



□

가

1.

○ ( )

가 가

- ( )

1908 1946  
, 1998 2 가  
· 1908 1946 (National Insurance Act)  
(National Health Service)  
가(Generalized Welfare State)

· £11,200 가  
2 가 (State Second Pension) 2002

- ( 가 )

가 가

· 가 가 (Contracting-Out)

· 25% 20%

· 가 1995

< >

1908	70	(Means-Test)
1925		
1946	가	(Basic State Pension)
1959		1961
1978	가 (Pension Scheme)	(State Earning Related 가)
1986		25% 20%
1995		65
1998	2 가 (State Second Pension)	2002 가 (Stakeholder Pension)

: , 『 Pension Policy Institute, *The Pensions Landscape*, 2004

○ ( ) , ,

, ,

:

, 65 60 1)

- (Basic State Pension): (pay-as-you-go)<sup>2)</sup>

1948

(Flat System)

1 2010 2020 60 65

2 가

· 16% 가  
 2003 4 £77.45/ , £123.80/

- **(Minimum Income Guarantee): 60**  
 (Means-test)

· 2003 £102.10/ , £155.80/  
 · (Housing  
 Benefit) (Council Tax Benefit) 가

- **2 가 (S2P: State Second Pension)**

· 2002 4 2 가 (State Second Pension)가  
 (State Earning Related Pension Scheme)<sup>3)</sup>

· 2 가 가 가 ( , 가  
 가 )

· 2 가 £11,200 가

가 (Contracting-Out)

· £11,200 , ·  
 4), 가

:

,

3 1978

20%

4 , 가 (Home Responsibility Protection)  
 (9/10)

- **(Private Pension):**  
 (Occupational Pension) (Personal Pension)

가 2 가

64.3%가 , 42.3% , 22%  
 가 ( , )

< 가 >

( ; , %)

		가	( )	( )
		9.1	38.1	33.5
		0.9	3.8	3.3
		0.1	0.4	0.4
		5.3	22.0	19.3

: Davis, *Is There a Pension Crisis in the UK?*, 2004

: 2000 27.2 ( 3.1 , :24 )

- **(Stakeholder Pension Scheme )<sup>5)</sup>**

가

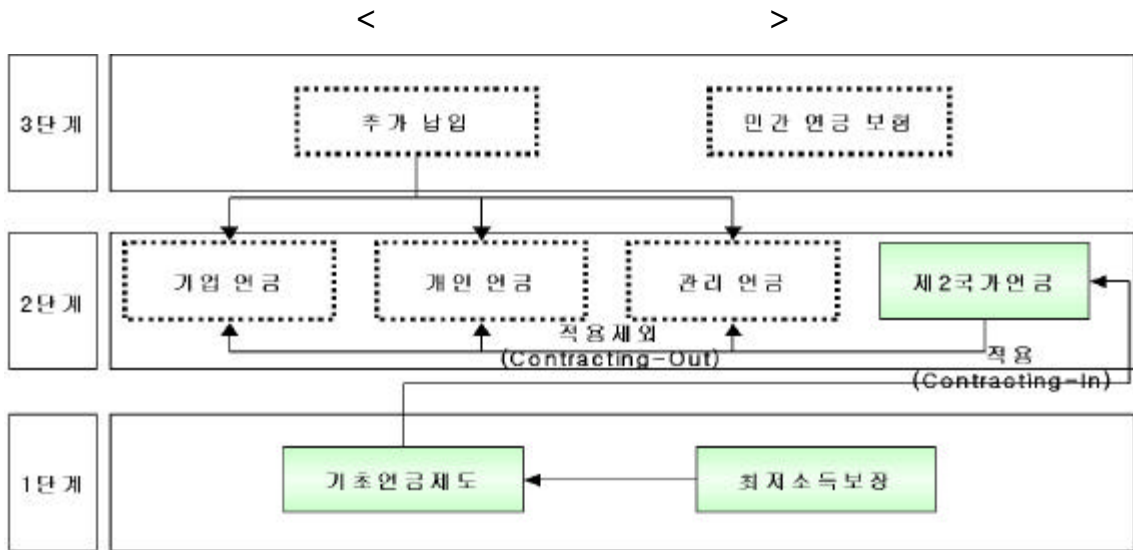
(Defined Contribution)

가

- 가 (Additional Contribution Voluntary

Pension): 가 .  
 가 가

가 가 가



: (Box) ,

2. 가

○ ( ) 가

( ) 20  
30~40 가가

- 가 1981 (Basic State Pension)  
(SERPS) ,  
(60 ⇒ 65 ) ,

< 가 GDP >

	2000	2010	2020	2030	2040	2050
	9.8	9.7	11.6	13.5	14.3	14.4
	11.5	11.8	12.3	16.5	18.4	17.5
	12.6	13.2	15.3	20.3	21.4	20.3
	7.5	9.6	12.4	13.4	14.9	16.5
	4.2	4.5	5.2	6.6	7.1	7.0
	4.5	5.2	5.1	5.5	4.0	4.1

( ; %)

: Disney 2, *Pension Reform and Economic Performance In Britain In The 1980s and 1990s*, 2003

-

(Minimum Income Guarantee) 가  
가 가

( )

-

1975 ~1999 18% 11.8%

< G7 對 >

( ; %)

	4	0	14	52	3	18
	4	1	21	53	0	11
	5	14	34	23	0	18
(2003 )	-	13.5	78.9	6.3	-	0.1

: Davis and Steil, *Institutional Investors*,

: G-7 2000

0.4%가

( )

- 11% 가

< >

( ; \$)

						가		
	99	97	73	70	68	49	46	34

: Myners Review

○ ( )

,

( ) 1986

(Capital Accumulation)

-

가

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1980

< >

( ; %)

	1963 '72	1973 '82	1983 '92	1993 2002	2000	2001	2002
	6.2	9.8	8.5	7.5	4.3	5.7	4.7

: www.statistics.gov.uk

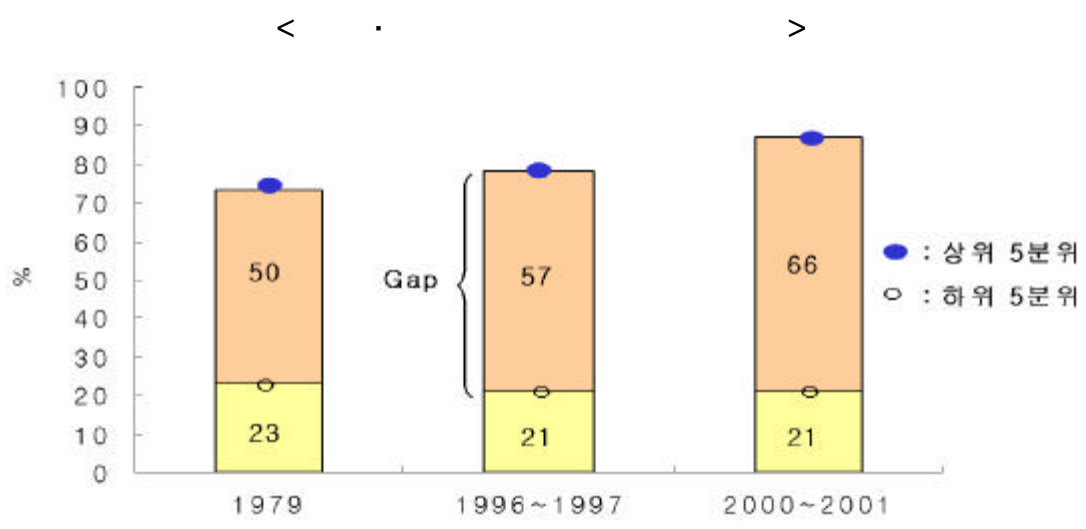
. 가 £13,649 가 25%가 가

50% £1,500

가

.

( 가 ) 가 가  
 가 가 5 가  
 5 1979  
 2000 가



: Pension Policy Institute, *The Pensions Landscape*, 2004

· GDP 2030 75% 2050  
 56%

< GDP >

	2000~2001	2010~2011	2020~2021	2030~2031	2050~2051
GDP (%)	99.5	93.0	87.8	75.4	56.2

: Disney 2, *Pension Reform and Economic Performance In Britain In The 1980s and 1990s*, 2003





- ( )  
(Fluctuation)

가

○ ( )  
가

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