



Income Maintenance system for old age in the UK  
- Focusing on Pension Credit and Basic State Pension -

1.

2 OECD 가 (flat-rate basic pension schemes)<sup>1)</sup> (earning-related pension schemes)

(means-test)

(Kalish and Aman, 1998).

2 가 , NHS 가

가

1) 2 OECD 가 (flat benefit)가

), 가 ( , , 가 ( , , , (ILO, 1989; Myles and Quadagno, 1997; Gillion et al., 2000).

Pension Credit

2.

1) (Income Support) Pension Credit  
Pension Credit (Income Support) Minimum Income  
Guarantee(MIG)가 2003 10 , 60  
(non-contributory benefit)

(1)

Pension Credit , 3가  
(DWP a, 2004). 60 <sup>2)</sup> ,  
, pension credit guarantee credit  
( 가 £6,000 £500 £1 -  
deemed income) ( , 1 )  
, savings credit savings credit starting point <sup>3)</sup>

(2) Pension Credit

Pension Credit guarantee credit (60 ) savings credit (65 ) 2가  
, 65 2가 , 가

2) 2010 2020 65 가  
3) Pension Credit MIG £12,000 , 16  
" (savings trap) "  
Pension Credit



가  
 guarantee credit 60 (net income) (appropriate amount)  
 guarantee credit  
 amount, 2 ) 가 4).

1. 가

	1 가	£ 44.15
	2 가	£ 88.30
1)	Carer's Allowance <sup>2)</sup>	£ 25.55
	Carer's Allowance	
	3)	-
	가	

: 1) 8  
 2) Invalid Care Allowance  
 3) 가  
 : Department for Work and Pensions(DWP) a, 2004.

£105.45, 가 2 가 £160.95 ( 가 ) guarantee credit  
 guarantee credit ( : £105.45) 가 , savings credit 65  
 (qualifying income) savings credit starting point  
 . Savings credit starting point £79.60,  
 가 £127.25 , guarantee credit  
 (Working Tax Credit) (Incapacity Benefit), (Jobseeker's Allowance), (Maternity Allowance) 가

4) , 가 가

2. Pension Credit

standard amount	1	£ 105.45
	2 ( )	£ 160.95
savings credit starting point	1	£ 79.60
	2 ( )	£ 127.25

: Department for Work and Pensions(DWP) a, 2004

< 3> , Amount A 1 £ 15.51, 2 £ 20.22 <sup>5)</sup>(DWP a, 2004).

3. savings credit

Amount A	savings credit starting point 60% £ 20.22	Amount A savings credit starting point 60% £ 15.51, ( : £105.45, : £160.95) savings
Amount B	Amount A Amount B	40% , savings credit

: Department for Work and Pensions(DWP) a, 2004

Council Tax Benefit (Emmerson and Johnson, 2001)  
 (Housing Benefit)

5) : A 65 , 54 . A £ 79.60, £ 45 , £ 55.65 £ 10,219 £ 27 £ 187.95 £ 189.25(deemed income £ 9 ) guarantee credit savings credit £ 133.60( £189.25- £55.65) savings credit (£189.25) (£160.95) Amount B savings credit Amount A Amount B Amount A savings credit starting point £ 635( £133.6- £127.25) 60% £ 381, Amount B £ 1.30( £189.25- £187.95) 40%, £ 0.52가 savings credit Amount A Amount B £ 3.29가 Pension credit £ 3.29 (DWP b, 2004).



(3) Pension Credit

2004 8 National Statistics c(2004) , Pension Credit  
 2,602.3 (100%) guarantee credit 759.8 (29.2%), savings  
 credit 544.5 (20.9%), 1,298 (49.9%)  
 가 (1298 ) 365.4 , 932.7 2.6  
 80 가 가 60~64 가 가 ,  
 guarantee credit £71.59 , savings credit £987, 가  
 £37.71 (2004 8 ). , 2003 £44.95  
 2004 £41.78 , guarantee credit 가  
 £105.45( ) 67.9% , guarantee  
 credit £33.86  
 , 5 가 36% 가 , 6~12  
 가 34% , savings  
 credit 90.1%가 6~12 , guarantee credit 5 가 51.3%  
 가 5 가 40.5%

2) (Basic State Pension)

, NHS 가  
 가 3가  
 (1)  
 65 , 60 2010  
 2020 4 6 65 6)  
 (DWP b, 2004).

(Contribution)

National Insurance Contributions(NICs)  
 (£610) LEL(Lower Earnings  
 Limit) £79( £343.0)  
 £91(Earnings Threshold. ET)  
 11%, 12.8%가 , NICs LEL  
 2000 4 6 (primary threshold)(£91, 2004 )  
 LEL  
 NI ,  
 (qualifying year)  
 (working life) 90%  
 49 , 44 7) , 가  
 90% , 44 , 39 가  
 (National Insurance credits), Home Responsibilities Protection  
 (HRP), voluntary National Insurance contributions 3가  
 (DWP c, 2004). 8)  
 (£91)  
 (DWP c; e, 2004). , HRP  
 (NICs  
 6) 1950 4 5 60 1955 4 6 65  
 가 (DWP a, 2004).  
 7) 1950 10 5 , 1954 10 6  
 49  
 8)  
 Allowance , Working Tax Credit , Statutory Maternity Pay, Statutory Adoption  
 Pay , , Carer's  
 , 60~64 NICs , 16~18  
 (DWP b; c; e, 2004).



£79, 2004 ) 1978 4 6  
 9) HRP  
 , HRP HRP 39  
 HRP 20  
 , HRP 19 20 HRP  
 20 10)11)

£127.25가 ), £9.55. 1 £11.35가 가 (DSD, 2004).  
 90%  
 가 1/4( 11 , 10 ) 가  
 25% ( : £19.9),  
 14)  
 4.

(2)  
 80 Over 80 Pension<sup>13)</sup>( £47.65) 80 가  
 age addition( £0.25)  
 £79.60( ) £47.65( 가

		£ 79.65( )	£ 19.9( )
(contributory)		£ 47.65( )	£ 11.9( )
(non-contributory)	Over 80 Pension	£ 47.65	
	age addition	£ 0.25	

: DWP b,  
 3) 가  
 £79 가  
 HRP , 2003  
 4 LEL( £79)~ (£91) 가 , 2002 4 6 가  
 State Second Pension , 2 가 (DWP b, 2004).  
 , 2 가 £4,108 , £11,600  
 £11,600  
 £11,600 15)

9) 16 Child Benefit , Attendance Allowance, £48 가  
 Constant Attendance Allowance Disability Living Allowance (Income Support)  
 (1994 4 6 ) 가  
 Incapacity Benefit Carer's Allowance HRP 가  
 (DWP b, 2004).  
 10) 1978 4 15 Child Benefit , 1978 4 Attendance Allowance 15  
 9 , 16 4 6 60 4 5 44 ,  
 , HRP가 20 39 HRP 24 15  
 15/20 75%가 (DWP b, 2004).  
 11) 20 2010 22 , 2010 2020 4 6 22  
 가 65 가 2020 4 6 HRP  
 HRP 22 22 (DWP e, 2004).  
 12) 97% ,  
 39% (Emmerson and Johnson, 2001).  
 13) 80 , (Guaranteed 60  
 minimum pension or Graduated pension )  
 10 20 £47.65가 , 100% (DSD, 2004).

14) , NICs ( , 2  
 , Incapacity Benefit, Maternity Benefit, Contribution-based Jobseeker's Allowance, Bereavement Benefits (DWP c, 2004).  
 15) £11,600 SERPS 가 2 (DWP b, 2004).



HRP

가 ( ) , 가  
( ), , 가 2 가 ( )  
, 2 가 ( )

(1)

1998 2490 2100 (84.3%)  
가 , 15.6% 가 (DWP h,  
2002). 1996 12.3%(Blake, 2002) 가 가  
가 , 65~69 가  
82% , 18%  
8.2%, 1.4% ( 5  
) (Emmerson and Johnson, 2001).

가 가 가 가  
95%, 56%  
( 6 ). , 44% 가 가  
(bread and butter)<sup>16)</sup>

16) (bread and butter)

(Hedges, 2004).

5.

( )

( : %)

	55~59	60~64	65~69
	69.1	56.7	1.4
	0.0	0.0	82.0
	20.1	28.9	30.0
	10.5	13.9	8.2
/council tax benefit	16.5	20.9	21.1
	1.7	2.6	0.3

: 가  
: 1995~1996 Family Resources Survey (Emmerson and Johnson, 2001).

6.

(1998~1999)

		GDP		
		3.8%	95%( )*	90%
SERPS	(earnings related)	0.4%	80%( ) 30%( )	
	(income-related)	0.4%	11%( ) 20%( )	(means-tested)
(Housing benefit)	(income-related)	0.5%	22%	
Council tax benefit	(income-related)	0.1%	30%	

: (\*)  
: Department of Social Security.1999; Emmerson and Johnson, 2001

2 가 가 가  
2 3,500 2,750 ( 78.6%) 가  
21.4% 가 ( 7 ) (DWP h, 2002). , 1998 가  
2 가 5.8%



7. 2 가 (1998 )

		(%)
	3,500	100%
2 가	2,750	78.6%
2 가	750	21.4%

: 2 SERPS  
: Department for Work and Pension h, 2002

SERPS 50%  
£13 65~69 91% £15( ) SERPS  
39% , £8 (Emmerson and Johnson, 2001).

(2)

, 2002~2003 1,130  
가 ( 1 ). 가 1.7 ,  
53% 67% , SERPS/S2P 가

1. 가 (2002~2003 )

34.3								
7.4		25.6				1.3		
0.8	6.6		11.3 <sup>1)</sup>				0.1	( )
	14.3							
0.1	( )	1.1	2.5	( )	8.8	1.1		

: 1) 가 contract-out rebate  
: FRS, 2002~2003; Pensions Commission, 2004

, 2003

1~49 가 29% 가 가  
61% 가  
£25,000 ~ £39,999 가 72%가 가 가  
£9,500 ~ £17,499 43% 가 ,  
72% , 28%  
가 (Pensions Commission, 2004).

4)

1.2 ( 18%, 8%)  
(Palmer et al., 2004), 1998/9 27%  
60% (DSS, 2000).  
80% , 20%  
<sup>17)</sup>  
(Johnson and Stears, 1995; Disney, 2001 ).

, 1998 65 1978  
£62.45 SERPS £50( )  
26% 50%  
19% 1/5 (Emmerson and Johnson, 2001).  
1990 1/4 , 3~4  
가 ( ) ,  
1991~1999 가 .

17)

가

(Johnson and Stears, 1995; Disney, 2001 ).



가  
(Jenkins, Stephen P, 2002),

### 3. Pension Credit

1980  
가

£ 1,760(2002 ) 18.1% 1/5  
Pension Credit 75.5%( , 79.1%)  
(supplement)

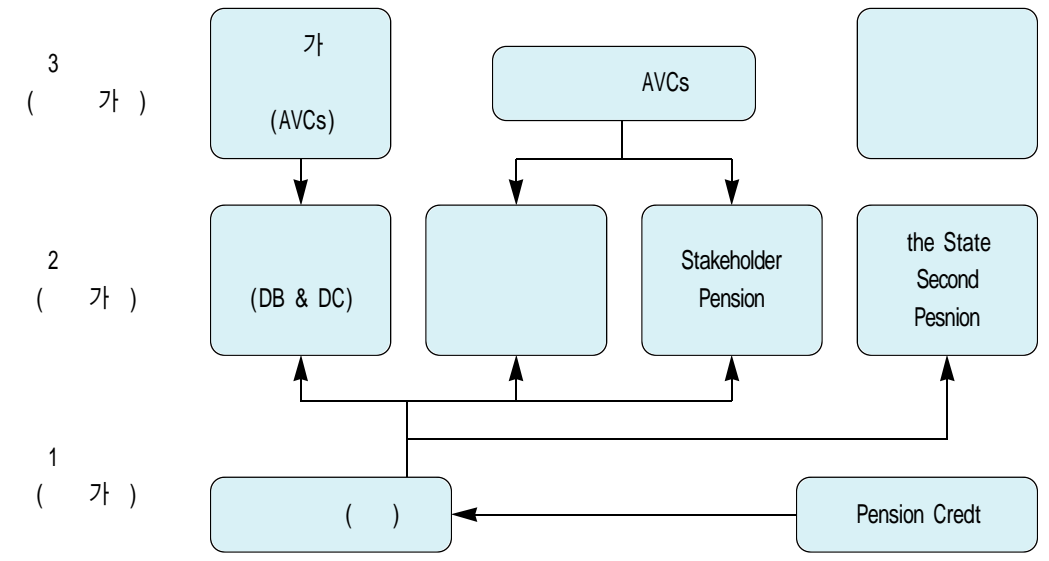
Pension Credit

Pension Credit  
Pension Credit

가  
( 2 )

5 가 . DSS(2000) 1998/99 (MIG)  
30% 가 CTB 30% 가  
(hassle)  
. 1998 ~ 1999 가

2.



: Disney, 2001.

(MIG) £ 32 가 . Pension Credit  
£ 19 가 가  
(Hancock et.al., 2001).

2002 Pension Credit 24%  
Pension Credit

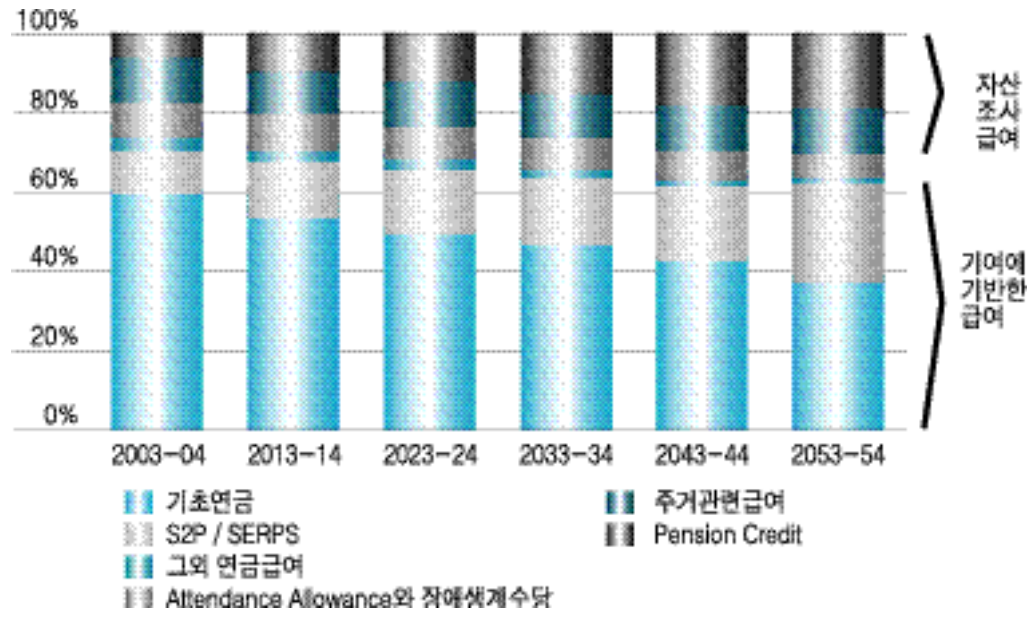
Pension Credit  
(pensioner poverty trap) 가  
(Falkingham and Rake, 2001). Pension Credit

£ 6,000 £ 1 가  
4 Pension Credit MIG  
가 가  
[ 3 ]

, 2003

가 (Pensions Commission, 2004).

3.



: Pensions Commission DWP GAD . 2004.

Pension Credit 가

