, 1977, 1997)

가

. 1997 5 25  
5

1992

(means-tested universal pension) 가

1970 1985 , 1985  
1991

(Old Age Security Pension)

. 1994 1996

가

(employment-based social insurance pension)

3)

4) 1993 10

3) 1983 1993 50% 85% 가

4) 10 , : 5 ). ( : ; : 15 ; :

15 가 25  
 가 ,  
 . < 4> 1990  
 가 ,  
 5 15 .

4. (1986, 1996 - selected nations)

Country	1986	1996
Austria	10	15
Finland	4	10
France	10	25
Italy	5	career
Norway	20	20
Spain	8	15
Sweden	15	career

: U.S. Social Security Administration, Social Security Programs throughout the world, Washington, 1977, 1997.

가  
 . < 5> ,  
 ,  
 5)  
 1980  
 가  
 (The end of universality). 가( , , )  
 가( , )  
 ,  
 (citizenship right) (needs)

5)



5. (selected countries)

Countries		
	3~4%	1992~2002
	5.85% 9.9%	1997
	가	
	3%	1993
	27% 32.7%	1996

가

6)

7)

4. ( )

1980

1985 1983

(double payment) 가

(Pierson 1994). PAYG

6) : 0.5, : 0.66 ) 1% 2% 가 가 OECD 가 (

7) 1970

가 . 1985 가  
 PAYG SERPS 7  
 1985  
 가  
 1986 가  
 , 1991 3 2 SERPS , 가  
 가 . , 가  
 1990 가 가 . ,  
 401(k) , , 10  
 (40 50 )  
 ,  
 90  
 가 , 가  
 1930 60 가 Social Security .  
 (Path-dependent).  
 , 8) (the  
 politics of pension reform)  
 ( )

8) (gray lobby)

Social Security





5.

가 가 .가  
 가  
 가  
 “ ”  
 ( )  
 가  
 1992 (Pension  
 Reform Act)  
 가 ,1983 (Social Security Act)  
 (Bipartisan commission) 가  
 (Hinrichs 1993). 1994  
 1997  
 Berlusconi  
 (Levy 1999)  
 가