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Contents

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3 …… 234

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7 …… 310

5 …… 337

1 …… 360

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Contents

Contents

Korean baby boomers are different from the previous generation as they lived through rapid socioeconomic changes in their early years. Taking up 14.6% of the Korean population, the baby boomers outnumber the current elderly population. In addition, because the baby boomers are by definition in their 40s and 50s, policy response to their ageing is very important for both their quality of life and the sustainability of Korean society as a whole.

This study consists of two parts. The first part reports the issues addressed at the 'Forum for the Future of Baby Boomers.' Held in a series of 11 meetings, each session of the forum was composed of presentation of 2 papers, discussion from 4 designated discussants and from the floor. Main findings and issues discussed throughout the forum are summarized in terms of "labor force participation", "social participation", "income security in later life", "health policy", "housing policy", "life planning services", "elder-friendly industry activation". Each subject area is composed of the following 4 parts: characteristics of baby boomers, current profiles of the related policies, case studies of other advanced countries, and policy direction and measures.

Second part is composed of 2 research papers. The first concerns the leisure activities of baby boomers. Based on the data analysis of the leisure

activities and interviews of baby boomers, this part suggests policy measures to help them meet their needs for active ageing. Based on the analysis of the 'Household Finance and Consumption' data, the second paper presents up-to-date profiles of income inequalities across different age-groups and a prospect of income inequality among Korean baby boomers in their later life.

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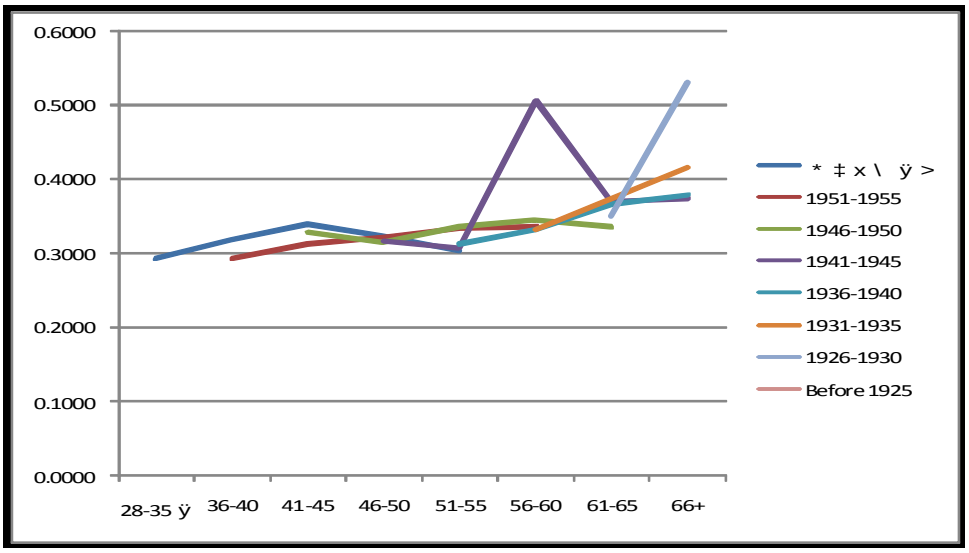

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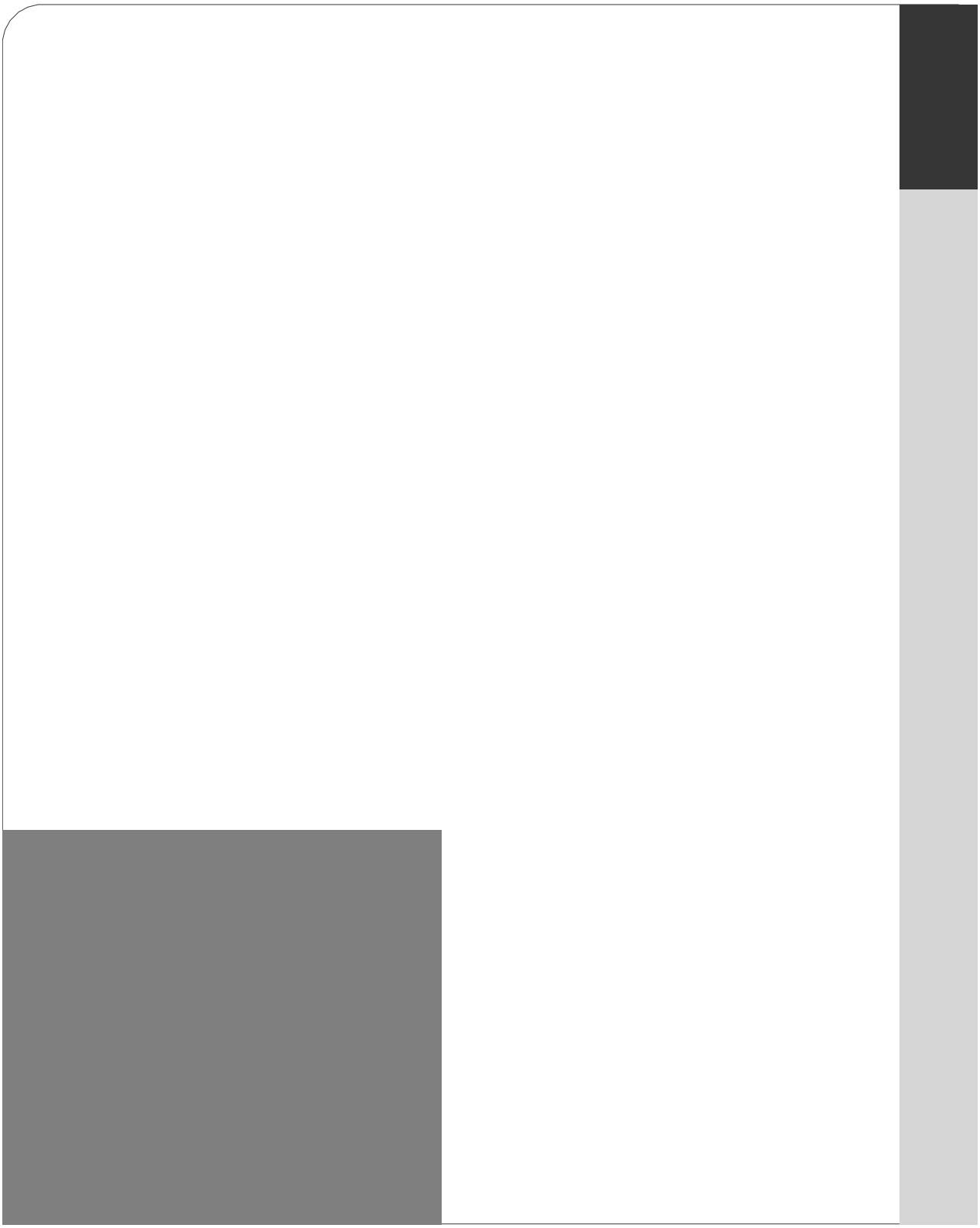

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연구목적

- 베이비 부머의 삶의 질 제고 및 방안모색
- 우리 사회의 고령화 대응 능력 제고 방안 모색

연구방법

- 베이비 붐 세대 미래구상포럼’ 개최를 통한 전문가 의견 교환 및 공론화
- 관련 자료조사 재분석 및 사례조사
- 해외사례 통한 자료수집
- 정책 현황과 문제점 파악

연구 내용

- 베이비 부머의 고용기회 제고를 위한 정책과제
- 베이비 부머의 다양한 사회참여를 위한 정책과제
- 베이비 부머의 안정적인 노후소득 확보를 위한 정책과제
- 베이비 부머의 건강한 노후생활을 위한 정책과제
- 베이비 부머의 주거의 안정을 위한 정책과제
- 베이비 부머의 적절한 노년기설계를 위한 서비스제공 방안
- 베이비 부머의 특성 및 욕구변화에 대응한 산업활성화 방안

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(evidence-based)

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(segmentation),

(time Lag), (structural

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’(targeted positioning) ' '(new paradigm)

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(:6.37 , :6.76).

175.74 112.14 , 171.86

, 278.2 .

(21.3%), (21.0%), (20.0%),

(17.9%) .

1 , TV

(60.0%) , (4.6%),

/ (4.2%), (3.0%), (2.7%), (2.5%), /

(2.1%) .

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2010) 69.4%

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(61.2%), 147 (94.2%) .

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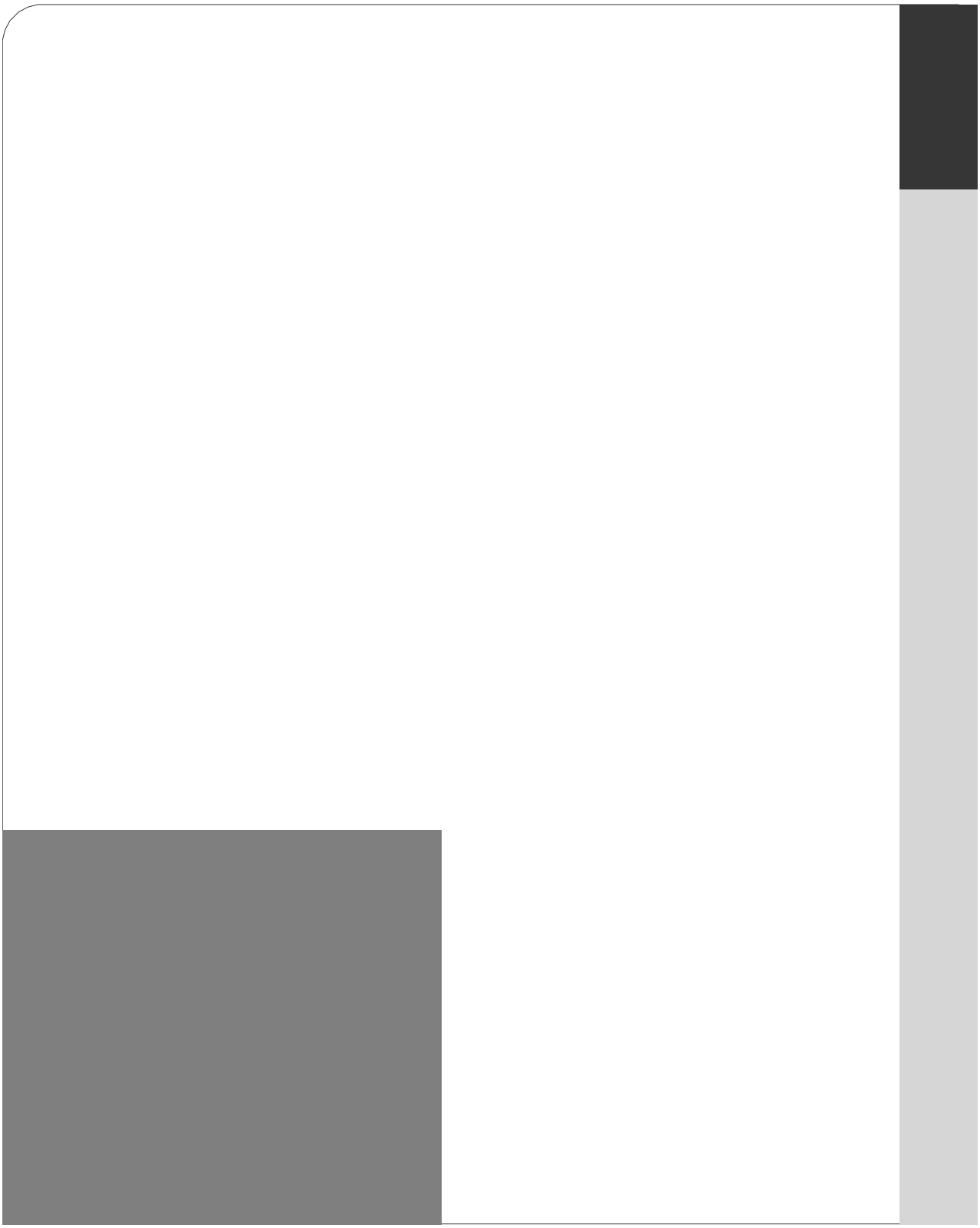

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(Murphy, 1975; Parker, 1976),

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(McGuire et al., 1996).

(trajectory) . ,

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(Hooyman & Kiyak, 2005).

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(Iso-Ahola, 1980). , ,

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(Hooyman & Kiyak, 2005).

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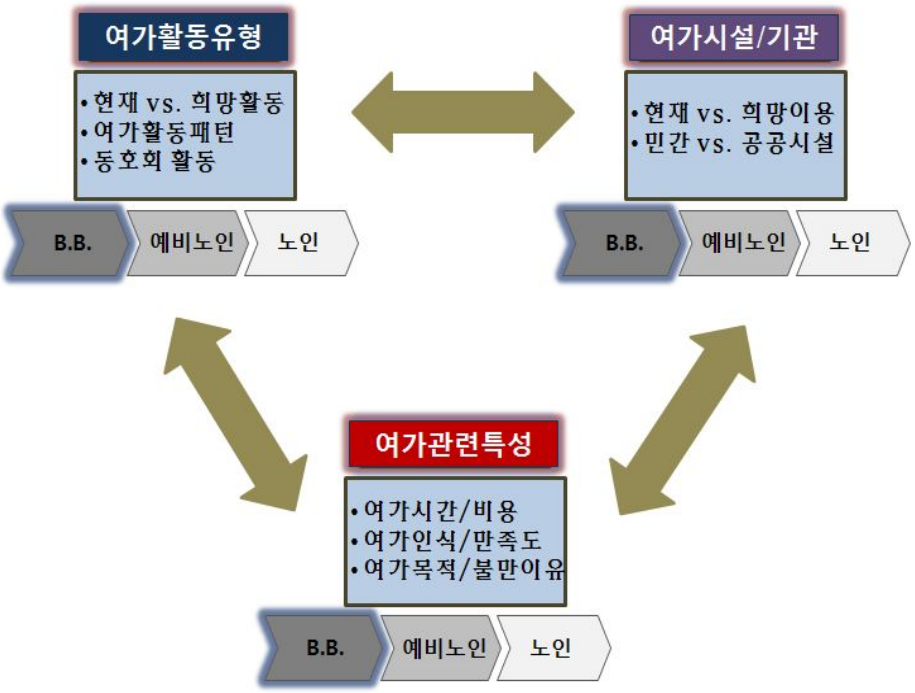
여가활동유형
• 현재 vs. 희망활동
• 여가활동패턴
• 동호회 활동
B.B.
예비노인
노인
여가시설/기관
• 현재 vs. 희망이용
• 민간 vs. 공공시설
B.B.
예비노인
노인
여가관련특성
• 여가시간/비용
• 여가인식/만족도
• 여가목적/불만이유
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- (Importance-Performance Analysis: IPA) ,

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(56 -64) (65) .

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1) 질적 연구 방법

(1) 연구 참여자의 선정

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60 .

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4 2 8

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A		65					
B		63					
C		63					( )
D		63				,	
E		61					
F		60					
G		63				( )	( )
H		62					( )

(2) 자료수집 및 면담 가이드

2011 8 10 4

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2) 양적 연구 방법

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15 2010 7 5 7 16
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-1955) 525 , (1954 -1947) 350 , (1946
) 634 .
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④ ; .

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1) 베이비붐 세대와 예비노인세대 및 노인세대의 사회·인구학적 특성

525
, 84% .
(39.8%) , (31.8%) (28.4%)
. (200
500) 48.8% .

62.9% . 57.9%
15% , 38.6% ,
81.4%, 200 ‘ ’
76.3% .

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(: , %)

										χ
		260	(49.5)	166	(47.4)	267	(42.1)	693	(45.9)	6.76*
		265	(50.5)	184	(52.6)	367	(57.9)	816	(54.1)	
		13	(2.5)	5	(1.4)	1	(0.2)	19	(1.3)	243.21***
		439	(83.6)	282	(80.6)	376	(59.3)	1,097	(72.7)	
		24	(4.6)	46	(13.1)	245	(38.6)	315	(20.9)	
		49	(9.3)	17	(4.9)	12	(1.9)	78	(5.2)	
		167	(31.8)	220	(62.9)	516	(81.4)	903	(59.8)	296.44***
		209	(39.8)	82	(23.4)	70	(11.0)	361	(23.9)	
		149	(28.4)	48	(13.7)	48	(7.6)	245	(16.2)	
		160	(30.5)	158	(45.1)	484	(76.3)	802	(53.1)	290.60***
		256	(48.8)	165	(47.1)	135	(21.3)	556	(36.8)	
		109	(20.8)	27	(7.7)	15	(2.4)	151	(10.0)	
		525	(100.0)	350	(100.0)	634	(100.0)	1,509	(100.0)	

: (2010).
*P<.05, **P<.01, ***P<.001

2) 여가 특성 및 욕구

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(vs), ,

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3.58 ,

6.56 .

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			3.58	4.20	6.19	143.74***
			6.56	6.18	7.34	17.99***
			4.93	5.32	6.48	67.23***
			8.17	7.68	7.95	3.24*

: (2010).
*P<.05, **P<.01, ***P<.001

		3.37	-2.29*	6.76	1.45	4.65	-3.52***	8.33	1.31
		3.78		6.37		5.21		8.01	
		3.78	-2.21*	6.55	0.10	5.08	-1.84	7.91	2.05*
		3.39		6.58		4.79		8.41	

: (2010).
*P<.05, **P<.01, ***P<.001

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(:1.57 , :1.64) .

		3.82	3.52	3.39	1.88
		6.35	6.31	7.16	4.04*
		5.26	4.81	4.72	4.00*
		7.81	8.05	8.72	4.60**

: (2010).

*P<.05, **P<.01, ***P<.001

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		4.19	3.28	3.38	10.79***
		6.65	6.33	6.98	1.84
		5.27	4.78	4.78	3.92*
		7.89	8.18	8.52	1.67

: (2010). .

*P<.05, **P<.01, ***P<.001

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		525	3.41	
		260	3.43	0.49
		265	3.39	
		254	3.33	1.88
		271	3.49	

: (2010).
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a)	3.28	3.51	3.36	2.95

: (2010).
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‘ ’ (3.36) .

		175.74	281.09
		222.27	335.90
		130.08	227.30
		177.17	272.13
		174.39	289.48

: (2010).

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		175.74	281.09
		278.2	365.96
		171.86	290.17
		112.14	208.73
F		22.96***	16.28***

: (2010).
***P<.001

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1)	3.33	3.49	3.41	1.88
2)	3.72	3.67	3.69	-0.67
3)	3.20	3.27	3.24	0.73
4)	6.44	6.59	6.52	0.90

: (2010).
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*P<.05, **P<.01, ***P<.001

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		17.9	20.0	21.3	9.5	21.0	1.1	5.7	3.0	0.4	100.0	525
		16.5	16.2	20.8	13.8	22.7	0.8	4.2	4.6	0.4	100.0	260
		19.2	23.8	21.9	5.3	19.2	1.5	7.2	1.5	0.4	100.0	265
		17.3	19.3	19.3	8.7	22.4	2.0	6.3	4.3	0.4	100.0	254
		18.5	20.7	23.2	10.3	19.6	0.4	5.2	1.8	0.4	100.0	271
		14.4	23.4	21.0	7.2	21.6	1.2	4.2	6.6	0.6	100.0	167
		18.2	21.1	19.6	10.0	23.0	1.0	4.8	1.9	0.5	100.0	209
		21.5	14.8	24.2	11.4	17.4	1.3	8.7	0.7	0.0	100.0	149
		16.3	21.3	18.1	5.6	26.3	0.0	5.6	6.9	0.0	100.0	160
		18.0	20.3	23.4	10.2	19.5	2.0	3.9	2.0	0.8	100.0	256
		20.2	17.4	21.1	13.8	16.5	0.9	10.1	0.0	0.0	100.0	109

: (2010).
*P<.05, **P<.01, ***P<.001

(21.3%), (21.0%), (20.0%), (17.9%) , , , , 10% . , (22.7%) (20.8%) , (23.8%), (21.9%), (19.2%), (19.2%) .

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26.9% ,
(21.4%), (19.7%) .
14.0% . , (32.3%) ,
20.2%, 18.8% .

(: , %)

	94	(17.9)	94	(26.9)	205	(32.3)	393	(26.0)
	105	(20.0)	69	(19.7)	119	(18.8)	293	(19.4)
	112	(21.3)	75	(21.4)	93	(14.7)	280	(18.6)
	50	(9.5)	19	(5.4)	40	(6.3)	109	(7.2)
	110	(21.0)	49	(14.0)	26	(4.1)	185	(7.2)
	6	(1.1)	8	(2.3)	4	(0.6)	18	(1.2)
	30	(5.7)	8	(2.3)	18	(2.8)	56	(3.7)
	16	(3.0)	28	(8.0)	128	(20.2)	172	(11.4)
	2	(0.4)	0	(0.0)	1	(0.2)	3	(0.2)
(%)	525	(100.0)	350	(100.0)	634	(100.0)	1,509	(100.0)

: (2010).
*P<.05, **P<.01, ***P<.001

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		92	(41.6)	119	(53.8)	0	(0.0)	1	(0.5)	5	(2.3)	1	(0.5)	3	(1.4)
		41	(37.3)	65	(59.1)	0	(0.0)	0	(0.0)	2	(1.8)	0	(0.0)	2	(1.8)
		51	(45.9)	54	(48.6)	0	(0.0)	1	(0.9)	3	(2.7)	1	(0.9)	1	(0.9)
		33	(32.0)	62	(60.2)	0	(0.0)	0	(0.0)	4	(3.9)	1	(1.0)	3	(2.9)
		59	(50.0)	57	(48.3)	0	(0.0)	1	(0.8)	1	(0.8)	0	(0.0)	0	(0.0)
		26	(35.1)	44	(59.5)	0	(0.0)	0	(0.0)	2	(2.7)	0	(0.0)	2	(2.7)
		39	(40.2)	53	(54.6)	0	(0.0)	1	(1.0)	3	(3.1)	0	(0.0)	1	(1.0)
		27	(54.0)	22	(44.0)	0	(0.0)	0	(0.0)	0	(0.0)	1	(2.0)	0	(0.0)
		22	(26.5)	57	(68.7)	0	(0.0)	0	(0.0)	3	(3.6)	0	(0.0)	1	(1.2)
		45	(43.7)	55	(53.4)	0	(0.0)	0	(0.0)	2	(1.9)	0		1	(1.0)
		25	(71.4)	7	(20.0)	0	(0.0)	1	(0.5)	0	(0.0)	1	(2.9)	1	(2.9)

: (2010).

*P<.05, **P<.01, ***P<.001

3.24(5 ; 5: , 1:)

, (53.8%)

, (41.6%) .

, 60.2%

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(50.0%) (48.3%) . ,

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, (20.0%) , (71.4%)

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(7.2%),

15.1% .

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		92	(41.6)	45	(36.0)	32	(19.3)	169	(33.0)
		119	(53.8)	67	(53.6)	90	(54.2)	276	(53.9)
		0	(0.0)	3	(.4)	3	(1.8)	6	(1.2)
		1	(0.5)	3	(2.4)	3	(1.8)	7	(1.4)
		5	(2.3)	1	(0.8)	12	(7.2)	18	(3.5)
		1	(0.5)	1	(0.8)	1	(0.6)	3	(0.6)
		3	(1.4)	5	(4.0)	25	(15.1)	33	(6.4)
		221	(100.0)	125	(100.0)	166	(100.0)	512	(100.0)

: (2010).

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71.6% .

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(84.4%) .

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		129	(24.6)	376	(71.6)	20	(3.8)	
		74	(28.5)	176	(67.7)	10	(3.8)	4.28
		55	(20.8)	200	(75.5)	10	(3.8)	
		67	(26.4)	177	(69.7)	10	(3.9)	0.93
		62	(22.9)	199	(73.4)	10	(3.7)	
		63	(39.4)	89	(55.6)	8	(5.0)	36.36***
		55	(21.5)	195	(76.2)	6	(2.3)	
		11	(10.1)	92	(84.4)	6	(5.5)	
		52	(31.1)	109	(65.3)	6	(3.6)	7.28
		50	(23.9)	151	(72.2)	8	(3.8)	
		27	(18.1)	116	(77.9)	6	(4.0)	

: (2010).

*P<.05, **P<.01, ***P<.001

(: , %)

(%)	8.8	60.6	22.6	7.3	0.7	100.0	3,028
	8.0	57.9	24.9	8.3	0.9	100.0	1,632
	9.7	63.7	19.9	6.2	0.5	100.0	1,393
	9.7	59.9	21.4	8.3	0.7	100.0	1,433
	7.9	61.1	23.7	6.5	0.8	100.0	1,594
	3.1	48.1	27.8	18.4	2.5	100.0	319
	3.8	56.5	28.3	10.4	1.0	100.0	628
	8.7	62.6	22.8	5.6	0.4	100.0	1,331
	15.5	65.6	15.2	3.2	0.5	100.0	749
300	3.9	51.2	29.7	14.0	1.2	100.0	968
300~500	8.9	61.1	23.0	6.5	0.6	100.0	1,050
500	13.3	69.1	15.4	1.8	0.4		1,007

: (2010)

69.4%

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	16.4	67.3	14.1	2.2	0.0	100.0	3,028
	14.7	66.0	17.0	2.3	0.1	100.0	1,632
	18.4	68.8	10.7	2.1	0.0	100.0	1,393
	16.7	66.8	14.0	2.4	0.1	100.0	1,433
	16.2	67.7	14.1	1.9	0.1	100.0	1,594
	10.0	52.2	27.8	10.0		100.0	319
	9.9	68.1	19.0	3.0	0.0	100.0	628
	16.2	70.4	12.5	1.0		100.0	1,331
	25.1	67.6	6.8	0.4	0.1	100.0	749
	12.5	61.8	20.7	5.1	0.0	100.0	968
	14.2	69.6	15.0	1.1	0.0	100.0	1,050
	22.6	70.0	6.7	0.5	0.1	100.0	1,007

: (2010).

, 83.7% .

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TV	426	(16.2)	315	(60.0)	/ / *	37	(1.4)	9	(1.7)
	171	(6.5)	24	(4.6)	(, , , ,)	37	(1.4)	0	(0.0)
	158	(6.0)	16	(3.0)	/	35	(1.3)	11	(2.1)
/	145	(5.5)	6	(1.1)	( )/ *	34	(1.3)	7	(1.3)
	143	(5.4)	14	(2.7)		32	(1.2)	1	(0.2)
/ /	138	(5.3)	4	(0.8)		23	(0.9)	11	(2.1)
/	132	(5.0)	3	(0.6)	/ / / / *	23	(0.9)	3	(0.6)
	109	(4.2)	8	(1.5)	(, , PSP, PS3)	23	(0.9)	3	(0.6)
	98	(3.7)	4	(0.8)		16	(0.6)	0	(0.0)
/ / ( )	98	(3.7)	2	(0.4)	/ /	16	(0.6)	0	(0.0)
	71	(2.7)	2	(0.4)		15	(0.6)	0	(0.0)
/	63	(2.4)	22	(4.2)		14	(0.5)	2	(0.4)
(/ / / / / ,)*	61	(2.3)	10	(1.9)		14	(0.5)	0	(0.0)
* (, , ,)	60	(2.3)	2	(0.4)	/ / *	13	(0.5)	3	(0.6)
/ /	59	(2.2)	2	(0.4)	(, , ,)*	13	(0.5)	2	(0.4)
/	48	(1.8)	8	(1.5)	/	13	(0.5)	1	(0.2)
	42	(1.6)	0	(0.0)		12	(0.5)	1	(0.2)
	38	(1.4)	13	(2.5)	(, ,)	12	(0.5)	0	(0.0)
	38	(1.4)	0	(0.0)	/ *	10	(0.4)	3	(0.6)

: (2010).
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1 5 TV (16.2%)
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’ 34 (6.5%) TV
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A1	37(7.0)	C1 *	91	E1	39(7.4)
A2	18(3.4)	C2	(17.3)	E2 /	37(7.0)
A3	33(6.3)	C3	8(1.5)	E3	59(11.2)
A4	22(4.2)		3(0.6)	E4	45(8.6)
A5	59(11.2)	D1 *	102(19.4)	E5	211(40.2
A6	6(1.1)	D2	48	E6 /	)
A7 *	144(27.4)	D3	(9.1)	E7 /	12(2.3)
A8	81	D4	6(1.1)	E8	60(11.4)
B1	(15.4)	D5 *	2(0.4)	E9	12(2.3)
B2	5(1.0)	D6	76(14.5)	E10 /	4(0.8)
B3 /	10(1.9)	D7 /	60(11.4)	E11	2(0.4)
B4	5(1.0)	D8 / / *	31(5.9)	E12	14(2.7)
B5 /	7(1.3)	D9	37(7.0)		30(5.7)
B6	55(10.5)	D10	5(1.0)		
B7	11(2.1)	D11 /	33(6.3)		
B8 /	28(5.3)	D12	21(4.0)		
	4(0.8)		2(0.4)		

: (2010).
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10% , (27.4%),

(15.4%), (11.2%), / (10.5%) ,

(7.0%), (6.3%), (5.3%)

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(19.4%), (17.3%),
(14.5%), (11.4%) . , (9.1%), / /
(7.0%), (6.3%), / (5.9%)

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, 40.2% ,
/ (11.4%) (11.2%) . (8.6%),
(7.4%), / (7.0%) .

(: , %)

F1	4(0.8)	G1 *	14(2.7)	H1	34(6.5)
F2	7(1.3)	G2 / *	21(4.0)	H2 *	32(6.1)
F3 /	18(3.4)	G3 *	21(4.0)	H3 /	0(0.0)
F4	2(0.4)	G4 TV *	5(1.0)	H4 *	10(1.9)
F5	11(2.1)	G5	1(0.2)	H5 / / *	1(0.2)
F6	7(1.3)	G6 *	1(0.2)	H6 / *	9(1.7)
F7 *	102(19.4)	G7	2(0.4)	H7 /	4(0.8)
F8 *	62(11.8)	G8 *	1(0.2)	H8 /	34(6.5)
F9 /	1(.02)			*	1(0.2)
F10 UCC	0(0.0)			H9	
F11 / *	7(1.3)				
F12	1(0.2)				
F13 /	0(0.0)				
F14 / /	7(1.3)				
F15 /	3(0.6)				
F16 / *	30(5.7)				
F17 *	2(0.4)				
F18 / *	10(1.9)				
F19 *	36(6.9)				
F20 , ,	24(4.6)				

: (2010).
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. 10% (6.9%) / (5.7%)

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2.7% .

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(6.1%) .

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b) 5%

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		31(2.4)		76(29.2) 37(14.2) **24(9.2)** **22(8.5)** 20(7.7)	/ 19(7.3) **15(5.8)** 13(5.0)
		49(3.8) 48(3.7) 21(1.6) / / 19(1.5)		73(28.1) 70(26.9) 32(12.3) 20(7.7)	/ / 16(6.2) / **15(5.8)** / / 13(5.0)
		18(1.2)		107(41.2) 33(12.7) 23(8.8) 22(8.5)	/ 21(8.1) **17(6.5)** 16(6.2)
		100(7.7) 81(6.2) 38(2.9) / 36(2.8) / 34(2.6)	**19(1.5)** / / **16(1.2)** / 14(1.1)	**58(22.3)** 57(21.9)	
		TV 212(16.3) 83(6.4) 54(4.2) / 48(3.7)	/ / 45(3.5) 15(1.2)	15(5.8)	
		/ 79(6.1) / / 40(3.1)	35(2.7) . 20(1.5) / / 13(1.0)	/ **23(8.8)** 15(5.8)	
		40(3.0)		68(25.7) 44(16.6) 39(14.7)	/ 36(13.6) **21(7.9)**
		/ / 18(1.4) 13(1.0)		/ / **59(22.3)** 44(16.6) 29(10.9) 28(10.6) **28(10.6)**	/ / 24(9.1) 21(7.9) / / 15(5.7)
		14(1.1)		104(39.2) / 39(14.7) 26(9.8) 22(8.3)	21(7.9) 17(6.4)
		/ 96(7.2) 58(4.4) **33(2.5)** / 21(1.6) 17(1.3)	**14(1.1)** / 14(1.1)	45(17.0) **35(13.2)** / **21(7.9)**	, , **19(7.2)** , / **16(6.0)**
		TV 214(16.2) / / 93(7.0) 89(6.7)	88(6.6) 23(1.7) / 15(1.1)	/ / **14(5.3)**	
		74(5.6) / 66(5.0)	/ / 58(4.4) / / 46(3.5) . 22(1.7)	**24(9.1)** 19(7.2)	

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									X
		299	**(57.0)**	**179**	**(51.1)**	**343**	**(54.1)**	**821**	**(54.4)**	
		181	(34.5)	**148**	**(42.3)**	220	(34.7)	549	(36.4)	
	( )	30	(5.7)	16	(4.6)	61	(9.6)	107	(7.1)	28.10**
		9	(1.7)	2	(0.6)	0	(0.0)	11	(0.7)	
		5	(1.0)	4	(1.1)	8	(1.3)	17	(1.1)	
		1	(0.2)	1	(0.3)	2	(0.3)	4	(0.3)	
		525	(100.0)	350	(100.0)	634	(100.0)	1,509	(100.0)	

: (2010).

19.4

(, 2011). ,

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57.0% .

34.5% .

42.3%

34.7% .

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	1)					*			
	DDD		1	(0.2)		FFF		6	(1.1)
	FFF		1	(0.2)		GGG		19	(3.6)
	GGG		64	(12.2)		HHH		1	(0.2)
			66	**(12.6)**				**26**	**(5.0)**
	OOX		127	(24.2)		OOX		107	(20.4)
	XOO		67	(12.8)		XOO		89	(17.0)
	OXO		63	(12.0)		OXO		61	(11.6)
	B		1	(0.2)		A		1	(0.2)
	D		9	(1.7)		D		9	(1.7)
	F		45	(8.6)		E		1	(0.2)
	G		185	(35.2)		F		88	(16.8)
	H		17	(3.2)		G		120	(22.9)
						H		38	(7.2)
			257	**(49.0)**				**257**	**(49.0)**
	A		4	(0.8)		A		5	(1.0)
	B		1	(0.2)		B		2	(0.4)
	C		3	(0.6)		C		7	(1.3)
	D		24	(4.6)		D		43	(8.2)
	E		2	(0.4)		E		8	(1.5)
	F		27	(5.1)		F		46	(8.8)
	G		133	(25.3)		G		89	(17.0)
	H		8	(1.5)		H		42	(8.0)
			202	**(38.5)**				**242**	**(46.1)**
			525	**(100.0)**		1		**525**	**(100.0)**

: (2010).

: 1) A : , B : , C : , D :
E : , F: , G: , H:

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12.6%, 49.0%, 38.5%

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) 97% 64 , 72% 185 (G

), 1 (G) 65.8% 133

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1 TV .

1 TV

2 4 ,

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(: , %)

	66	(12.6)	66	(18.9)	158	(24.9)
	257	**(49.0)**	**194**	**(55.4)**	**370**	**(58.4)**
	202	(38.5)	90	(25.7)	106	(16.7)
	525	(100.0)	350	(100.0)	634	(100.0)

: (2010).

*P<.05, **P<.01, ***P<.001

< 3-29> .

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(GGG) ,

30% . ,

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(47.2%) , (40.2%),

(12.5%) ,

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7.4%

47.6% . ,

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										X
		34	(12.5)	128	(47.2)	**109**	**(40.2)**	271	(100.0)	0.782
		32	(13.8)	129	(50.8)	93	(36.6)	254	(100.0)	
		28	(10.8)	125	(48.1)	**107**	**(41.2)**	260	(100.0)	2.371
		38	**(14.3)**	132	(49.8)	95	(35.9)	265	(100.0)	
		27	(16.2)	91	(54.5)	49	(29.3)	167	(100.0)	13.573**
		28	(13.4)	99	(47.4)	82	(39.2)	209	(100.0)	
		11	**(7.4)**	67	(50.0)	**71**	**(47.6)**	149	(100.0)	
		40	(15.2)	133	(50.6)	90	(34.2)	263	(100.0)	11.105*
		21	(13.7)	72	(47.1)	60	(39.2)	153	(100.0)	
		5	**(4.6)**	52	(47.6)	**52**	**(47.7)**	109	(100.0)	

: (2010).
*P<.05, **P<.01, ***P<.001

(: , ,)

			3.82	3.61	3.46	0.816
			6.94	6.35	6.71	1.387
			5.08	4.93	4.88	0.291
			8.12	7.96	**8.44**	1.700
1		(1)	131.67	128.48	**135.74**	0.435
			116.67	172.11	**199.65**	4.171*
			247.82	277.45	**296.58**	1.170
1		(1)	0.55	2.05	**4.77**	6.316**

: (2010).
*P<.05, **P<.01, ***P<.001

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(: , %)

									X
	14	**(21.2)**	**42**	**(16.3)**	**38**	**(18.8)**	94	(17.9)	
	20	**(30.3)**	**54**	**(21.0)**	**31**	**(15.3)**	**105**	**(20.0)**	
	8	(12.1)	**57**	**(22.2)**	**47**	**(23.3)**	**112**	**(21.3)**	
	3	(4.5)	21	(8.2)	26	(12.9)	50	(9.5)	
	15	**(22.7)**	**58**	**(22.6)**	**37**	**(18.3)**	**110**	**(21.0)**	24.228
	0	(0.0)	3	(1.2)	3	(1.5)	6	(1.1)	
	2	(3.0)	**12**	**(4.7)**	**16**	**(7.9)**	30	(5.7)	
	4	(6.1)	8	(3.1)	4	(2.0)	16	(3.0)	
	0	(0.0)	2	(0.8)	0	(0.0)	2	(0.4)	

: (2010).
*P<.05, **P<.01, ***P<.001

, (30.3%) ,
(22.7%) (21.2%) ,
(22.6%), (22.2%), (21.0%)
16.3% .
, (23.3%) ,
(18.8%), (18.3%), (15.3%), (12.9%)
. (4.5%), (8.2%)
12.9% , .

1)	3.53	3.44	3.33	1.26
1)	3.98	3.65	3.65	5.59**
2)	3.50	3.25	3.14	2.85
3)	5.85	6.51	6.75	6.10**

: (2010).
: 1) (1) (5) 5 .
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*P<.05, **P<.01, ***P<.001

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									X
	13	(36.1)	56	(51.4)	23	(30.3)	92	(41.6)	
	22	(61.1)	47	(43.1)	50	(65.8)	119	(53.8)	
	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	
	0	(0.0)	0	(0.0)	1	(1.3)	1	(0.5)	13.872
	1	(2.8)	3	(2.8)	1	(1.3)	5	(2.3)	
	0	(0.0)	1	(0.9)	0	(0.0)	1	(0.5)	
	0	(0.0)	2	(1.8)	1	(1.3)	3	(1.4)	
	36	(100.0)	109	(100.0)	76	(100.0)	221	(100.0)	

: (2010).
*P<.05, **P<.01, ***P<.001

, (61.1%)

(65.8%) , (51.4%)

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(: , %)

										X
		5	(0.02)	95	(43.6)	118	(54.1)	218	(100.0)	12.740**
		21	(0.07)	162	(52.8)	124	(40.4)	307	(100.0)	

: (2010).
*P<.05, **P<.01, ***P<.001

(54.1%) ,

(52.8%) .

3)

525 218

41.5% . , (47.3%) (35.8%)

, (39.4%) (43.5%)

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(: , %)

		218	(41.5)	307	(58.5)
		123	(47.3)	137	(52.7)
		95	(35.8)	170	(64.2)
		100	(39.4)	154	(60.6)
		118	(43.5)	153	(56.5)
		49	(29.3)	118	(70.7)
		87	(41.6)	122	(58.4)
		82	(55.0)	67	(45.0)
		41	(25.6)	119	(74.4)
		119	(46.5)	137	(53.5)
		58	(53.2)	51	(46.8)

: (2010).

(: , %)

/	49	(22.5)
/	43	(19.7)
	27	(12.4)
	20	(9.2)
	17	(7.8)
	13	(6.0)
1)	49	(22.5)
(%)	218	(100.0)

: (2010).
: 1) 5 (1.0%) 22 .

. < 3-37> ,
(22.5%) ,
(19.7%), (12.4%), (9.2%) . (7.8%)
(6.0%) . (12.4%)
/ (1.7%), (1.1%),
/ (1.0%), (0.4%), / / (0.4%), (0.2%)
17.2% .

(: , %)

(N = 218)	2.43	89	(17.0)	59	(11.2)	28	(5.3)	13	(2.5)	18	(3.4)	11	(2.1)

: (2010).

(: , %)

(N=218)	4(0.8)	29(5.5)	67(12.8)	89(17.0)	29(5.5)

: (2010).

1 89 (17.0%) ,
2 (59 , 11.2%), 3 28 (5.3%)
. 2.43 .

1 89 (17.0%) ,
2~3 67 (12.8%) .

(: , %)

			(·)					
		(%)	(%)	(%)	(%)	(%)	(%)	(%)
		28(22.8)	18(14.6)	11(8.9)	57(46.3)	7(5.7)	2(1.6)	123(100.0)
		3(3.2)	5(5.3)	5(5.3)	14(14.7)	14(14.7)	5(5.3)	95(100.0)
		31(14.2)	23(10.6)	16(7.3)	21(9.6)	21(9.6)	7(3.2)	218(100.0)
		4(6.1)	14(21.2)	0(0.0)	39(59.1)	6(9.1)	3(4.5)	66(100.0)
		1(1.7	9(15.3)	1(1.7)	29(49.2)	17(28.8)	2(3.4)	59(100.0)
		5(4.0)	23(18.4)	1(0.8)	68(54.4)	23(18.4)	5(4.0)	125(100.0)
		1(1.3)	8(10.0)	2(2.5)	56(70.0)	7(8.8)	6(7.5)	80(100.0)
		0(0.0)	3(4.1)	0(0.0)	45(61.6)	22(30.1)	3(4.1)	73(100.0)
		1(0.7)	11(7.2)	2(1.3)	101(66.0)	29(19.0)	9(5.9)	153(100.0)

: (2010).

, 55.0% ,
(14.2%), (10.6%), (9.6% .
, 66.3%
(46.3%) , (14.7%)
(5.7%) , (22.8%) (3.2%)
, (14.6%) (5.3%)
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(18.4%) 7.2% .
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(54.5%) (55.0%) ,

(66.0%)

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9.6% 18.4% .

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(N=525)		269(51.2)	72(13.7)	43(8.2)	115(21.9)	26(5.0)
	(N=218)	112(51.4)	40(18.3)	15(6.9)	43(19.7)	8(3.7)
	(N=307)	157(51.1)	32(10.4)	28(9.1)	72(23.5)	18(5.9)

: (2010).

51.2%

, 21.9%,

13.7%, 8.2% .

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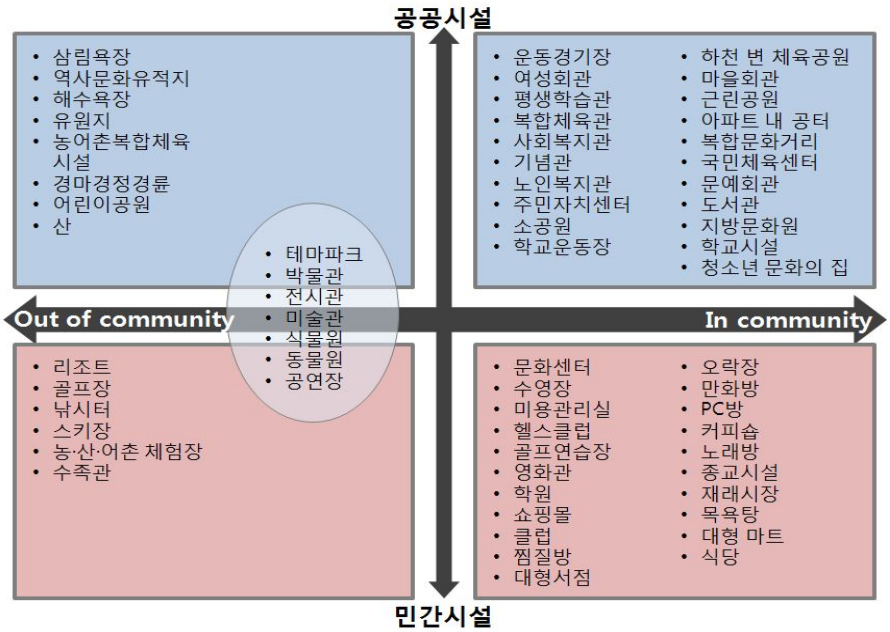
공공시설
삼림욕장
역사문화유적지
해수욕장
유원지
농어촌복합체육 시설
경마경정경륜
어린이공원
산
운동경기장
여성회관
평생학습관
복합체육관
사회복지관
기념관
노인복지관
주민자치센터
소공원
학교운동장
하천 변 체육공원
마을회관
근린공원
아파트 내 공터
복합문화거리
국민체육센터
문예회관
도서관
지방문화원
학교시설
청소년 문화의 집
테마파크
박물관
전시관
미술관
식물원
동물원
공연장
Out of community
In community
리조트
골프장
낚시터
스키장
농·산·어촌 체험장
수족관
문화센터
수영장
미용관리실
헬스클럽
골프연습장
영화관
학원
쇼핑몰
클럽
찜질방
대형서점
오락장
만화방
PC방
커피숍
노래방
종교시설
재래시장
목욕탕
대형 마트
식당
민간시설

[3-2] 2010 「 」

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	582	(37.0)	611	(38.8)	490	(46.7)	490	(46.7)	1,117	(58.7)	995	(52.3)
	939	(59.6)	762	(48.4)	536	(51.0)	434	(41.3)	730	(38.4)	683	(35.9)
	20	(1.3)	175	(11.1)	10	(1.0)	107	(10.2)	19	(1.0)	201	(10.6)
	34	(2.2)	27	(1.7)	14	(1.3)	19	(1.8)	36	(1.9)	23	(1.2)
	1,575	(100.0)	1,575	(100.0)	1,050	(100.0)	1,050	(100.0)	1,902	(100.0)	1,902	(100.0)

: (2010).

(38.8%) (48.4%)

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, (41.3%) (46.7%)

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(Importance-Performance Analysis: IPA) X Y

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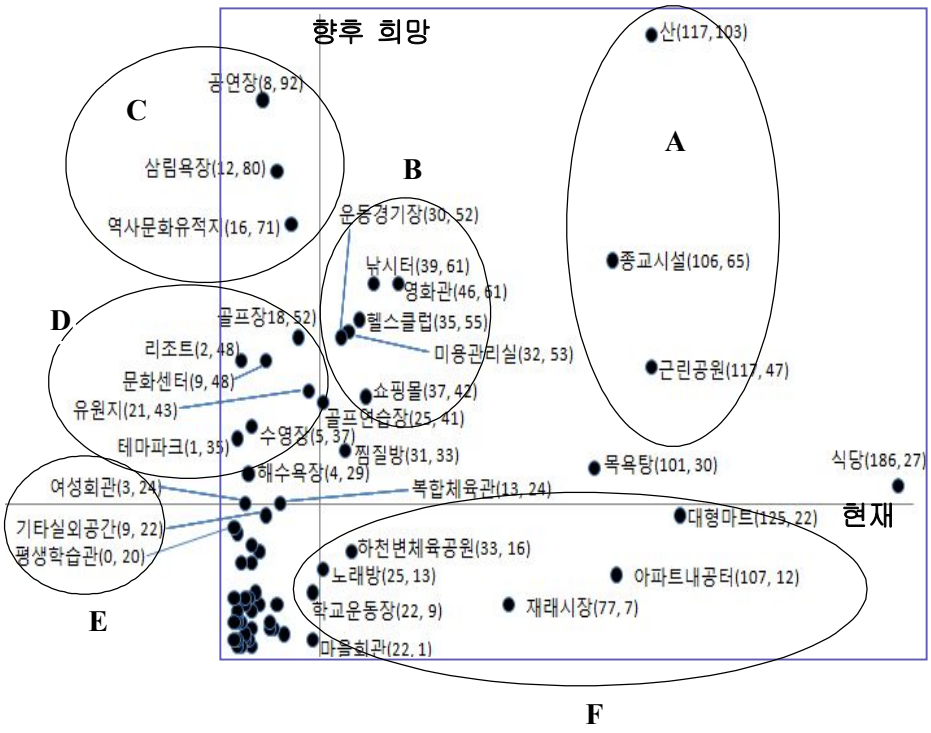
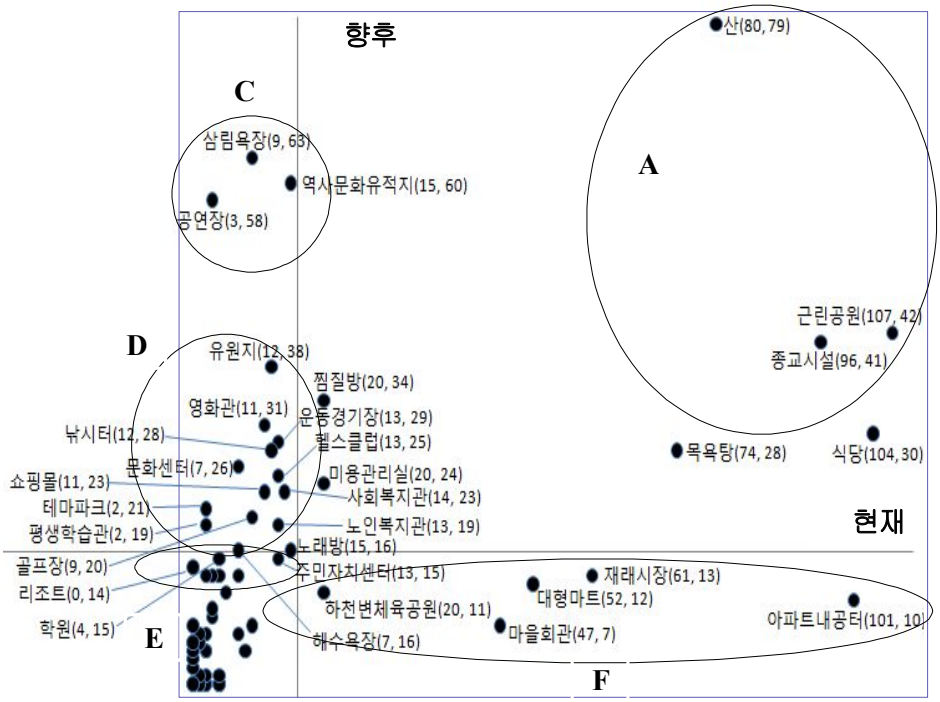
베이비 부머의 여가 공간 이용·희망 IPA



예비노인세대의 여가 공간 이용·희망 IPA



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SOC Model , ,

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/ (compensation) (resilience)

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(elective selection) (loss-based selection) ,

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46-50 , 51-55 , 56-60 , 61-65 , 66 .
1991 , 1951-1955
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1931-1935 , 1926-1930 , 1925
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$$GINI = \frac{1}{\mu n^2} \sum_i \sum_j |y_i - y_j|$$

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Lerman Yitzhhki(1985)

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$$Gini = 2\frac{Cov[y, F(y)]}{\mu_y}$$

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. , $y = \sum_{K=1}^{K} Cov(y_k, F)$,

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$$Gini = 2\frac{\sum_{K=1}^{K} Cov[y_K, F(y)]}{\mu_y}$$, $Cov[y_K, F(y)]$,

, μ_y .

< 2> $Cov[y_K, F(y_K)]$ μ_K

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$$Gini = \sum_{K=1}^{K} \frac{Cov[y_K, F(y)]}{Cov[y_K, F(y_K)]} \bullet \frac{2Cov[y_K, F(y_K)]}{\mu_K} \bullet \frac{\mu_K}{\mu_y}$$

$$Gini = \sum_{K=1}^{K} R_K G_K S_K$$

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Murphy, Kevin M. & Finnis Welch, 1993; Freeman, Richard B., 1993). ,

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. Murphy et. al.(1993) 1968-1990 CPS

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Gibson(1993)

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Lusardi & Mitchell(2007)

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	2,727	(92.41)	2,848	(87.36)	2,800	(84.98)	3,980	(83.74)	3,715	(84.1)
	224	(7.59)	412	(12.64)	495	(15.02)	773	(16.26)	701	(15.9)
	1,809	(61.3)	1,693	(51.93)	1,521	(46.16)	1,752	(36.86)	1,437	(32.54)
	767	(25.99)	886	(27.18)	1,022	(31.02)	1,703	(35.83)	1,528	(34.60)
	315	(10.67)	512	(15.71)	573	(17.39)	941	(19.8)	965	(21.85)
	60	(2.03)	169	(5.18)	179	(5.43)	357	(7.51)	486	(11.01)
	412	(13.99)	445	(13.65)	348	(10.56)	419	(8.82)	328	(7.52)
	559	(18.99)	502	(15.4)	408	(12.38)	516	(10.86)	404	(9.27)
	1,318	(44.77)	1,337	(41.01)	1,486	(45.10)	1,928	(40.56)	1,740	(39.91)
	655	(22.25)	976	(29.94)	1,053	(31.96)	1,890	(39.76)	1,888	(43.30)
	5	(0.17)	34	(1.04)	27	(0.83)	35	(0.74)	44	(1.00)
	1,032	(34.97)	949	(29.11)	952	(29.21)	1,296	(27.27)	1,043	(23.62)
	483	(16.37)	592	(18.16)	404	(12.40)	631	(13.28)	593	(13.43)
	1,413	(47.88)	1,678	(51.47)	1,718	(52.72)	2,786	(58.62)	2,731	(61.84)
	18	(0.61)	7	(0.21)	158	(4.85)	5	(0.11)	5	(0.11)
	950	(32.19)	1,284	(39.39)	1,475	(44.76)	1,979	(41.64)	1,890	(42.80)
	397	(13.45)	263	(8.07)	102	(3.10)	529	(11.13)	473	(10.71)
	1,583	(53.64)	1,706	(52.33)	1,650	(50.08)	2,237	(47.07)	2,043	(46.26)
	21	(0.71)	7	(0.21)	68	(2.06)	8	(0.17)	10	(0.23)
	276	(9.35)	470	(14.42)	629	(19.09)	989	(20.81)	1,013	(22.94)
	691	(23.42)	877	(26.9)	871	(26.43)	1,388	(29.20)	1,357	(30.73)
	1,223	(41.44)	1,367	(41.93)	1,352	(41.03)	1,843	(38.78)	1,573	(35.62)
	761	(25.79)	546	(16.75)	443	(13.44)	533	(11.21)	473	(10.71)

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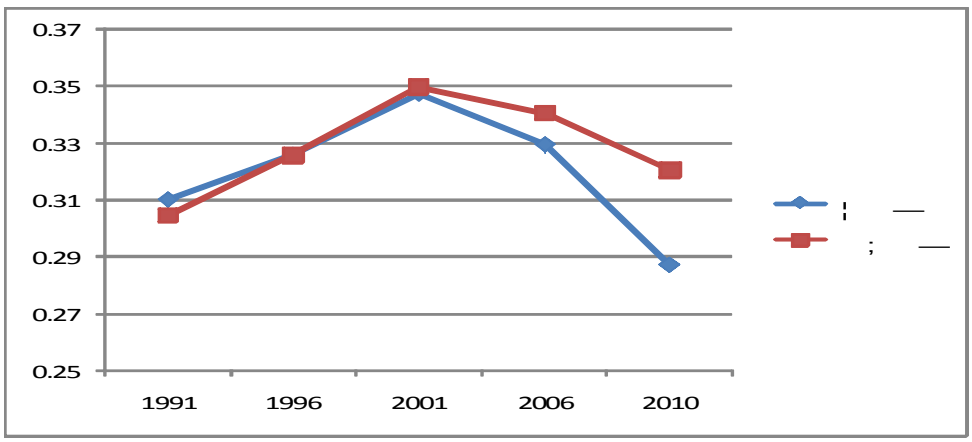

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	0.3099	0.3260	0.3472	0.3293	0.28696
	0.3044	0.3257	0.3497	0.3406	0.32047

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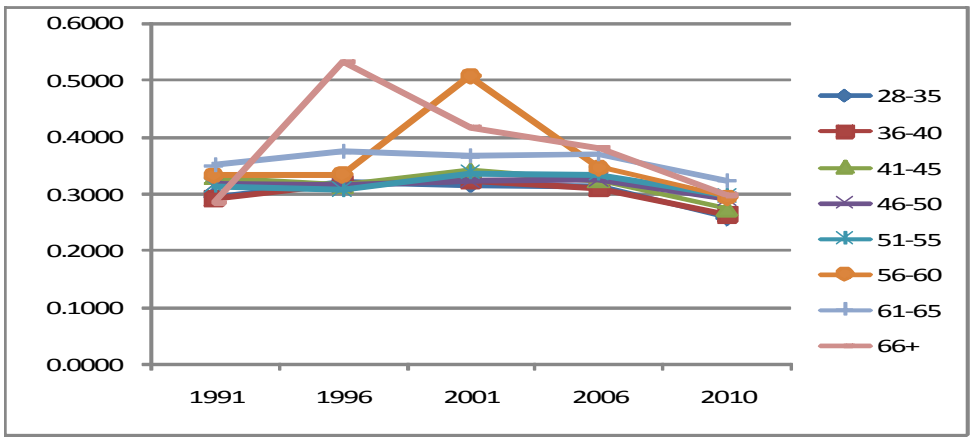

	0.2942	0.3207	0.3151	0.3117	0.2581
	0.2931	0.3185	0.3237	0.3105	0.2638
	0.3285	0.3134	0.3404	0.3236	0.2733
	0.3165	0.3146	0.3221	0.3253	0.2914
	0.3133	0.3076	0.3369	0.3346	0.2963
	0.3328	0.3334	0.5057	0.3459	0.2941
	0.3509	0.3744	0.3667	0.3699	0.3225
	0.2833	0.5315	0.4162	0.3792	0.2957

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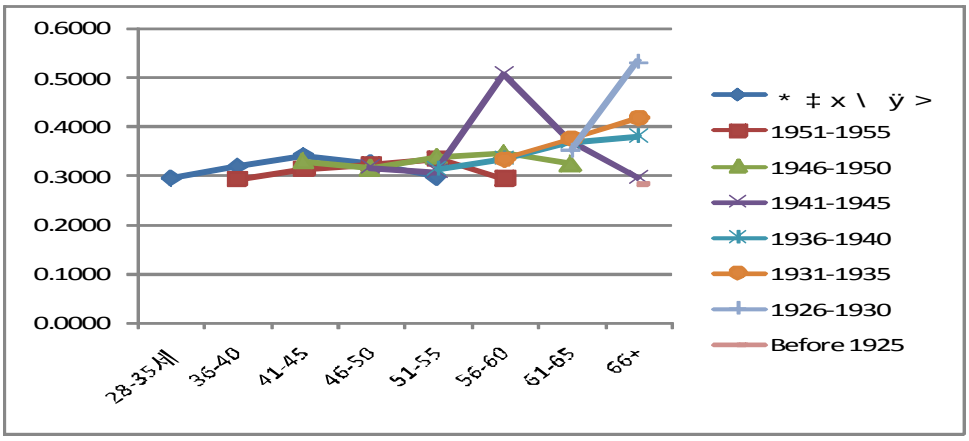

	28-35	0.2942							
	36-40	0.3185	0.2931						
	41-45	0.3404	0.3134	0.3285					
	46-50	0.3253	0.3221	0.3146	0.3165				
	51-55	0.2963	0.3346	0.3369	0.3076	0.3133			
	56-60		0.2941	0.3459	0.5057	0.3334	0.3328		
	61-65			0.3255	0.3699	0.3667	0.3744	0.3509	
	66+				0.2957	0.3792	0.4162	0.5315	0.2833

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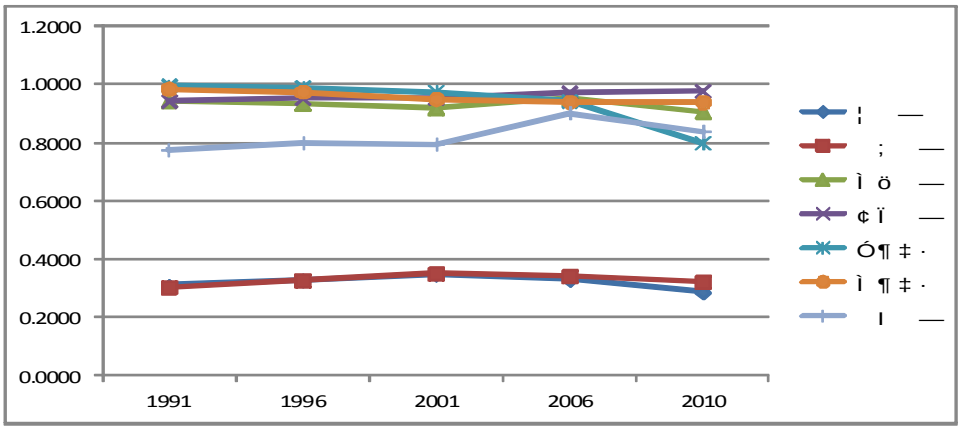

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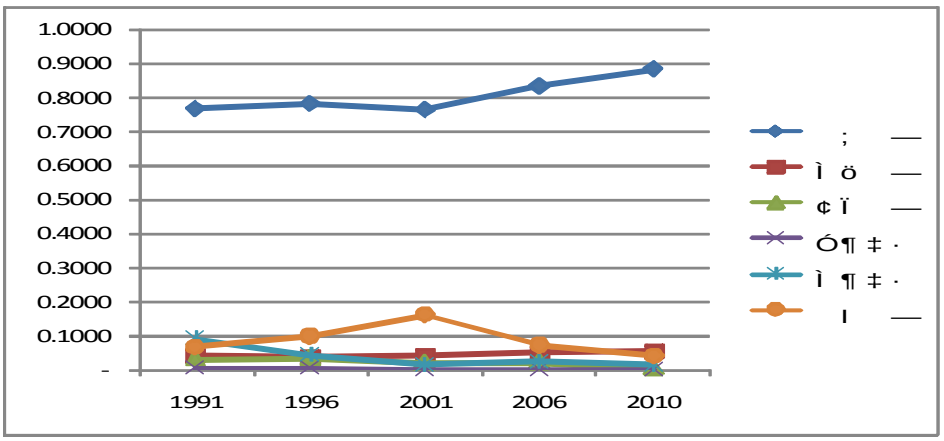

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		451,263	0.92	0.3044	0.85	0.7658
		15,088	0.47	0.9443	0.03	0.0404
		11,131	0.49	0.9415	0.02	0.0313
1991		1,348	0.37	0.9952	0.00	0.0030
		20,646	0.74	0.9844	0.04	0.0915
		30,198	0.48	0.7732	0.06	0.0679
	( )	529,674		0.3099		1.0000
		1,104,893	0.92	0.3257	0.85	0.7807
		40,908	0.41	0.9345	0.03	0.0373
		27,085	0.56	0.9516	0.02	0.0338
1996		5,766	0.35	0.9895	0.00	0.0047
		35,562	0.54	0.9742	0.03	0.0443
		86,712	0.61	0.7981	0.07	0.0993
	( )	1,300,926		0.3260		1.0000
		1,324,029	0.92	0.3497	0.82	0.7630
		60,323	0.41	0.9179	0.04	0.0402
		25,101	0.45	0.9526	0.02	0.0192
2001		8,643	0.06	0.9738	0.01	0.0008
		31,004	0.29	0.9491	0.02	0.0153
		165,506	0.69	0.7928	0.10	0.1614
	( )	1,614,607		0.3472		1.0000
		1,706,121	0.92	0.3406	0.87	0.8310
		64,062	0.53	0.9513	0.03	0.0499
		24,703	0.60	0.9727	0.01	0.0222
2006		28,627	0.01	0.9424	0.01	0.0004
		53,170	0.29	0.9397	0.03	0.0223
		85,195	0.62	0.9015	0.04	0.0742
	( )	1,961,878		0.3293		1.0000
		1,873,246	0.92	0.3205	0.860	0.8814
		93,648	0.40	0.9057	0.043	0.0541
		6,245	0.47	0.9775	0.003	0.0045
2010		72,437	0.01	0.7993	0.033	0.0005
		58,608	0.19	0.9384	0.027	0.0169
		73,331	0.43	0.8382	0.034	0.0426
	( )	2,177,515		0.2870		1.0000

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	28-35	0.2734	0.3128	0.3276	0.3136	0.2740
	36-40	0.3019	0.3242	0.3421	0.3247	0.2939
	41-45	0.3025	0.3230	0.3356	0.3370	0.3058
	46-50	0.3287	0.3236	0.3267	0.3295	0.3150
	51-55	0.3216	0.3099	0.3543	0.3383	0.3188
	56-60	0.3822	0.3381	0.4243	0.3493	0.3231
	61-65	0.4249	0.3870	0.3785	0.4181	0.3781
	66+	0.3822	0.4244	0.4465	0.4086	0.4091
	28-35	0.9459	0.9492	0.9390	0.9785	0.9490
	36-40	0.9392	0.9372	0.9168	0.9542	0.9123
	41-45	0.9489	0.9396	0.9229	0.9388	0.9102
	46-50	0.9360	0.8959	0.9095	0.9422	0.9027
	51-55	0.9426	0.9022	0.8821	0.9285	0.8808
	56-60	0.8995	0.9220	0.8841	0.9499	0.8534
	61-65	0.9428	0.9501	0.8916	0.9286	0.8677
	66+	-	0.9337	0.8531	0.9416	0.8517
	28-35	0.9628	0.9665	0.9763	0.9861	0.9709
	36-40	0.9348	0.9610	0.9783	0.9911	0.9822
	41-45	0.9315	0.9412	0.9668	0.9757	0.9782
	46-50	0.8982	0.9296	0.9252	0.9570	0.9665
	51-55	0.8816	0.9072	0.8803	0.9573	0.9754
	56-60	0.9037	0.9339	0.9127	0.9430	0.9722
	61-65	0.8985	0.9391	0.8772	0.9334	0.9660
	66+	0.9086	0.8330	0.8829	0.9215	0.9803
	28-35	0.9979	0.9951	0.9869	0.9281	0.7424
	36-40	0.9949	0.9957	0.9753	0.9244	0.7435
	41-45	0.9955	0.9837	0.9817	0.9591	0.8093
	46-50	0.9889	0.9919	0.9747	0.9661	0.8498
	51-55	0.9868	0.9847	0.9678	0.9668	0.8733
	56-60	-	0.9679	0.9559	0.9095	0.8583
	61-65	-	0.9531	0.8938	0.8277	0.6213
	66+	.	0.9150	0.6347	0.8340	0.5903
	28-35	0.9901	0.9827	0.9400	0.9338	0.9254
	36-40	0.9723	0.9762	0.9397	0.9391	0.9386
	41-45	0.9919	0.9700	0.9564	0.9499	0.9415
	46-50	0.9689	0.9726	0.9742	0.9529	0.9455
	51-55	0.9587	0.9455	0.9555	0.9583	0.9553
	56-60	0.9246	0.9324	0.9137	0.9349	0.9297
	61-65	0.8057	0.9083	0.8650	0.8198	0.9142
	66+	0.8170	0.8024	0.9098	0.8640	0.8277
	28-35	0.7525	0.7486	0.7238	0.8913	0.8259
	36-40	0.7788	0.7746	0.6739	0.8697	0.7984
	41-45	0.7537	0.7995	0.7862	0.9188	0.8030
	46-50	0.8373	0.7959	0.7791	0.9156	0.8270
	51-55	0.8239	0.8361	0.7564	0.9174	0.8843
	56-60	0.7610	0.8309	0.9231	0.8730	0.8555

	61-65	0.7254	0.8559	0.7787	0.9197	0.8351
	66+	0.6610	0.9457	0.7914	0.7731	0.7264

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	28-35	0.707	0.788	0.846	0.807	0.868
	36-40	0.811	0.803	0.858	0.871	0.912
	41-45	0.724	0.847	0.731	0.855	0.918
	46-50	0.865	0.794	0.792	0.825	0.871
	51-55	0.821	0.745	0.828	0.817	0.857
	56-60	0.830	0.708	0.469	0.814	0.851
	61-65	0.976	0.723	0.493	0.711	0.704
	66+	0.959	0.353	0.496	0.620	0.677
	28-35	0.047	0.020	0.023	0.036	0.031
	36-40	0.042	0.059	0.059	0.038	0.048
	41-45	0.038	0.034	0.047	0.060	0.044
	46-50	0.016	0.051	0.051	0.065	0.067
	51-55	0.064	0.024	0.048	0.062	0.072
	56-60	0.011	0.036	0.010	0.032	0.033
	61-65	0.014	0.063	0.093	0.059	0.101
	66+	0.000	0.057		0.035	0.127
	28-35	0.024	0.009	0.013	0.005	0.002
	36-40	0.016	0.037	0.006	0.031	0.008

	41-45	0.040	0.030	0.022	0.010	0.001
	46-50	0.048	0.038	0.041	0.025	0.005
	51-55	0.029	0.045	0.027	0.023	0.005
	56-60	0.083	0.105	0.015	0.061	0.013
	61-65	0.012	0.083	0.046	0.048	0.006
	66+	0.052	0.038	0.008	0.041	-0.003
	28-35	0.001	0.003	0.001	0.009	-0.002
	36-40	0.000	0.001	0.003	0.009	-0.011
	41-45	0.000	0.012	0.001	0.008	-0.006
	46-50	0.012	0.000	0.002	0.000	0.006
	51-55	-0.001	0.001	0.000	0.000	-0.002
	56-60	0.008	0.010	0.003	0.024	0.035
	61-65	0.000	0.023	0.035	0.077	0.077
	66+	0.000	0.017	0.010	0.123	0.194
	28-35	0.130	0.098	0.011	0.035	0.015
	36-40	0.058	0.030	0.005	0.023	0.012
	41-45	0.154	0.012	0.042	0.013	0.025
	46-50	0.005	0.019	0.011	0.023	0.036
	51-55	0.020	0.014	0.008	0.020	0.016
	56-60	0.038	0.001	0.008	0.018	0.001
	61-65	0.012	0.005	0.055	0.010	0.010
	66+	0.100	-0.003	0.083	0.152	-0.012
	28-35	0.091	0.082	0.107	0.126	0.086
	36-40	0.073	0.071	0.075	0.047	0.032
	41-45	0.044	0.065	0.157	0.070	0.019
	46-50	0.054	0.099	0.107	0.062	0.015
	51-55	0.067	0.171	0.089	0.078	0.052
	56-60	0.030	0.140	0.494	0.051	0.068
	61-65	0.034	0.103	0.279	0.095	0.102
	66+	0.007	0.537	0.320	0.030	0.017

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(age effect) (period effect)

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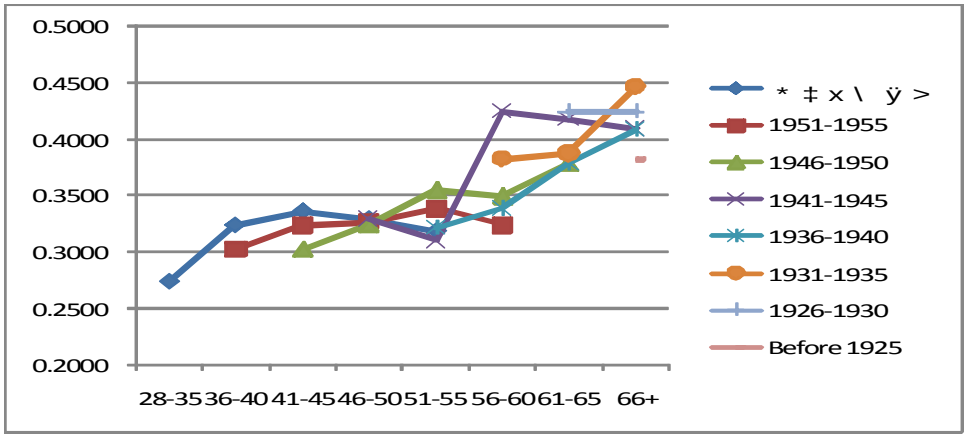

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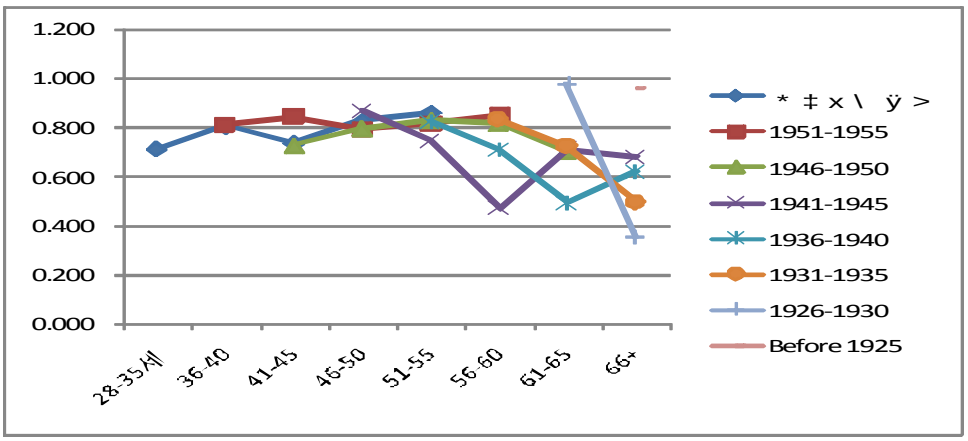

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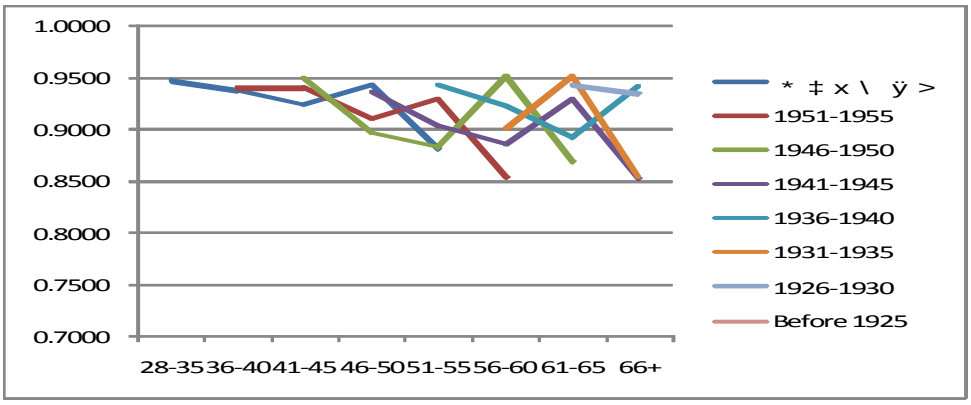

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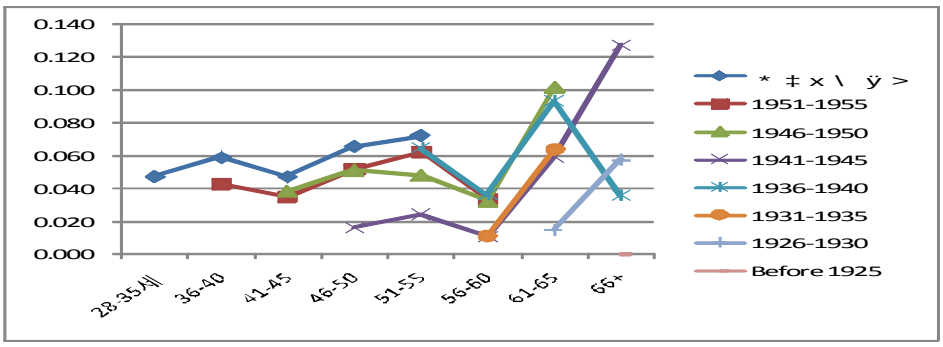

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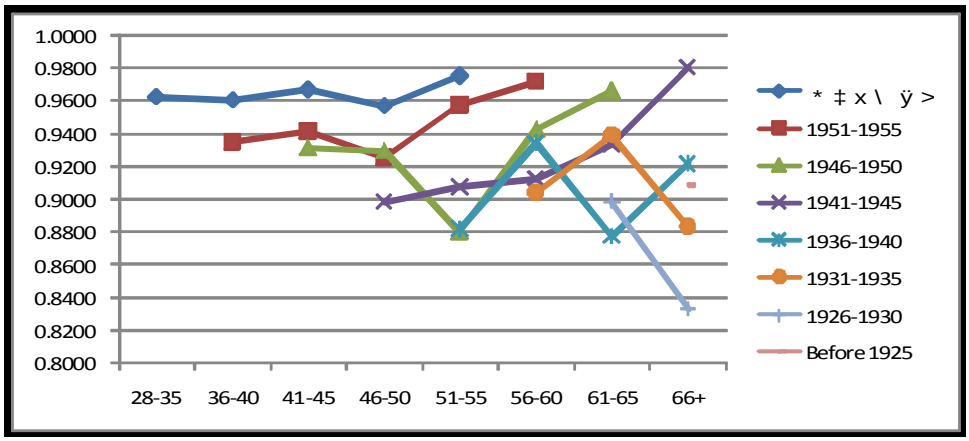

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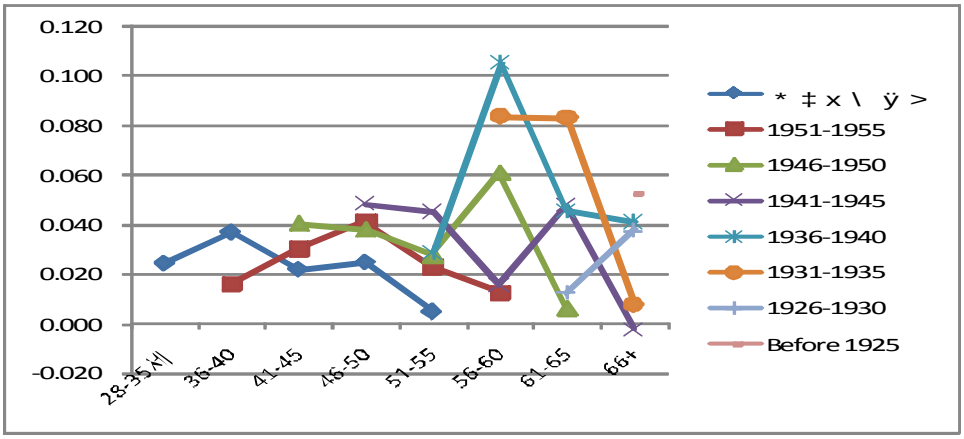
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Before 1925

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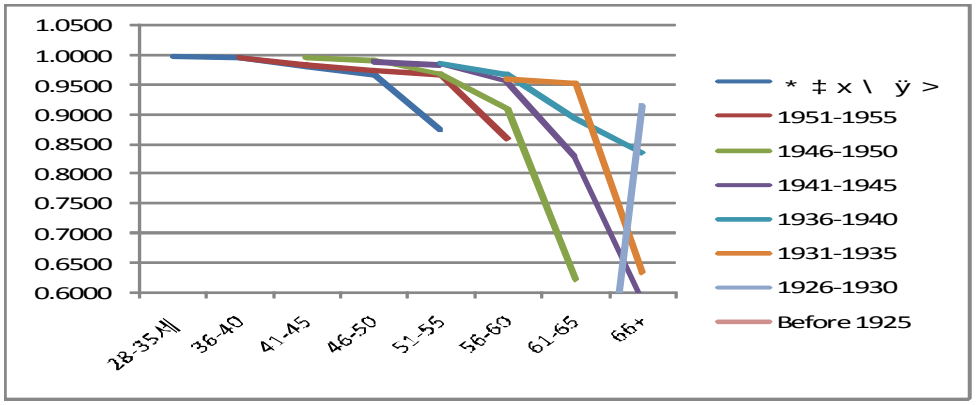
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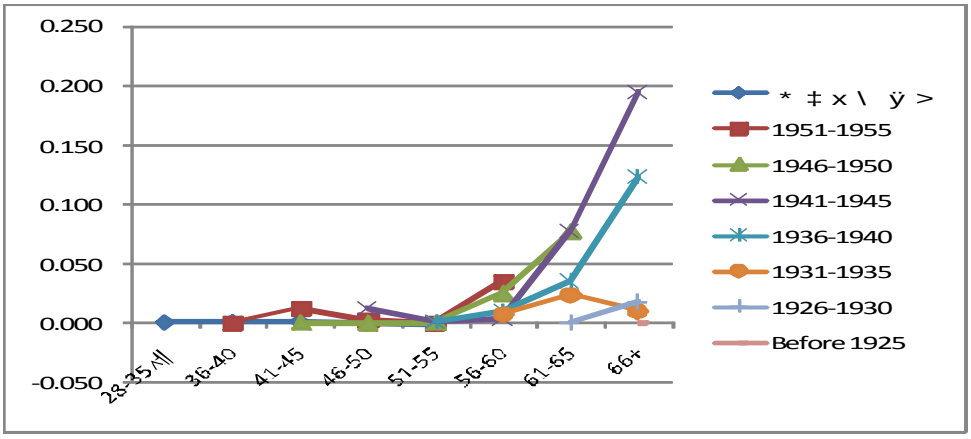

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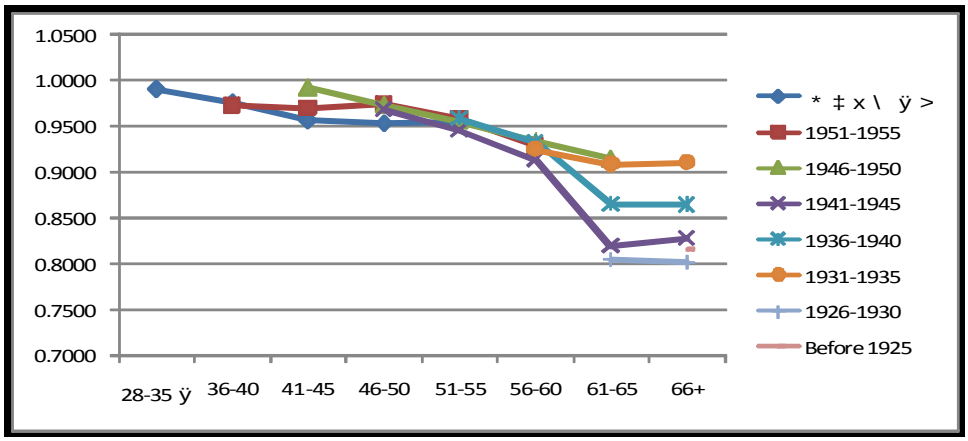

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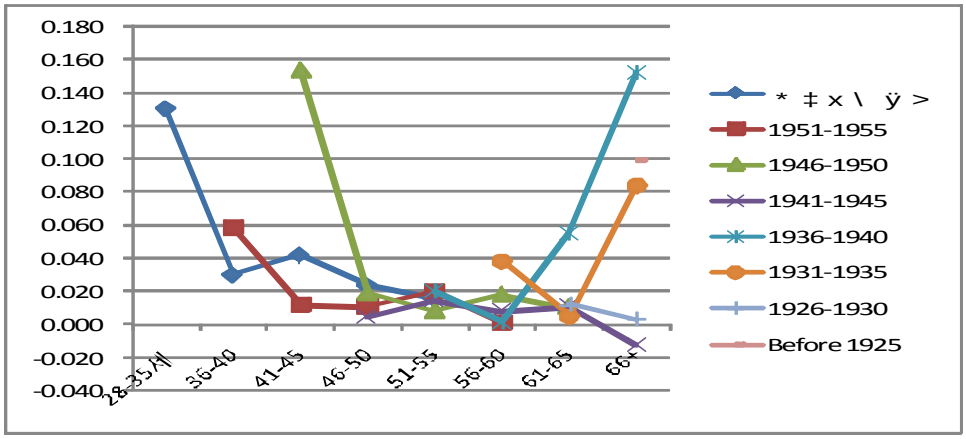

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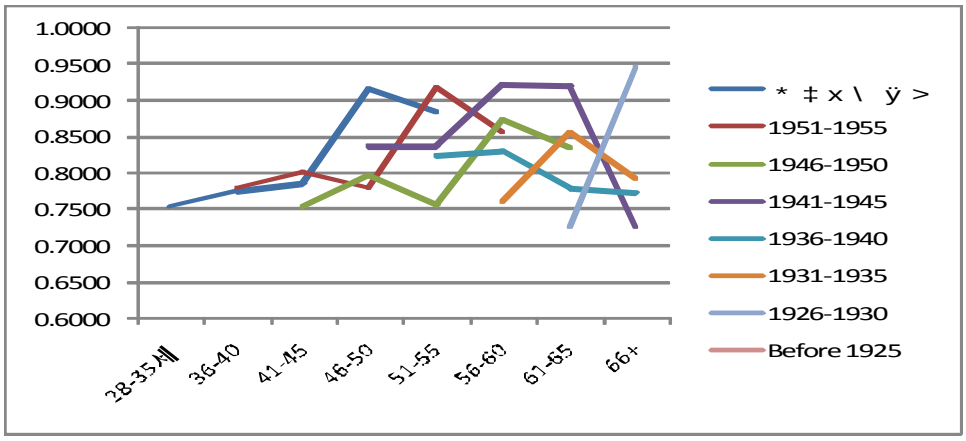

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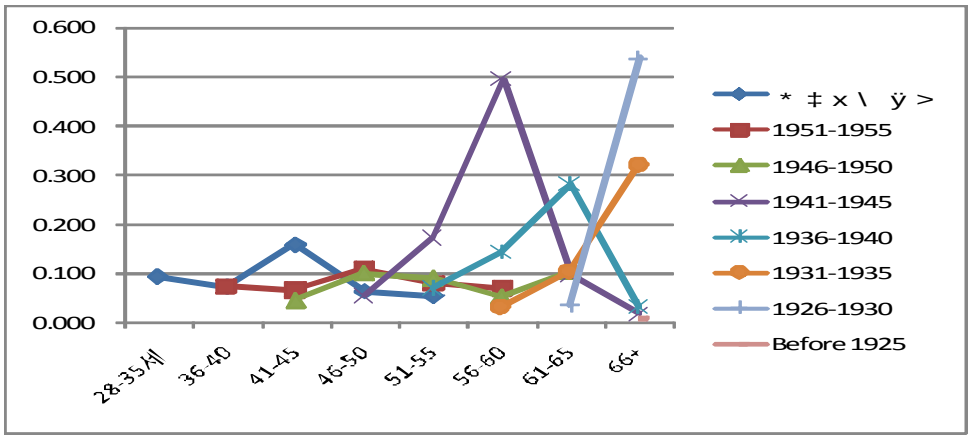

	28-35	0.2734							
	36-40	0.3242	0.3019						
	41-45	0.3356	0.3230	0.3025					
	46-50	0.3295	0.3267	0.3236	0.3287				
	51-55	0.3188	0.3383	0.3543	0.3099	0.3216			
	56-60		0.3231	0.3493	0.4243	0.3381	0.3822		
	61-65			0.3781	0.4181	0.3785	0.3870	0.4249	
	66+				0.4091	0.4086	0.4465	0.4244	0.3822

	28-35	0.9459							
	36-40	0.9372	0.9392						
	41-45	0.9229	0.9396	0.9489					
	46-50	0.9422	0.9095	0.8959	0.9360				
	51-55	0.8808	0.9285	0.8821	0.9022	0.9426			
	56-60		0.8534	0.9499	0.8841	0.9220	0.8995		
	61-65			0.8677	0.9286	0.8916	0.9501	0.9428	
	66+				0.8517	0.9416	0.8531	0.9337	.
	28-35	0.9628							
	36-40	0.9610	0.9348						
	41-45	0.9668	0.9412	0.9315					
	46-50	0.9570	0.9252	0.9296	0.8982				
	51-55	0.9754	0.9573	0.8803	0.9072	0.8816			
	56-60		0.9722	0.9430	0.9127	0.9339	0.9037		
	61-65			0.9660	0.9334	0.8772	0.9391	0.8985	
	66+				0.9803	0.9215	0.8829	0.8330	0.9086
	28-35	0.9979							
	36-40	0.9957	0.9949						
	41-45	0.9817	0.9837	0.9955					
	46-50	0.9661	0.9747	0.9919	0.9889				
	51-55	0.8733	0.9668	0.9678	0.9847	0.9868			
	56-60		0.8583	0.9095	0.9559	0.9679	0.9604		
	61-65			0.6213	0.8277	0.8938	0.9531	.	
	66+				0.5903	0.8340	0.6347	0.9150	.
	28-35	0.9901							
	36-40	0.9762	0.9723						
	41-45	0.9564	0.9700	0.9919					
	46-50	0.9529	0.9742	0.9726	0.9689				
	51-55	0.9553	0.9583	0.9555	0.9455	0.9587			
	56-60		0.9297	0.9349	0.9137	0.9324	0.9246		
	61-65			0.9142	0.8198	0.8650	0.9083	0.8057	
	66+				0.8277	0.8640	0.9098	0.8024	0.8170
	28-35	0.7525							
	36-40	0.7746	0.7788						
	41-45	0.7862	0.7995	0.7537					
	46-50	0.9156	0.7791	0.7959	0.8373				
	51-55	0.8843	0.9174	0.7564	0.8361	0.8239			
	56-60		0.8555	0.8730	0.9231	0.8309	0.7610		
	61-65			0.8351	0.9197	0.7787	0.8559	0.7254	
	66+				0.7264	0.7731	0.7914	0.9457	0.6610

	28-35	0.707							
	36-40	0.803	0.811						
	41-45	0.731	0.847	0.724					
	46-50	0.825	0.792	0.794	0.865				
	51-55	0.857	0.817	0.828	0.745	0.821			
	56-60		0.851	0.814	0.469	0.708	0.830		
	61-65			0.704	0.711	0.493	0.723	0.976	
	66+				0.677	0.620	0.496	0.353	0.959
	28-35	0.047							
	36-40	0.059	0.042						
	41-45	0.047	0.034	0.038					
	46-50	0.065	0.051	0.051	0.016				
	51-55	0.072	0.062	0.048	0.024	0.064			
	56-60		0.033	0.032	0.010	0.036	0.011		
	61-65			0.101	0.059	0.093	0.063	0.014	
	66+				0.127	0.035		0.057	0.000
	28-35	0.024							
	36-40	0.037	0.016						
	41-45	0.022	0.030	0.040					
	46-50	0.025	0.041	0.038	0.048				
	51-55	0.005	0.023	0.027	0.045	0.029			
	56-60		0.013	0.061	0.015	0.105	0.083		
	61-65			0.006	0.048	0.046	0.083	0.012	
	66+				-0.003	0.041	0.008	0.038	0.052
	28-35	0.001							
	36-40	0.001	0.000						
	41-45	0.001	0.012	0.000					
	46-50	0.000	0.002	0.000	0.012				
	51-55	-0.002	0.000	0.000	0.001	0.001			
	56-60		0.035	0.024	0.003	0.010	0.008		
	61-65			0.077	0.077	0.035	0.023	0.000	
	66+				0.194	0.123	0.010	0.017	0.000
	28-35	0.130							
	36-40	0.030	0.058						
	41-45	0.042	0.012	0.154					
	46-50	0.023	0.011	0.019	0.005				
	51-55	0.016	0.020	0.008	0.014	0.020			
	56-60		0.001	0.018	0.008	0.001	0.038		

	61-65			0.010	0.010	0.055	0.005	0.012	
	66+				-0.012	0.152	0.083	0.003	0.100
	28-35	0.091							
	36-40	0.071	0.073						
	41-45	0.157	0.065	0.044					
	46-50	0.062	0.107	0.099	0.054				
	51-55	0.052	0.078	0.089	0.171	0.067			
	56-60		0.068	0.051	0.494	0.140	0.030		
	61-65			0.102	0.095	0.279	0.103	0.034	
	66+				0.017	0.030	0.320	0.537	0.007

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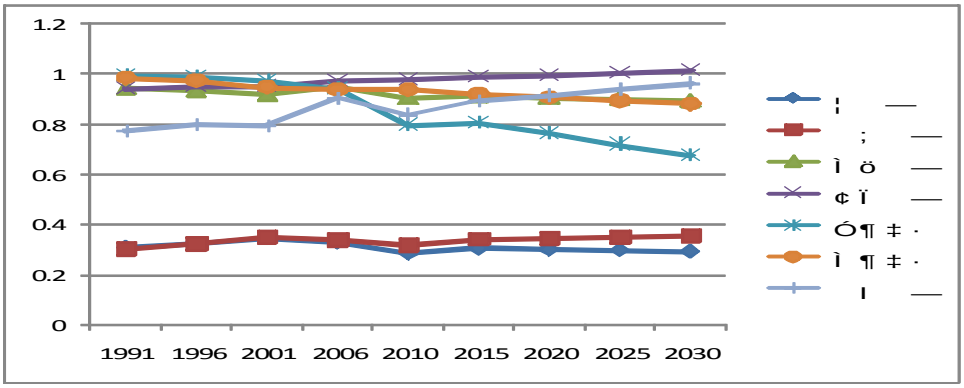
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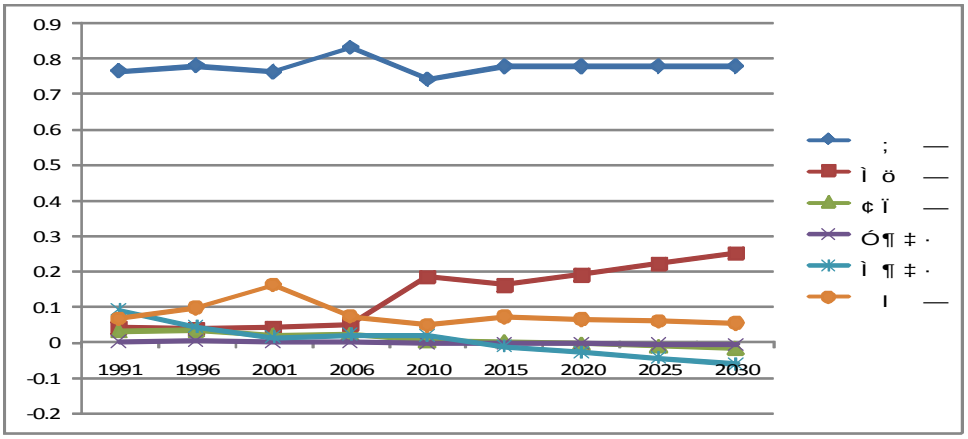
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	0.3099	0.3260	0.3472	0.3293	0.2870	0.3071	0.3028	0.2986	0.2943
	0.3044	0.3257	0.3497	0.3406	0.3205	0.3423	0.3470	0.3517	0.3564
	0.9443	0.9345	0.9179	0.9513	0.9051	0.9121	0.9060	0.8998	0.8937
	0.9415	0.9516	0.9526	0.9727	0.9775	0.9871	0.9964	1.0057	1.0150
	0.9952	0.9895	0.9738	0.9424	0.7993	0.8084	0.7645	0.7206	0.6767
	0.9844	0.9742	0.9491	0.9397	0.9384	0.9192	0.9065	0.8939	0.8812
	0.7732	0.7981	0.7928	0.9015	0.8382	0.8907	0.9141	0.9374	0.9608
	1991	1996	2001	2006	2010	2015	2020	2025	2030
	0.8520	0.8493	0.8200	0.8696	0.7424	0.7776	0.7780	0.7783	0.7787
	0.0285	0.0314	0.0374	0.0327	0.1848	0.1610	0.1911	0.2213	0.2514
	0.0210	0.0208	0.0155	0.0126	0.0036	0.0019	-0.0048	-0.0116	-0.0183
	0.0025	0.0044	0.0054	0.0146	-0.0009	-0.0020	-0.0032	-0.0044	-0.0056
	0.0390	0.0273	0.0192	0.0271	0.0197	-0.0111	-0.0277	-0.0443	-0.0608
	0.0570	0.0667	0.1025	0.0434	0.0501	0.0723	0.0662	0.0602	0.0541

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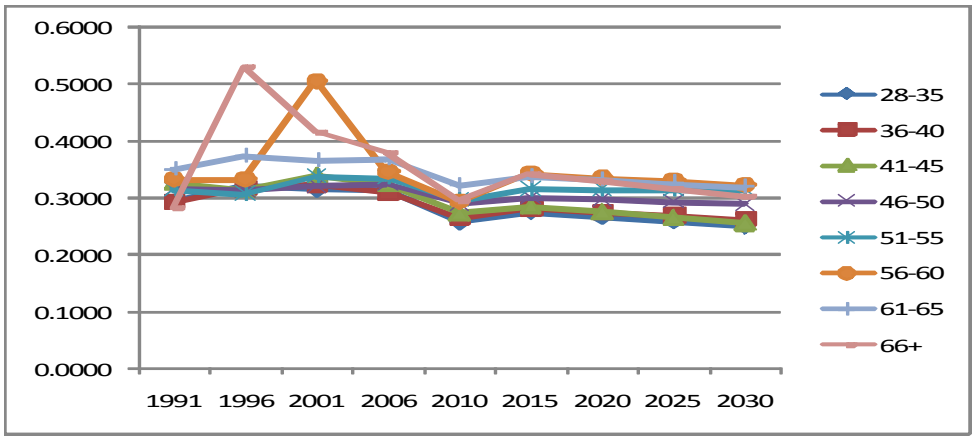

28-35	0.2942	0.3207	0.3151	0.3117	0.2581	0.2756	0.2675	0.2593	0.2512
36-40	0.2931	0.3185	0.3237	0.3105	0.2638	0.2820	0.2753	0.2686	0.2620
41-45	0.3285	0.3134	0.3404	0.3236	0.2733	0.2858	0.2758	0.2657	0.2557
46-50	0.3165	0.3146	0.3221	0.3253	0.2914	0.3021	0.2982	0.2942	0.2903
51-55	0.3133	0.3076	0.3369	0.3346	0.2963	0.3156	0.3149	0.3142	0.3135
56-60	0.3328	0.3334	0.5057	0.3459	0.2941	0.3429	0.3364	0.3300	0.3235
61-65	0.3509	0.3744	0.3667	0.3699	0.3225	0.3384	0.3323	0.3262	0.3200
66+	0.2833	0.5315	0.4162	0.3792	0.2957	0.3430	0.3302	0.3175	0.3048

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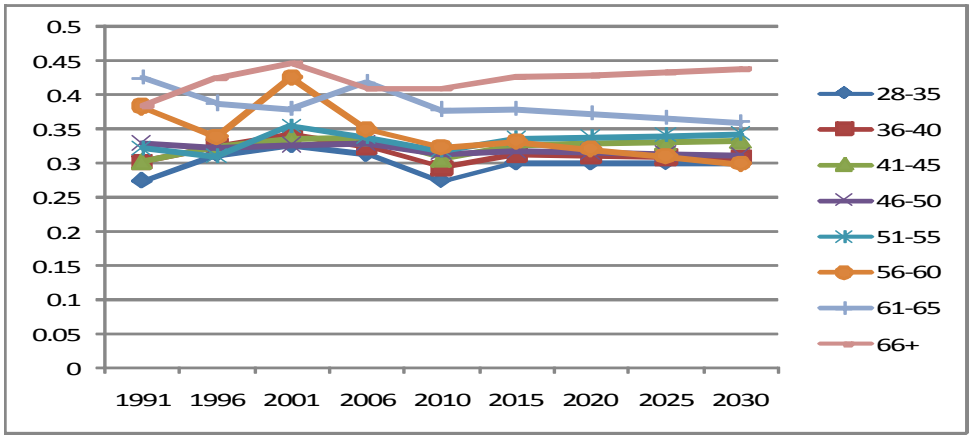
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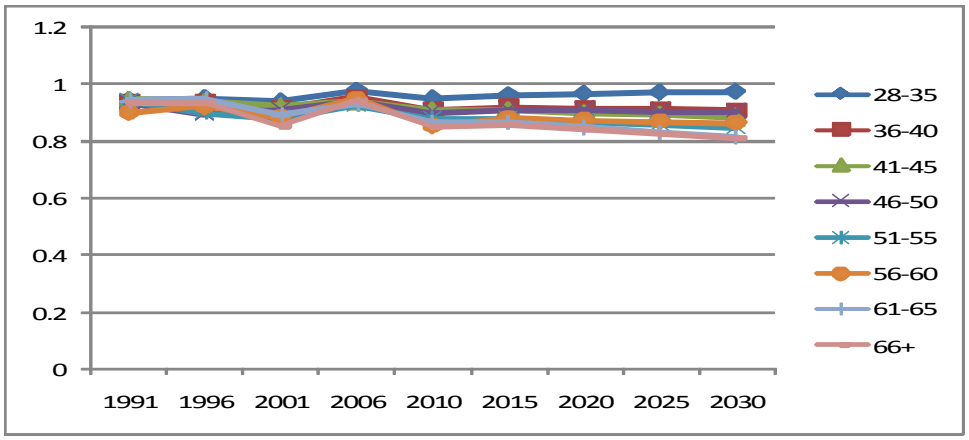
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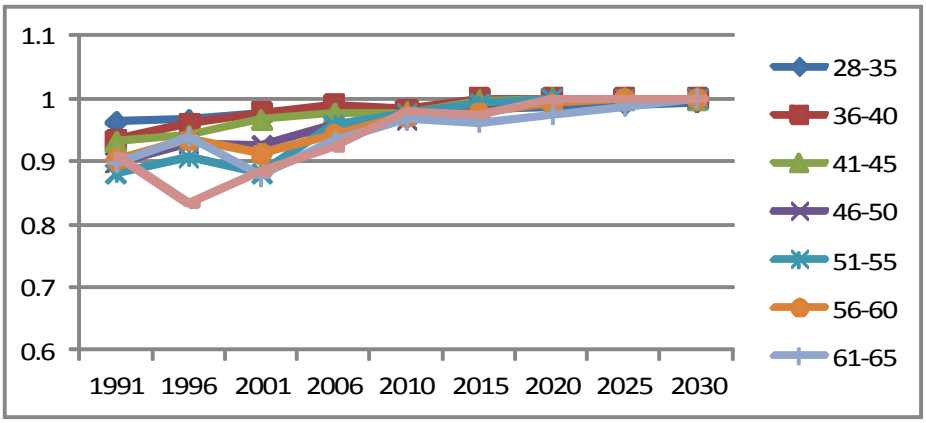
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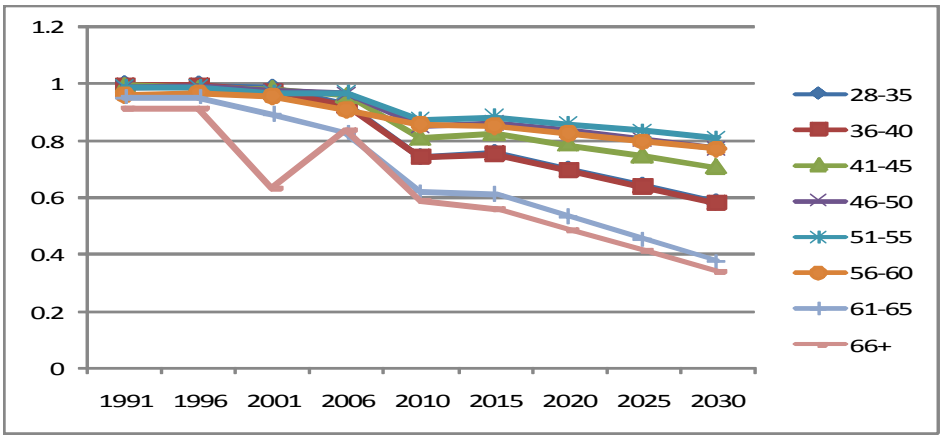
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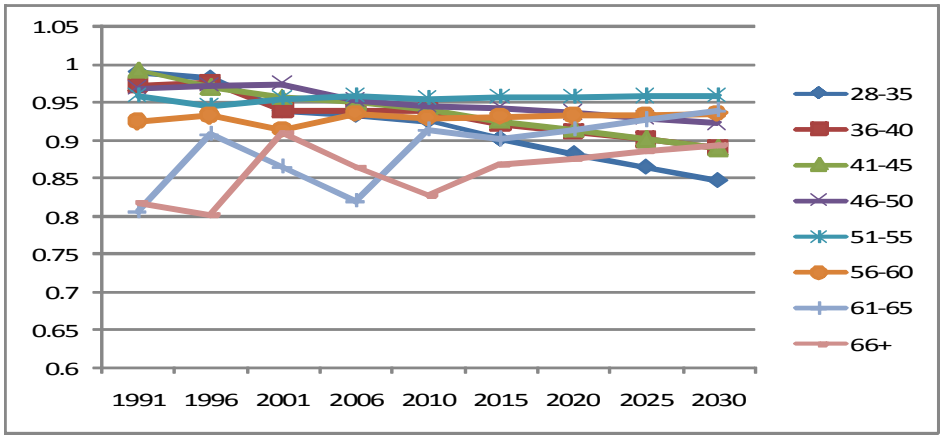
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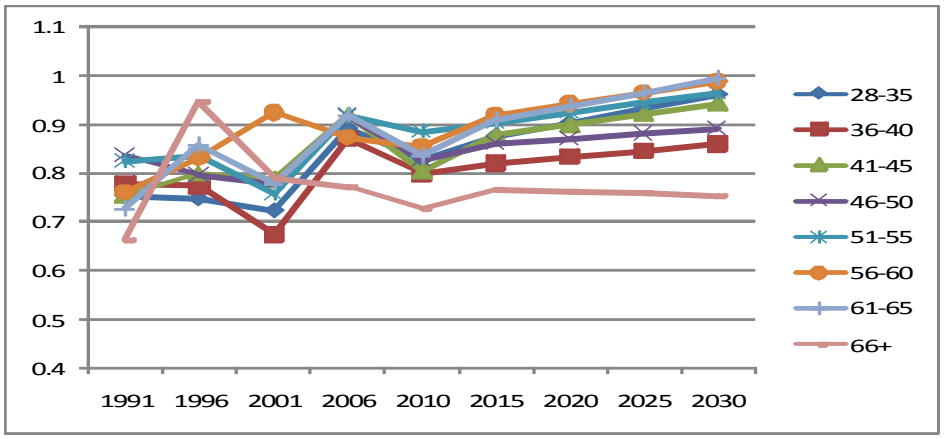
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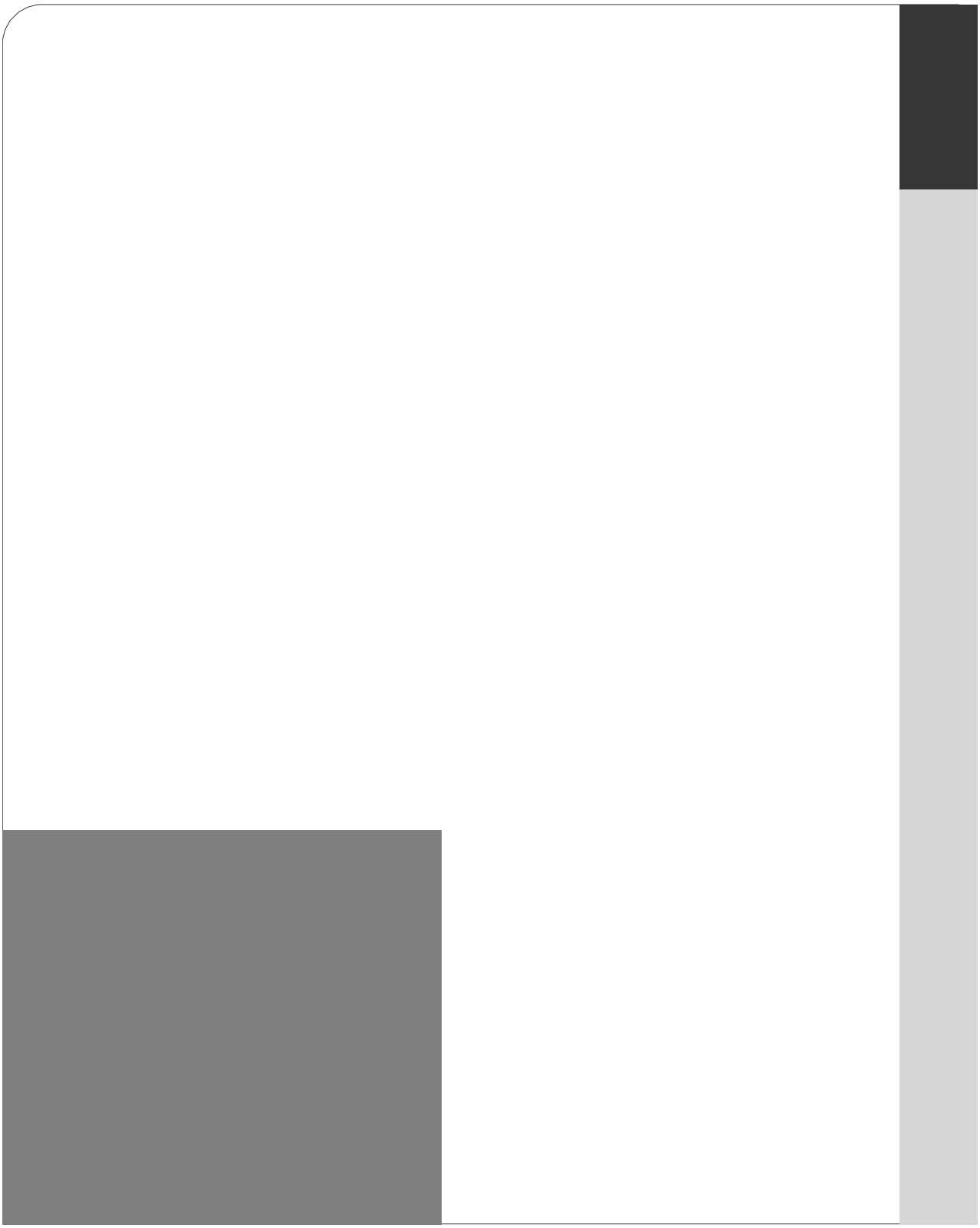

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4) (2011a) .

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53.4% 60.6% .

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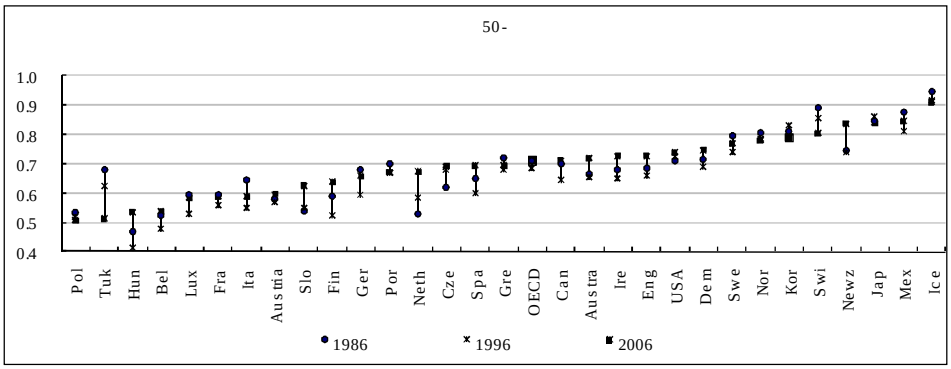

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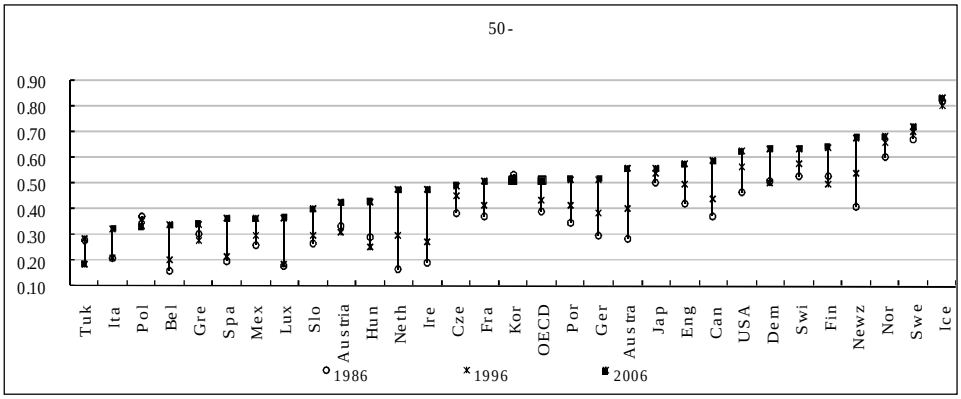

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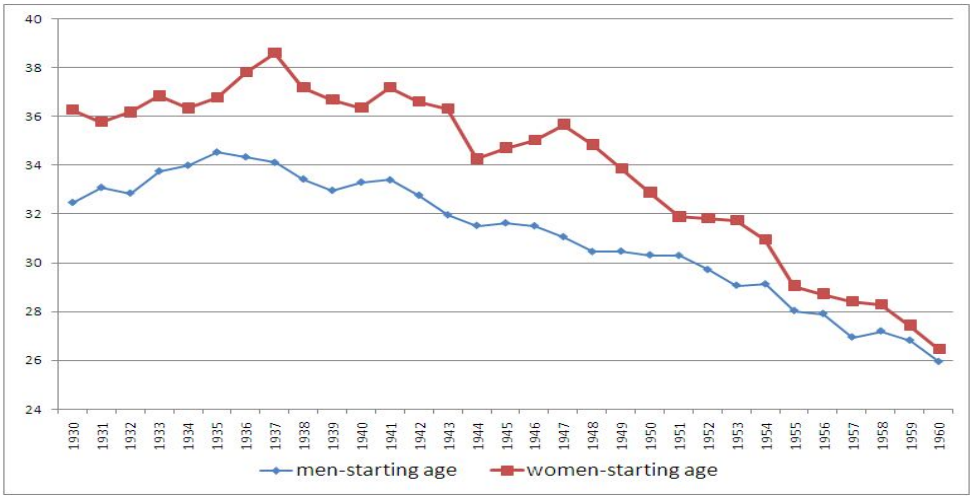

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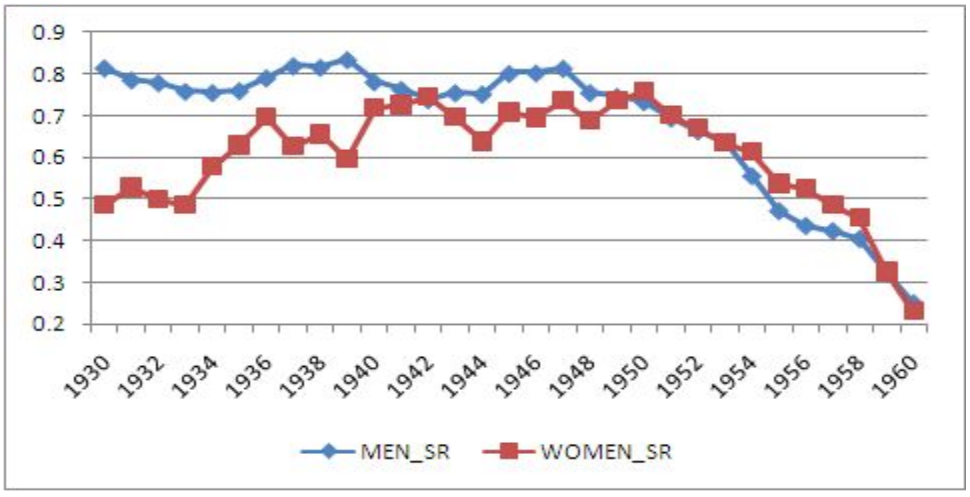

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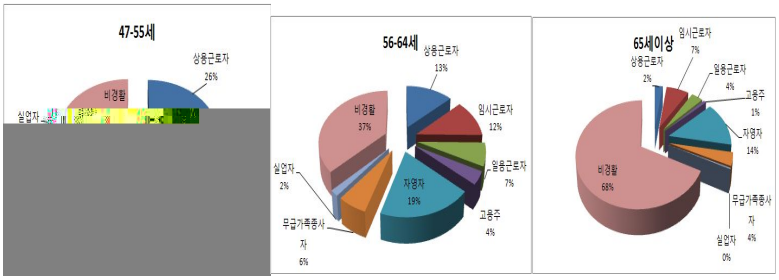
		14.9	10.8	4.5	17.8	11.5	4.1
		24.4	22.0	13.5	15.6	14.4	12.6
		4.7	10.2	37.9	2.0	5.0	22.8
		37.7	33.7	15.4	31.9	39.4	25.7
		6.8	11.0	19.8	6.7	9.6	22.6
		4.2	3.1	0.9	22.9	9.9	3.5
		5.4	2.4	0.5	18.2	7.0	2.2
		50.8	45.2	26.9	36.8	43.7	25.9
		6.3	14.6	43.4	1.3	5.3	24.8
		15.1	14.1	5.8	7.8	10.9	5.2
		18.2	20.7	22.5	12.9	23.2	38.4

: 2010 ..



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	2.6	25.7	13.6	50.7	7.5	100.0

: (2010). .

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	6.0	2.3	2.0	5.7	83.4	0.5	100.0

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	7,261	1,887	1,757	1,068
	100.0	26.0	24.1	14.7

: 2010 712 , 726 .
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(2010) 10 14~15

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(Ageing and Employment Policies) 50

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	855	802	222(31.9)
	700	649	308(53.4)

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	4,279	4,221	5,226
	6,704	6,384	8,085
	54,922	41,938	57,890

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‘Initiative 50 Plus’

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National Programme for Ageing Workers)’

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(age-management training)

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Discrimination in Employment Act)’ 40

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1980 ‘ (162)’ . EU ‘

EU (2000 78)’ 2006

(, 2004).

(EU) 2001 (Stockholm Target) 2002
(Barcelona Target) [8]
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, (Anti-ageing)
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“ (Experience is a national asset)”, ‘
(Prime Years)’ (·
, 2005).

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[9].

8) 2010 55~64 50% ,
2010 5 (· , 2005).
9) . (2011). .
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Civic ventures

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	Civic Ventures	Encore Fellows		- - Encore Fellowships midlife careers
		Local Organizations		- ,
		Next chapter		- -
	Experience CORPS.		50	- - - ,
	AARP Foundation SCSEP	Experience Works	55 ,	- - - ,
	Score in NYC		( )	- - -
	Prime Timers		50~60	- NPO - - . - 1:1
	Reach		3	- ,

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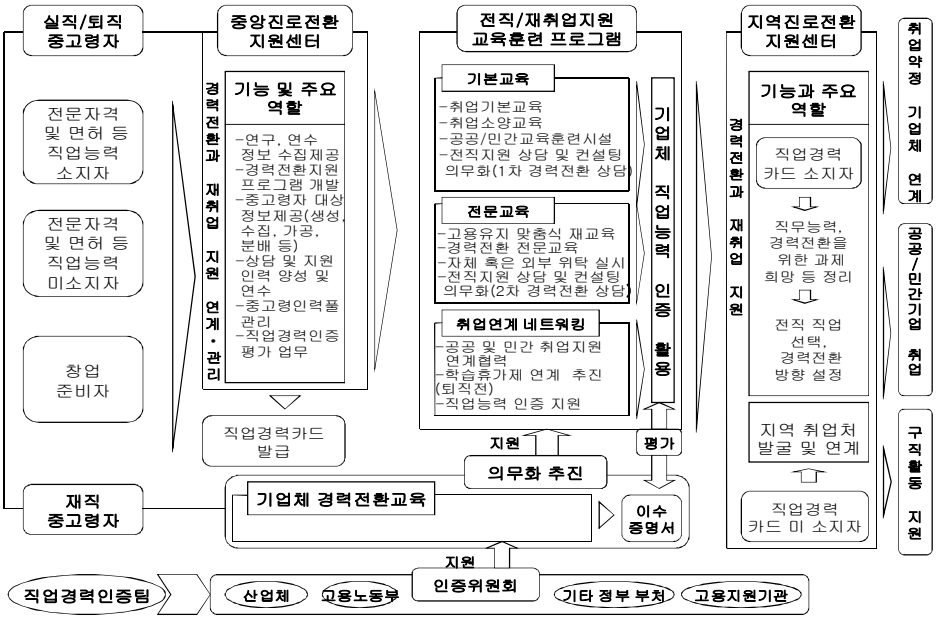
실직/퇴직 중고령자
전문자격 및 면허 등 직업능력 소지자
전문자격 및 면허 등 직업능력 미소지자
창업 준비자
재직 중고령자
중앙진로전환 지원센터
경력전환과 재취업 지원 연계·관리
기능 및 주요 역할
-연구, 연수 정보 수집제공
-경력전환지원 프로그램 개발
-중고령자 대상 정보제공(생성, 수집, 가공, 분배 등)
-상담 및 지원 인력 양성 및 연수
-중고령인력풀 관리
-직업경력인증 평가 업무
직업경력카드 발급
전직/재취업지원 교육훈련 프로그램
기본교육
-취업기본교육
-취업소양교육
-공공/민간교육훈련시설
-전직지원 상담 및 컨설팅 의무화(1차 경력전환 상담)
전문교육
-고용유지 맞춤식 재교육
-경력전환 전문교육
-자체 혹은 외부 위탁 실시
-전직지원 상담 및 컨설팅 의무화(2차 경력전환 상담)
취업연계 네트워킹
-공공 및 민간 취업지원 연계협력
-학습휴가제 연계 추진 (퇴직전)
-직업능력 인증 지원
기업체 직업능력 인증 활용
지원
의무화 추진
평가
기업체 경력전환교육
이수 증명서
지원
지역진로전환 지원센터
경력전환과 재취업 지원
기능과 주요 역할
직업경력 카드 소지자
직무능력, 경력전환을 위한 과제 희망 등 정리
전직 직업 선택, 경력전환 방향 설정
지역 취업처 발굴 및 연계
직업경력 카드 미 소지자
취업알선 기업체 연계
공공/민간기업 취업
구직활동 지원
직업경력인증팀
산업체
고용노동부
인증위원회
기타 정부 부처
고용지원기관

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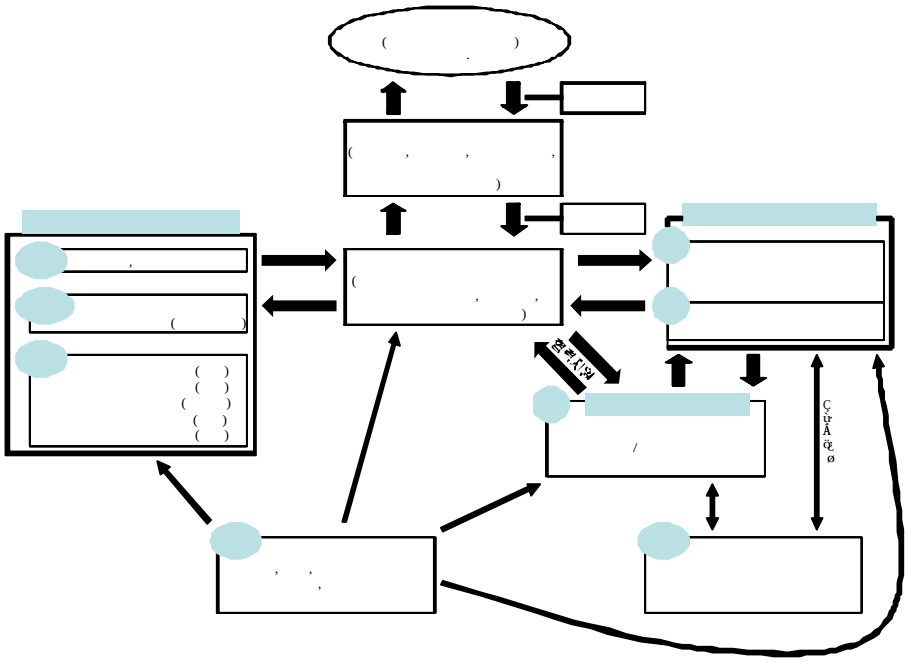

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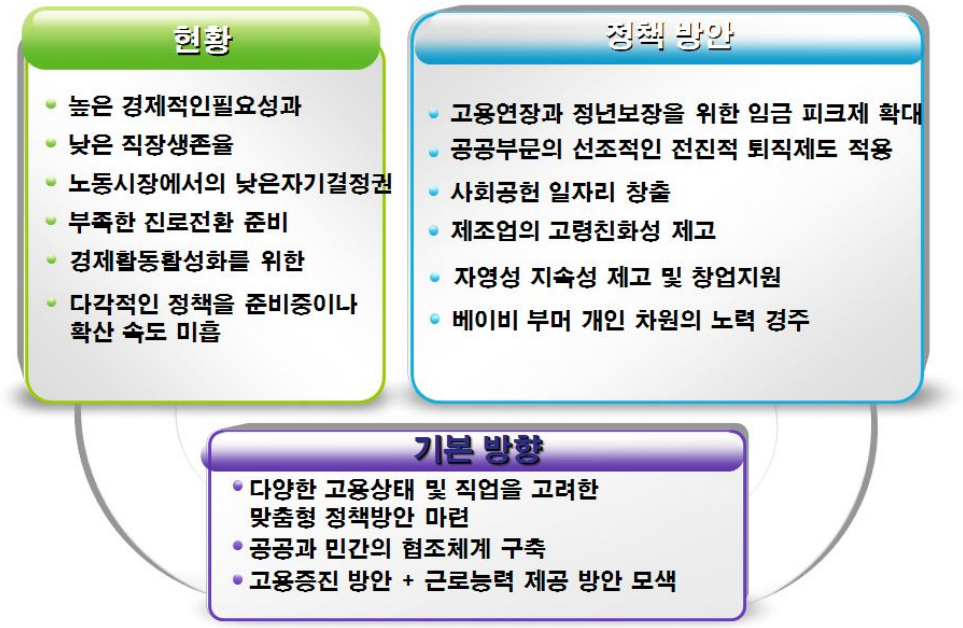
현황
높은 경제적인필요성과
낮은 직장생존율
노동시장에서의 낮은자기결정권
부족한 진로전환 준비
경제활동활성화를 위한
다각적인 정책을 준비중이나 확산 속도 미흡
정책 방안
고용연장과 정년보장을 위한 임금 피크제 확대
공공부문의 선조적인 전진적 퇴직제도 적용
사회공헌 일자리 창출
제조업의 고령친화성 제고
자영성 지속성 제고 및 창업지원
베이비 부머 개인 차원의 노력 경주
기본 방향
다양한 고용상태 및 직업을 고려한 맞춤형 정책방안 마련
공공과 민간의 협조체계 구축
고용증진 방안 + 근로능력 제공 방안 모색

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(ageing effect)

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12) www. mw. go.kr .

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1) [15]

. AmeriCorps, Senior Corps

(Corporation for National & Community Service: CNCS) 1993

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( ) Learn and Serve America(· ·) .

CNCS 1990 (National and Community Service Act, NCSA, ’90) 1993

(National and Community Service Trust Act, NCSTA, ’93) [16]

(Serve America Act)

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15) (2011a)

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16) http://www.nationalservice.gov/about/role_impact/history.asp

111-13, 2009). 2017 25

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AmeriCorps SeniorCorps , ( )

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AmeriCorps 3,000 , ,

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SeniorCorps .

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[17].

WRVS(Women's Royal Voluntary Service) ,

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WRVS

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CSV(Community Service Volunteers) ,

RSVP(Retired and Senior Volunteer Programme)

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Nippon Active Life Club(NALC)

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[18] , , ,

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17) 1990 ,
1999 (Millenium Volunteer: MV) 16~24
(,2010).

18) 1950 2006 126,504 8,047,333
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(Time Dollar System)

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‘Prosumer'( ) . NPO

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. Legacy Leadership Institute

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(Sharon, Laura, and Karen, 2006; Laura, Jack, Sharon, and Karen, 2006)

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DC ‘ (NCCA: The National Center for Creative Aging)’ .

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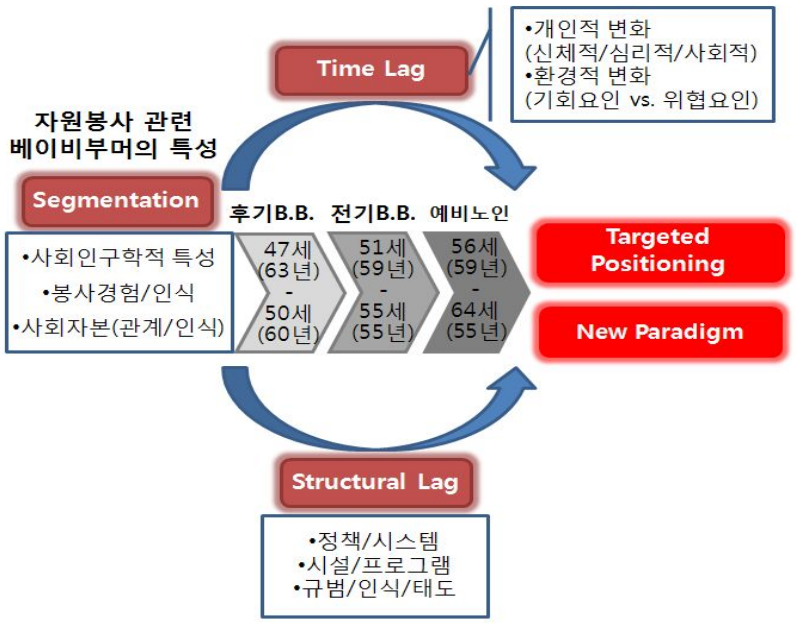
Time Lag
•개인적 변화
(신체적/심리적/사회적)
•환경적 변화
(기회요인 vs. 위협요인)
자원봉사 관련
베이비부머의 특성
Segmentation
후기B.B. 전기B.B. 예비노인
•사회인구학적 특성
•봉사경험/인식
•사회자본(관계/인식)
47세 (63년) - 50세 (60년)
51세 (59년) - 55세 (55년)
56세 (59년) - 64세 (55년)
Targeted Positioning
New Paradigm
Structural Lag
•정책/시스템
•시설/프로그램
•규범/인식/태도

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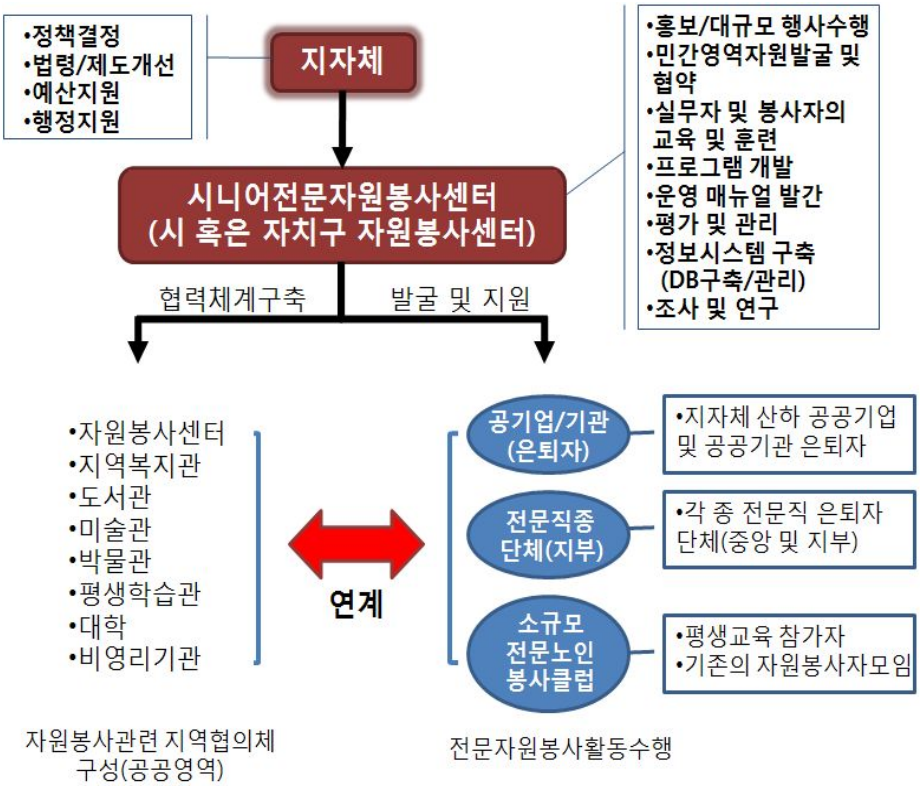

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2005 70% .

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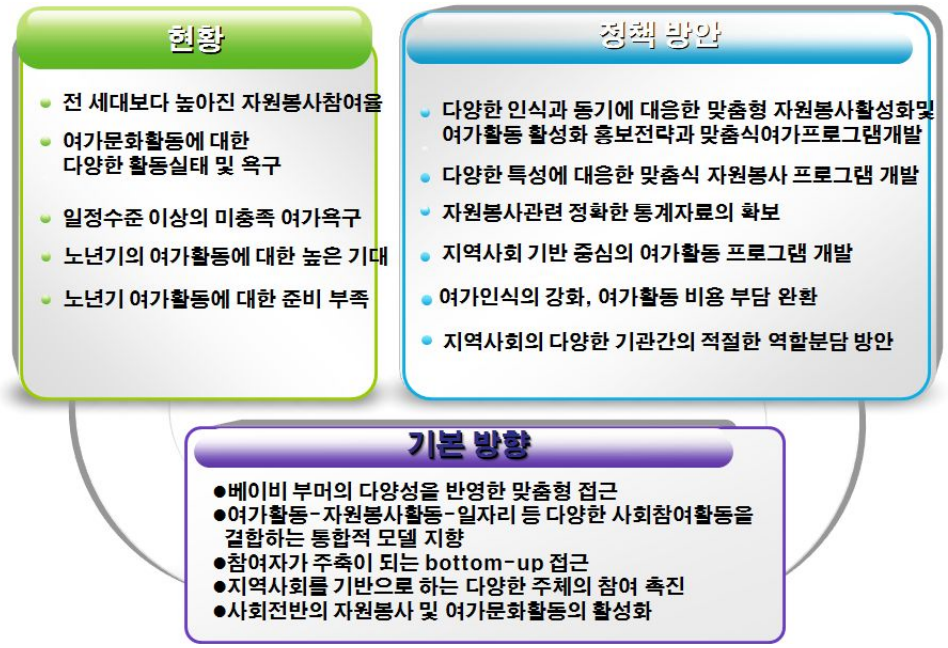

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1. 19)

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448 ,

364 , 1 29.2%, 1~3 31.7%, 3~5

15.9%, 5 23.2% . 66.74%

. 42.8%, 30% 36.1%, 30~60%

12.2% , 6.5% (,

2011a).

19) (2011a, 2011b) .

			~	~		
	448.07	15.9	34.1	28.3	21.7	100.0(3,027)
			~	~		
	364.48	29.2	31.7	15.9	23.2	100.0(3,022)[1)]
	66.74	42.8	36.1	12.2	2.4	6.5

: (2011b). 「

	3.0	38.0	40.3	16.6	2.2	100.0

: (2011a). 「

28 45

55

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. 20% ,

29.1% .

(: %)

	91.1	96.9	3.0	0.1	42.4	21.5	100.0(1,310)
	93.1	49.4	46.4	4.2	16.6	2.4	100.0(332)
	89.8	18.2	81.0	0.9	14.2	0.0	100.0(374)
	97.9	93.6	4.3	2.1	49.5	0.0	100.0(96)
	94.8	61.5	29.9	8.7	29.1	0.0	100.0(596)

: (2011a), 「 .

50%

(a, 2011). 90%

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50~70% . ,

50% , 5 ,

30% .

34 714

4.8% ,

( ) 55% .

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A 20~30%

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26.9% , 0.6%, 7.3%

9.6% .

32.5% .

, , 16.7%

. 29.0% , 0.7%,

3.5% .

	26.9	0.6	7.3	26.4	7.1	9.6	22.1	100.0(2,232)
	32.7	0.4	3.3	29.5	10.0	12.3	11.7	100.0(1,126)
	21.1	0.7	11.3	23.3	4.2	6.9	32.5	100.0(1,106)
	29.0	0.7	3.5	31.3	10.0	16.7	8.8	100.0(2,232)

: (2011a). 「

(: %)

					100.0(2,250)
	13.7	26.9	16.6	42.8	
	72.1	10.5	10.2	7.2	
	48.1	15.2	8.3	28.4	
					100.0(1,134)
	13.2	43.2	2.9	40.7	
	74.3	17.3	2.2	6.2	
	50.4	18.5	4.1	27.0	
					100.9(1,116)
	14.2	10.4	30.4	45.1	
	69.8	3.6	18.4	8.3	
	45.8	11.7	12.6	29.8	

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20) (2011) .

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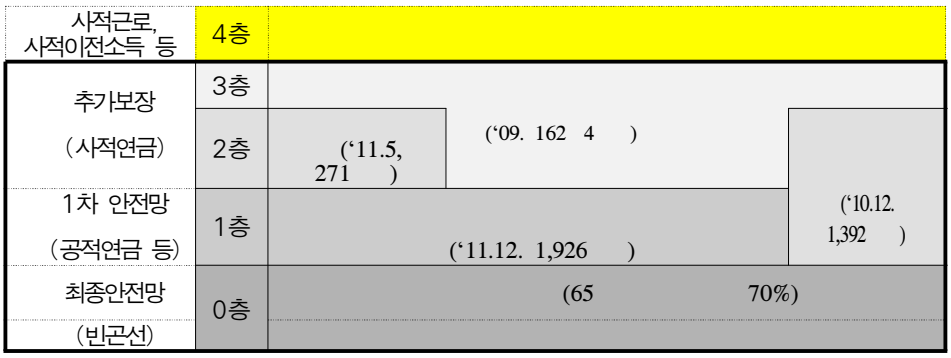

대상자	피용자	자영자	기타	공무원, 사학, 군인

: (2011) .

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. 42.1%

9.0%

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30% 12.5%

(OECD, 2010).

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58,676 .

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2010 16,872 ,

. 2010 100 29

, 2020 50 , 2030 71

. 2020 70,975 2030 162,170

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2020 21,490 2030 31,830 .

2029 2033

. 2009 2060 102,471 2080

202,546 , 2021 , 2033

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2008

65 70% ,

A 5% . 2028 A

10% 65

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1,058 2 , 2015 105 , 2020

192 (, 2011; ,

2011).

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(, 2011.7).

10% 2010 158 ,

20 32.2%

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(2007. 7)

(2011. 1)

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2011a).

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(prefunding)’ . 1997

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(Premium Pension

Reserve: PPR) . 18.5% 2.5% ,

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(SERPS) 2 (S2P)

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. (contracting-out)

(Stakeholder pension) 2

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21) (2011)

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(NDC)[22]

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(credit) .

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(widow's and widower's

pensions) , .

(child's pension) . 18

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50% , ATP ATP 30%

. 60% 55%

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100% . 1986

50% .

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1986 SERPS (contract-out)

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, (mis-selling scandal)[23]

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(Stakeholder Pension)

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(PPR) 2.5%

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23) mis-selling scandal 1980 1990 2 (SERPS)

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24) 1986

SERPS .

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(PPR)

(PPM: Premiepensionsmyndigheten, Swedish Premium Pension Authority) . ,

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PPM , PPM

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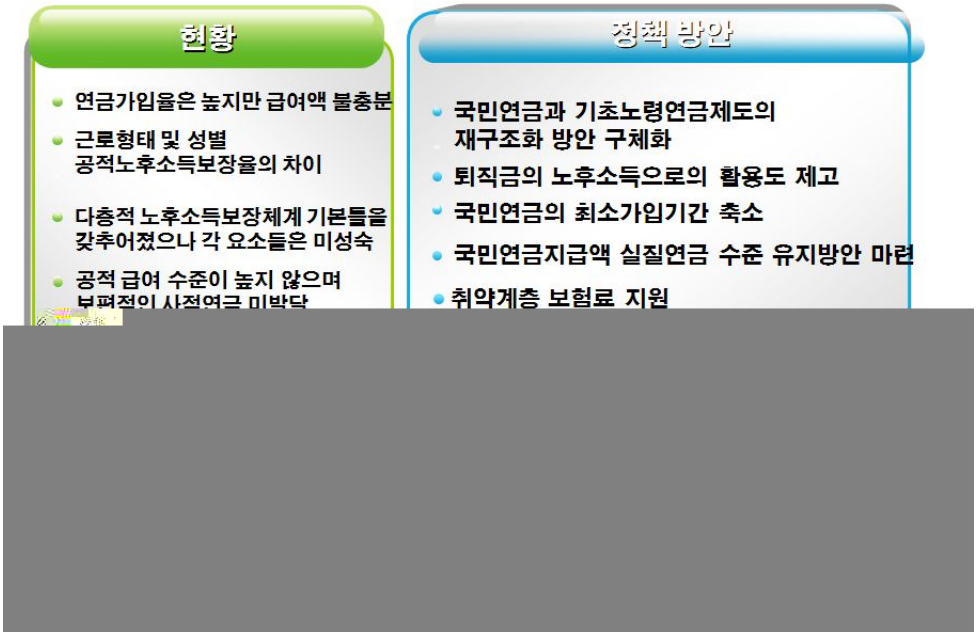

26) 2012 5 1/3 .

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, 23.8%

, 46.4% , 3.5% .

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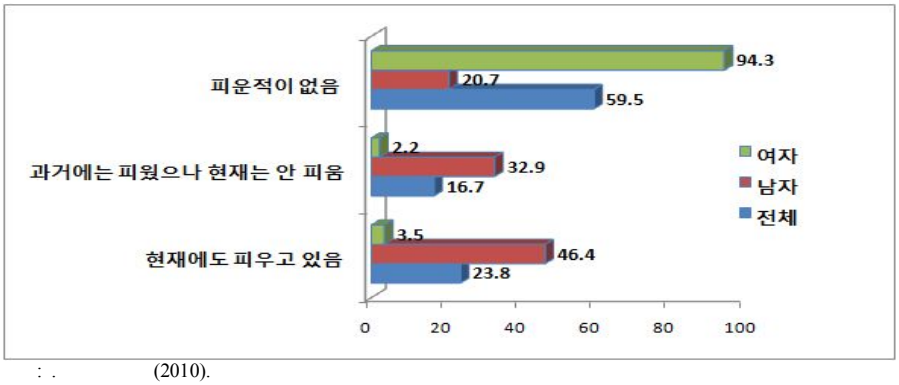

: . (2010).

27) 4 ‘ ’
(2011a) .

, 27.8% ,

9.4%,

62.8% . 3/4

, 50.2%

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68.5%

. 67.9%, 69.0%

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80.8%

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79.4%, 82.1% .

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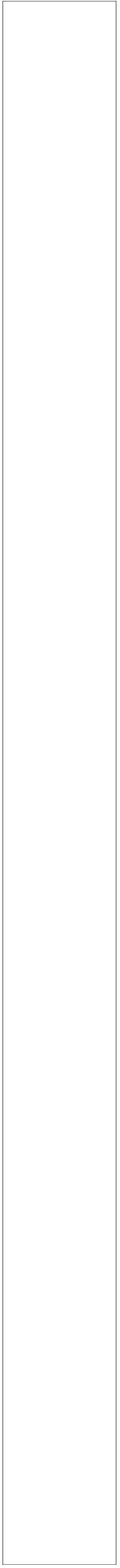

, 45~49

, 2001 38.80%, 2005 39.44% ,

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36.52% , 46.47% 42.76% ,

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1998 25.87%, 2001 41.33%, 2005 46.01%

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(: %,)

2005	(N=2,808)	(N=1,370)	(N=1,438)
	60.56 (1.7440) 39.44 (1.7440)	63.48 (2.6810) 36.52 (2.6810)	57.24 (2.5990) 42.76 (2.5990)
	53.99 (1.8190) 46.01 (1.8190)	57.28 (2.6930) 42.72 (2.6930)	50.25 (2.1910) 49.75 (2.1910)
2001	(N=2,146)	(N=1,107)	(N=1,039)
	61.20 (2.3890) 38.80 (2.3890)	69.00 (3.2860) 31.00 (3.2860)	53.53 (3.2190) 46.47 (3.2190)
	58.67 (2.3750) 41.33 (2.3750)	59.85 (2.9270) 40.15 (2.9270)	57.51 (2.3750) 42.49 (2.3750)
1998	(N=2,321)	(N=1,178)	(N=1,143)
	74.13 (1.4870) 25.87 (1.4870)	82.06 (2.0530) 17.94 (2.0530)	65.83 (2.3170) 34.17 (2.3170)

: 1998 .

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3.9%, 50.4%, 34.7%,

9.9%, 1.1%

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(: %,)

	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(3,027)	(2,299)	(728)	(1,433)	(1,342)	(91)	(1,594)	(957)	(637)
	3.9	4.5	2.1	5.5	5.9	-	2.5	2.7	2.4
	50.4	54.9	36.2	55.3	57.2	27.8	46.1	51.8	37.4
	34.7	33.4	38.4	31.0	30.8	34.4	38.0	37.3	39.1
	9.9	6.5	20.4	7.4	5.7	32.2	12.1	7.6	18.8
	1.1	0.6	2.9	0.8	0.5	5.6	1.3	0.6	2.4

: 2010 .

, 27.1%

. ,

(30.6%) , (28.4%) .

, (8.4%p)

(6.7%p)

, 10.2% .

(12.3%) , (13.2%) .

(6.1%p) (3.1%p)

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2002 , 2005 3

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38.4%, 17.4%, 13.3%,

8.8%, 5.9%, u- 4.8%,

4.0% . ,

(· , , ,) 45.4%

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u- ( )

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(: %,)

	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(3,027)	(2,299)	(728)	(1,433)	(1,342)	(91)	(1,594)	(957)	(637)
	5.2	5.3	5.2	6.6	6.3	10.9	4.0	3.8	4.4
	13.3	12.6	15.5	13.0	12.9	14.1	13.6	12.2	15.7
	8.8	9.5	6.6	9.1	9.1	8.7	8.6	10.1	6.4
	17.4	17.1	18.2	16.1	16.1	16.3	18.6	18.6	18.5
	5.9	5.1	8.5	2.9	2.3	10.9	8.7	9.0	8.2
	0.5	0.4	0.5	0.5	0.4	1.1	0.4	0.4	0.5
	38.4	40.0	33.3	41.7	42.8	23.9	35.4	35.9	34.6
	4.0	3.7	5.2	3.3	2.9	9.8	4.6	4.7	4.5
	4.8	4.9	4.5	5.9	6.0	3.3	4.0	3.4	4.7
	1.6	1.3	2.3	1.0	1.0	1.1	2.0	1.7	2.5
	-	-	-	0.1	-	-	0.1	0.1	-

: 2010 「 」 .

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28) (2011a) (2011)

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3 Health Plan 2020 ‘

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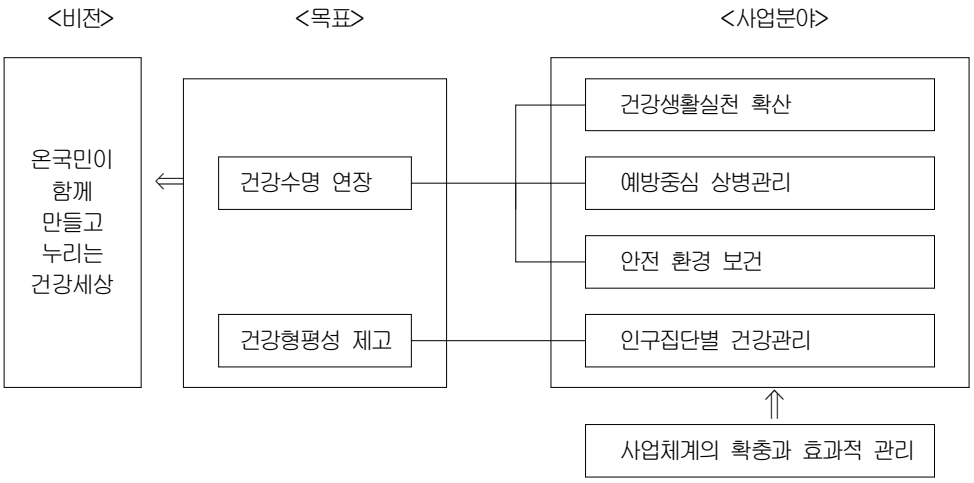

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HP2020

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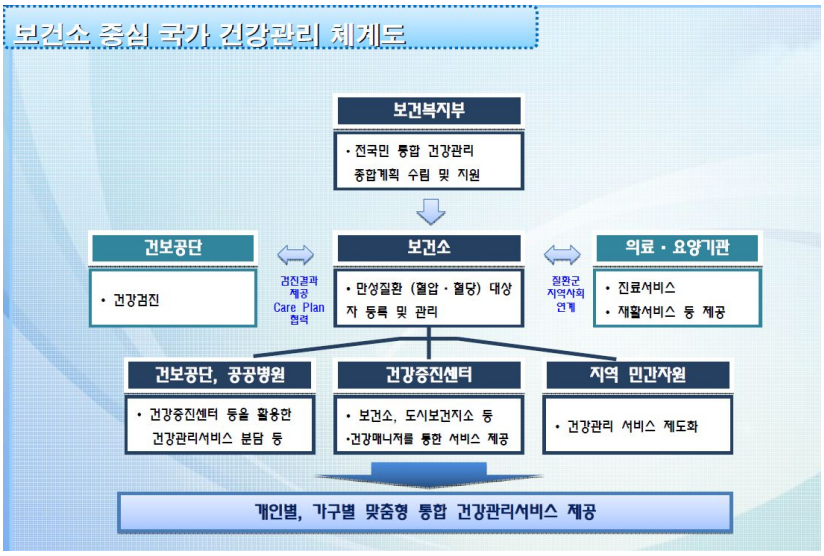

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30) (2011a) (2011)

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2000 ‘Healthy people 2010'

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‘Health & Wellness Programs’ .

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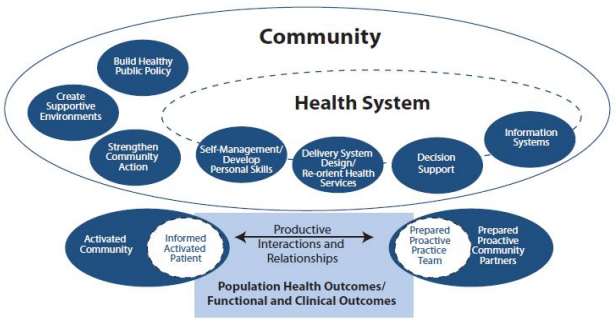
(CDC , 2009).

Figure 2. The Expanded Chronic Care Model: Integrating Population Health Promotion



Created by: Victoria Barr, Sylvia Robinson, Brenda Marin-Link, Lisa Underhill, Anita Dotts & Darlene Ravensdale (2002) Adapted from Glasgow, R., Orleans, C., Wagner, E., Curry, S., Solberg, L. (2001). "Does the Chronic Care Model also serve as a template for improving prevention?" *The Milbank Quarterly*, 79(4), and World Health Organization, Health and Welfare Canada and Canadian Public Health Association.(1986). Ottawa Charter of Health Promotion.

2007 (American Association of Retired Persons), (American Medical Association) 50-64

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(The Community Guide to Preventive Services)」

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(General Practitioner, GP) Smoking, Nutrition, Alcohol and Physical Activity(SNAP) . 2006 "Plan for Better Health for All Australians" SNAP , (Harris M, 2008).

1 5 GP , GP

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7.4 , GP

. GP

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75

, 45~49 (Medicare Benefit Schedule; MBS) . 40~49 2 (MBS 73) . Royal Australian College of General Practitioners(RAGGP) Guidelines for Preventive Activities for General Practice GP

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RAGGP Guidelines for Preventive Activities for General Practice GP ,

5As(Ask, Assess, Advise, Assist, Arrange)

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(Population Health)

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(public health strategies)

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(health promotion strategies)

, (health protection strategies)

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(clinical approach) (, 2007).

(public health)

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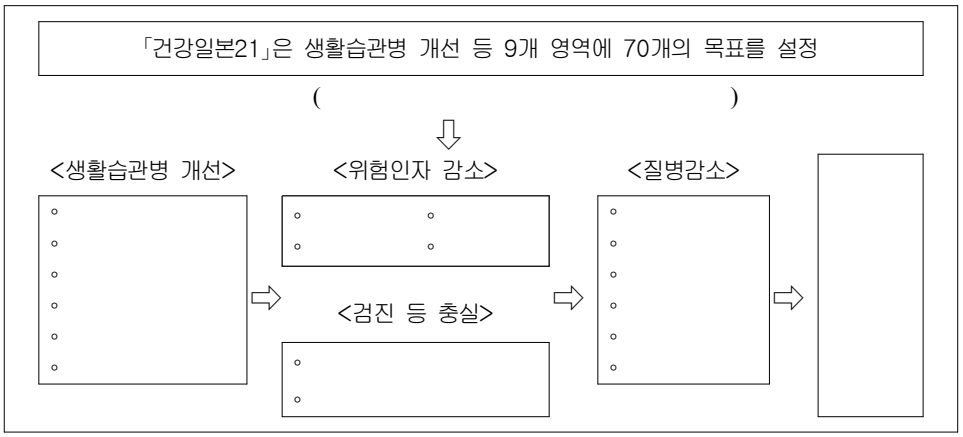

: (2009). . , .

2006 ,

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(motivational support) .

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(68.5%)

(80.8%) , (62.8%) (23.8%)

(2008 68.6%) (2008 27.3%)

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31) (2011) .

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75% ,

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90% ( )

27.1% , 10.2% .

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(38.4%) (17.4%), (13.3%),
(8.8%), u- (4.8%) .

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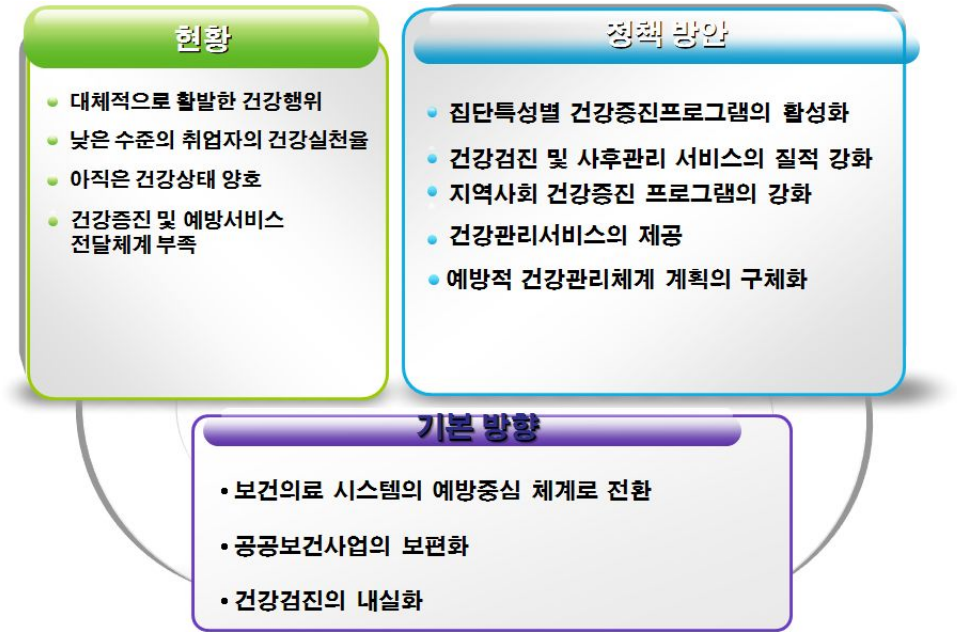

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2,000 2011 (,
2011a) , 82.1% ,
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20.6% 12.1%, 0.9% .

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49.3% 37.3% 42.9% (,

2011).

. (PIR, RIR)

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PIR 5.6 5.8

4.9 . RIR 21.4%

22.3% 22.8% .

PRI 5.7

5.3 , 7.8 , RIR 20.4%, 20.9%, 25.8%

(, 2011).

(: , , %,)

			9,865.0	10,626.9	12,014.7	10,610.6
			126.7	113.5	108.4	89.5
		PIR	6.5	7.8	9.2	9.9
			16,707.9	16,759.2	17,338.6	17,477.3
			271.6	264.3	259.2	261.0
		PIR	5.1	5.3	5.6	5.6
			28,116.8	35,410.5	33,900.7	32,388.9
			502.7	517.7	550.2	518.9
		PIR	4.7	5.7	5.1	5.2
			20,313.2	22,738.4	19,516.6	18,392.5
			344.0	336.2	278.4	258.0
		PIR	4.9	5.6	5.8	5.9
			31.7	27.6	28.1	29.0
			120.7	106.7	94.7	91.8
		RIR	26.3	25.8	29.7	31.6
			56.3	53.6	48.8	54.1
			255.6	256.6	250.6	252.0
		RIR	22.0	20.9	19.5	21.4
			113.4	108.3	98.4	102.8
			494.5	531.8	497.1	504.0
		RIR	22.9	20.4	19.8	20.4
			61.9	54.7	42.7	49.9
			271.1	255.9	191.2	215.4
		RIR	22.8	21.4	22.3	23.2

: (2011)

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3.4 2.6 , 7

, 950 .

76.3%, 20.8%, 2.8% .

90% .

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84.4% , 60.4%

(, 2011).

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	10,000.0	3,504.0	2,212.0	4,284.0
	100.0	35.1	21.8	43.1
	27,268	30,697	33,775	21,191
	20,661	25,912	25,785	13,798
·	11,564	13,803	13,738	8,644
·	8,917	12,033	11,725	4,962
	779	523	948	902
·	587	354	740	699
	5,828	4,262	7,042	6,491
·	4,089	3,614	5,387	3,821
·	1546	559.4	1480.8	2381.7
·	193	88.4	174.0	287.9
	23,005	27,191	28,015	17,067
	4,263	3,506	5,761	4,124
	2,884	1,932	4,084	3,052
·	2,880	1,930	4,079	3,047
·	1,380	1,573	1,677	1,072
	3,771	2,533	4,760	4,279
	2,912	1,971	3,619	3,321

: (2010).

. 2007 7

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85.2% 23.0%

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2010).

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60%

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(, 2011a).

32)

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(, 2011).

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32) (ordinary least square)

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, (human capital model) .

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(2011) .

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. 49.5%

, 32.0% .

44.8% , 50.7%,

81.7%

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2011).

17.4%, 9.5%, 21.4%,

12.8%, 38.8% . “

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(, 2010).

36.0%

(, 2011a).

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55 55

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(, 2011).

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2008 42.7㎡ 2023 32.3㎡

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2015 60

2025 10 3 ~6

. 61 2015 , 64

2018 , 71 2025 3

(, 2010).

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(1947~49) 2000

1990 .

. (1946~64)

. 80%

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3. [33]

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2006 7

Universal Design Guidelines HDB

. LIFE(Lift Improvement & Facilities Enhancement for Elderly)

Senior Activity Center

.[34]

2006 (Committee on Aging Issues) ‘

(Report on Aging Population)'

(Elderly-Friendly Housing) (Barrier-free Society) 2 .

,

(Voluntary Welfare Organizations, VWOs)

, (Retirement Housing)

[35] .

CAI ‘ (Accessible City)’

, Town Council HDB

, , Universal Design ,

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33) (2011a) .

34) LIFE Project 2014

, 55 (4 6))

35)

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(Challenges in Achieving Continuum of Care between Community and Residential Care Service)

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, HDB(Housing and Development Board)

CPF(Central Provident fund)

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(Monetization)

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35~45㎡ (Studio Apartment, SA)

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(Studio Apartment Scheme) .

1998 3

. 55 HDB

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1950 (Public Rental Housing, PRH)

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2008 3 60 39% 439,500

.(Secretary of Transport and Housing Bureau, 2008, , 2009).

(Priority)

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(Single Elderly Person Priority Scheme)' .

58 7

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‘ (Elderly Persons Priority Scheme)’ .

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(Harmonious Families Priority Scheme) 2009 1 .

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. (Housing for

Senior Citizen) 3 .

(Small Self-Contained Flat)

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36) .

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(silver grant)

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(, 2011a).

(, 2009).

HUD( ) HECM(Home Equity Conversion Mortgage) FNMA( ) Home Keeper, .

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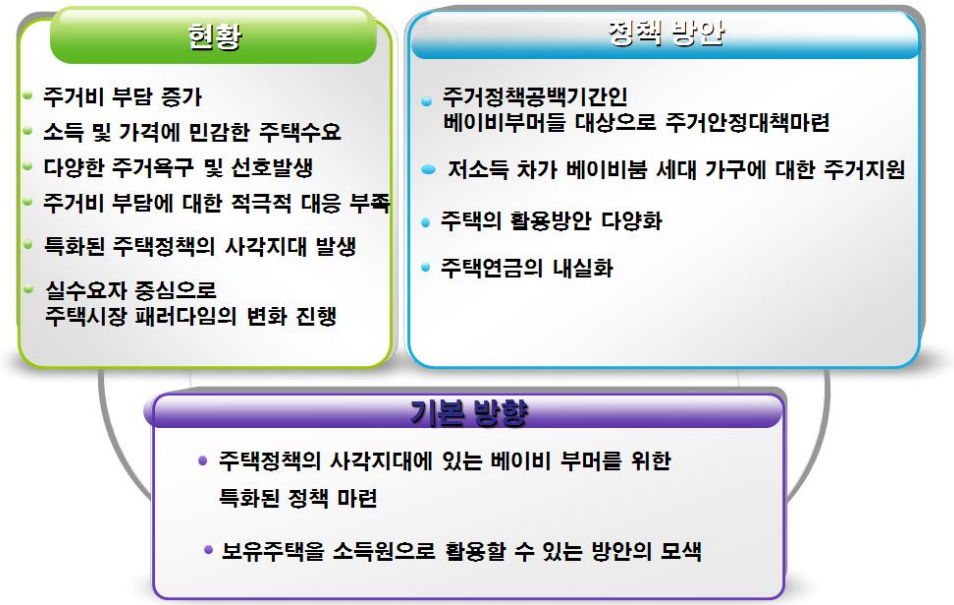

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2008	3 ~4	1000	563
2010	11~12	1000	523

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8.7%

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(39.8%),

(34.3%), (10.1%), (8.3%)

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40% 30

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30 .

51% , 15.1% .

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19.5%

41.3%, 49.14%

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(55 ~64)

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28.2%

24.4% . 42.4%

36.4%

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(, 2009).

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(, 2008).

	POSCO		1
		Life Navigation Program	
NPO		,	50
	DBM KOREA	/ ,	,

: . (2010).

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2011 4

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[4-23] ,

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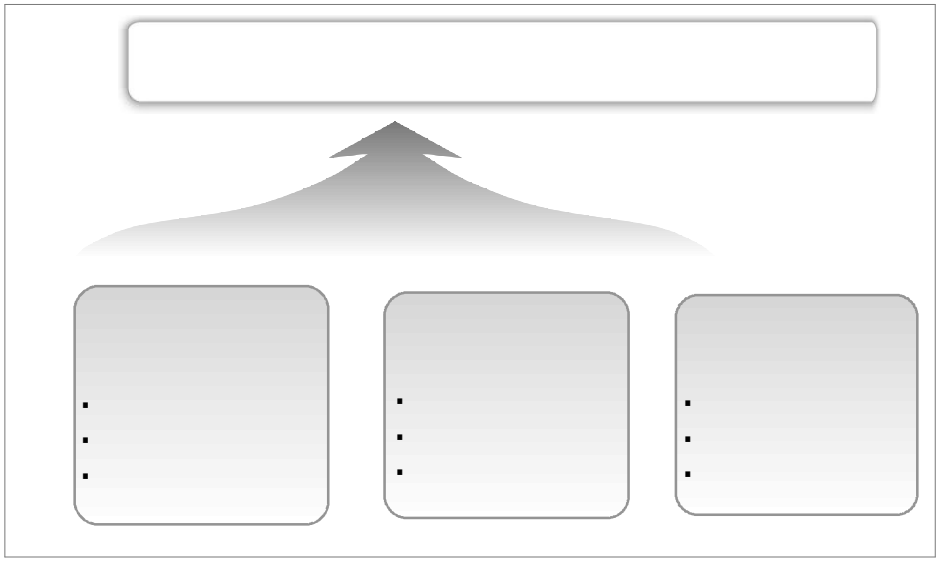

2011 4 140 .

2010 275,559 .

( )	607,758	107,410	224,789	275,559
(/)	7,512/342,583	-	1,385/56,382	6,127/286,201

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433 ((28), (137),

(77), (171), (20))

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	40-50		◦ ◦ .	◦ ◦ ◦
	60 ~		◦ , ◦	
	20-30		◦ ◦ ,	◦
	40-50		◦ ◦	◦ ◦ ◦ ◦
	60 ~		◦ ◦	◦
	20-30		◦	
	40-50		◦ , ◦	◦ ◦ ◦
	60 ~		◦ , , ◦ ,	
	20-30		◦	
	40-50		◦ , ◦ ,	◦ ◦ ◦ ◦ ◦
	60 ~		◦ ◦	
	20-30		◦ ◦	
	40-50		◦ . ◦ 10	◦
	60 ~		◦	
	20-30		◦ ◦ ,	◦
	40-50		◦ ◦	◦ ◦ ◦ ◦
	60 ~		◦ ◦	◦

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(Anytime Together) ( ), ( ).

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(, 2010).

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	· (SLCA) ·	· ( ) · ·
	· · · · ( ) · ( )	· ( ) · /
	· · · ( ) · · · ( )	· · · /
	· · ( )	· ( ) ·

3.

37).

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CLIC-Point Paris Emeraude(PPE) .

PPE (15) , ,

(Conseilleres en economie sociale et familiale) . PPE

, (Concours)

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Life Academy ,

(think-tank)

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. (life planning) .

(Later Career & Retirement Planning), (Postgraduate Certificate in Life Planning), (MSc in Mid-Life, Pre-retirement and life planning) .

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seniors.gov.au

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37) · · · · (2008). 3

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(Department of health and ageing) . Centerlink

( )

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. On-Purpose

Partners(www.onpurposepartners.com) .

(holistic retirement plan) .

(Lifestyle

Retirement Plan) , ,

3aoptions(www.3aoptions.com) .

The Third Age Coaching Academy

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(http://thecenter.berkeley.edu)

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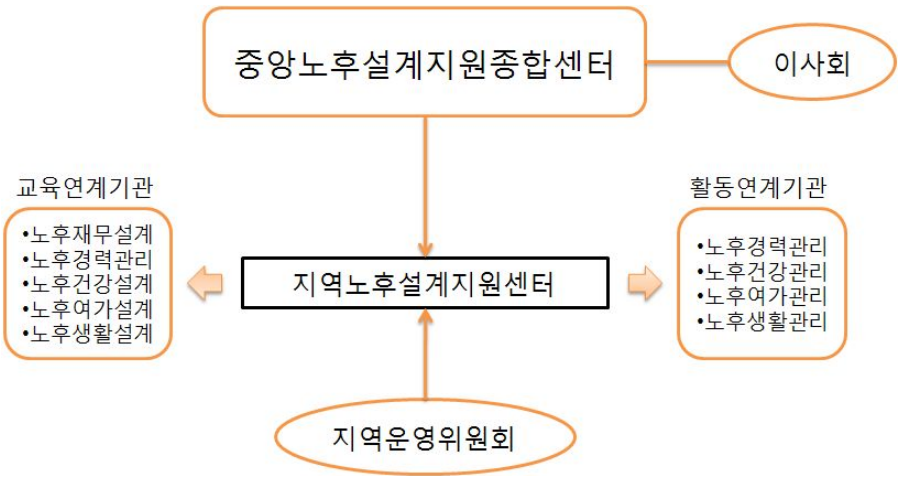
중앙노후설계지원종합센터
이사회
교육연계기관
•노후재무설계
•노후경력관리
•노후건강설계
•노후여가설계
•노후생활설계
지역노후설계지원센터
활동연계기관
•노후경력관리
•노후건강관리
•노후여가관리
•노후생활관리
지역운영위원회

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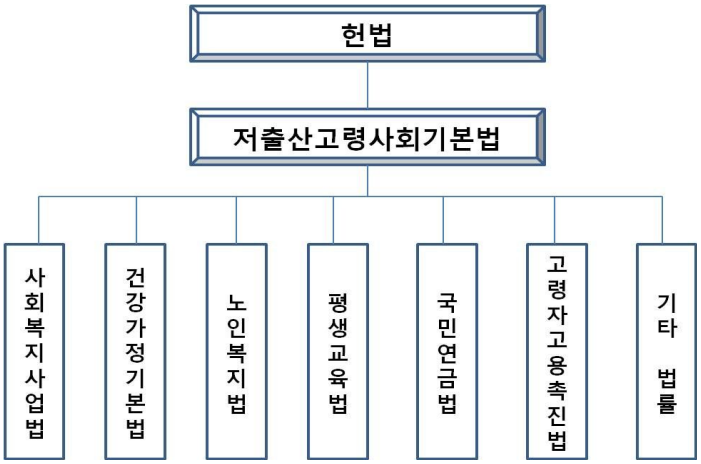
헌법
저출산고령사회기본법
사회복지사업법
건강가정기본법
노인복지법
평생교육법
국민연금법
고령자고용촉진법
기타 법률

5)

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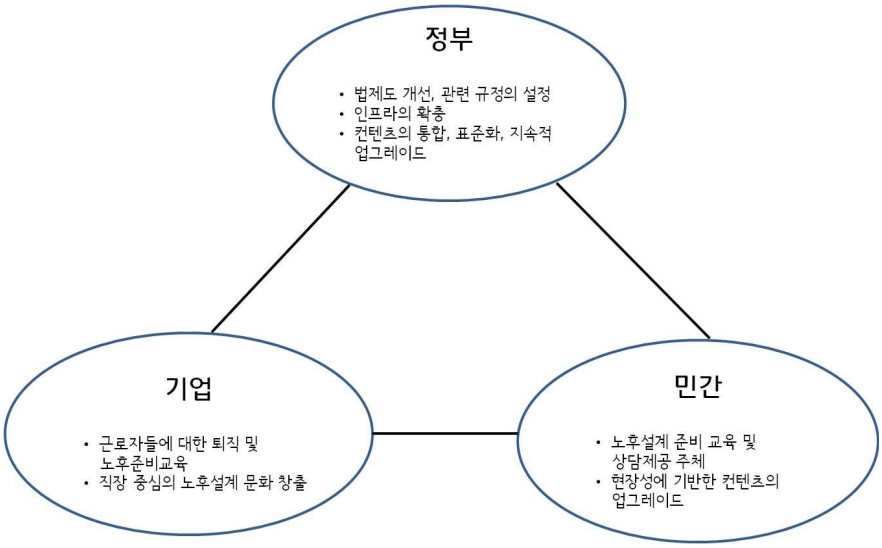
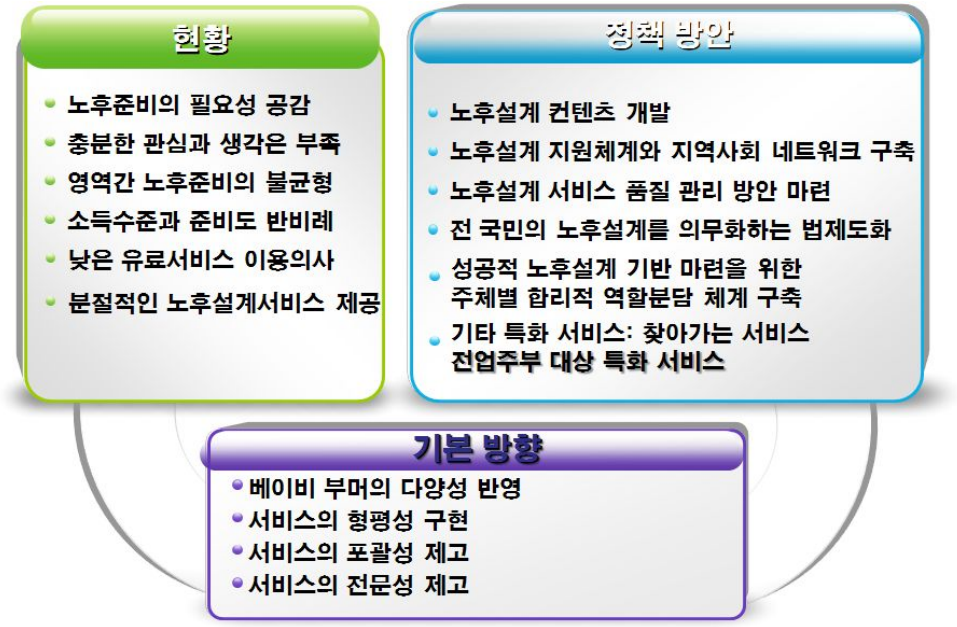

정부
• 법제도 개선, 관련 규정의 설정
• 인프라의 확충
• 컨텐츠의 통합, 표준화, 지속적 업그레이드
기업
• 근로자들에 대한 퇴직 및 노후준비교육
• 직장 중심의 노후설계 문화 창출
민간
• 노후설계 준비 교육 및 상담제공 주체
• 현장성에 기반한 컨텐츠의 업그레이드

6)


현황
노후준비의 필요성 공감
충분한 관심과 생각은 부족
영역간 노후준비의 불균형
소득수준과 준비도 반비례
낮은 유료서비스 이용의사
분절적인 노후설계서비스 제공
정책 방안
노후설계 컨텐츠 개발
노후설계 지원체계와 지역사회 네트워크 구축
노후설계 서비스 품질 관리 방안 마련
전 국민의 노후설계를 의무화하는 법제도화
성공적 노후설계 기반 마련을 위한
주체별 합리적 역할분담 체계 구축
기타 특화 서비스: 찾아가는 서비스
전업주부 대상 특화 서비스
기본 방향
베이비 부머의 다양성 반영
서비스의 형평성 구현
서비스의 포괄성 제고
서비스의 전문성 제고

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38).

40.6% ,

31.8% .

85.2% ,

23%, 29.5%,

19.4% .

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63.9% ,

70.9% .

(58.5%), (16.2%), (14.4%),

(7.5%), (3.4%) .

31.1% 5 , 68.9% 5 ,

70%

30% .

83.4%

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, 54.7%

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38.4%, 17.4%,

13.3%, 8.8%, 5.9%, u- 4.8%,

38) (2010) .

4.0% .

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45.4%

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42.3%

, 60~63 50~59

. 69.4%

, 83.7%

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15% , 13%, · 13%,

13%, 10% ,

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43.9%

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. , 64.1%

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49.2%,

22.4%, 22.2% . ,

36.1%, 28.9%,

21.1%, 10% .

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60 2015

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2000

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(‘05.8) ,

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‘( ) (‘05.9~’10.8, 76) . ( ), ( ),

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2003	▪ ‘ ’ .
2004	▪ ‘ ’ ,
2005	▪ 8 19 ▪ 2005 4 ‘ · ’ ▪ ‘( ) ’ ▪ ‘ ’ ▪ ‘ ’ (2008.3) ▪ , ▪ ( ) 「 」 (2005.9~2010.8) - , ,
2006	▪ 「 1 5 (200 6~2010)」 ▪ ‘ ‘ ’ ▪ (2006~2010)
2007	▪ 2008 ,
2008	▪ 「 」 ▪ DB , , ▪ 「 」 ▪ 7
2009	▪ ▪ .
2010	▪ U-health, Wellness, U-Silver . ▪
2011	▪ 2(2011~2015)

: (2011), 「 」 p.172 .

2008 (‘08.7)

, 2008.7～2010

1,526 ('08 132 , '09 673 , '10 721) .

IT

(u-Health) (‘10.5) .

(u-Medical) ‘ ’ ('10～'12 ,

125) .

. 864 , 15.4 (

, '09.8) 2006 376 2007 415

10.4% , 2008 866 108.7% .

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(, 2010).

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R&D ,

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R&D , .

10 95% , 10 55%

. 2009 R&D 33.6 (

4.1 0.08%) . , ·

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. 38.3%

('05~'08) 27.6% , 198.8%

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SW), (, ,), (, ,)

. (u-Health)

u-Healthcare (, '07～'09, 30)

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R&D ,

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39).

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(‘06.12) , ,

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(2005, 2006) "

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39) , , ,
, (KFDA) .

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2005,6 2007~8 2012

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, 2008 , 10% ,

, 2012 .

2006 2002 14

12.8 , 2010 43.9

10 2020 148.6 .

2002-2010 16.6%, 2010 -2020

14,6% 2020 40)

10% .

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2005,6

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1950 .

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30% . 2 7

80%

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Economy Network of European Regions(SEN@ER))

. 2005 2

17, 18 ‘ 1 ” .

(North Rhine-Westphalia) 600

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1 (,

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[41]. 2006 2

(Maastricht) , 3 2007 11

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41) Bonn (www.silvereconomy
-europe,org).

(Andalucia) ‘ (The Silver Generation Driving Europe)’ . 4 2010 1

(Limoges) ‘ : ’

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.[42]

(, 2010).

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ISO(International Organization for Standardization,)

ISO/COPOLCO(

) ISO/TMB

(ISO·IEC 71) .

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. (JIS) (JASPA)

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42) SEN@ER :

- SENIOR ENTERPRISE INITIATIVE
- INDEPENDENT - ICT Enabled Service Integration for Independent Living The project with SEN@ER participation submitted to the CIP programme is a CIP ICT PSP Pilot Type B proposal addressed to ICT PSP Objective identifier: 1.3 ICT for ageing well / independent living.
- eSESH - Saving Energy in Social Housing with ICT
- CULTUREMAP - Study on the mapping and evaluating of existing platforms (websites) within the cultural sector aimed at stimulating debate and cross border exchange of matters concerning European culture
- "COMMONWELL - Common Platform Services for Ageing Well in Europe
- AAMEE - Active Ageing of Migrant Elders across Europe
- SOPRANO - Service Oriented PRogrammable smArt enviroNments for Older Europeans
- MobilAlarm - a location-independent emergency service

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JASPA JIS

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JSI (·),

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JIS 1 ( )

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SG(Safety goods) . 2007 7 129

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(, 2007)

. 43)

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u-Japan IT

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43) 「 」 .

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(Universal design)

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Telecare

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AAL(Ambient Assisted Living) IT

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R&D

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(u-Health)

IT BT

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산업 분야	베이비붐 세대의 니즈	세계시장 현황 및 전망	국내시장 현황 및 전망	산업특성	해외사례
중고령 전문 인력 파견업	은퇴 후에도 해당분야에서의 경험과 전문성을 활용할 수 있는 파견업무 희망함	<미국> 약 $800억 <일본> 약$400억 추산.	우리나라 공공고용서비스의 시장점유율이 한번도 2%대를 넘은 적이 없으며 민간고용서비스 시장점유율도 이와 유사한 상황임	구직자들에게 취업정보와 교육훈련의 기회를 제공, 기업들에 대해 효율적인 인력공급이 장점이나 정규직과의 차별적인 대우가 문제	<유럽> 1990년대 중장년 실업자를 위해 일자리이전과 자리회전 모델 실시 <일본> 대표적 파견업체인 '파소나' 2,369억 엔 매출('08년)
재취업 관련 교육서비스 산업	중고령층 퇴직가의 재취업 관련 서비스를 원함	많은 선진국에서 실직자에게 교육서비스를 제공하고 있음	'고령자 뉴스타트 프로그램'등 정부가 50세 이상을 대상으로 직업교육 제공함	복지적 측면이 강해 국가가 실직자에게 서비스를 제공하는 경우가 많음	<영국> '뉴딜 50플러스'라는 50세 이상 고령자의 직업훈련과 임금보조금제도를 연계한 프로그램 운영함
노후준비 관련 보험 및 금융자산 관리 자문업	정부가 운영하는 사회보험제도에 의존하기 보다는 개인 스스로 노후대책을 세워야 할 필요성을 느낌 은퇴이후의 노후생활에 대한 미래 계획을 세우고 싶은 요구를 가지고 있으나 관련 정보가 부족하다고 느낌	세계적으로 고령화가 확대되는 추세에 따라 노후준비 관련 보험 및 금융자산 관리 자문업은 계속 성장할 것으로 예상됨 <미국,유럽> 노후대비를 위한 금융자산관리 자문업이 한국에 비해 많이 발달한 상황임	2020년: 185,241억 원	소유자산의 불균형이 나타남 자산의 유동화가 필요함 (낮은 금융자산 + 높은 실물자산) 부동산을 통한 소득창출에 의존하는 경향이 짙음	<미국> 은행,증권사,뮤츄얼 펀드회사를 통하여 자신의 노후생활 및 Life cycle에 맞는 자산관리 계획을 세우며 노후에 대비함

건강관리서비스산업	고령화로 인한 질병이 증가함에 따라 예방 및 의료비 절감을 위한 올바른 건강관리 유도 프로그램의 필요성 느낌	<미국> 2010년: $57억 2015년: $33억	※건강관리서비스법」 제정 시 시장규모: 약2조원(2014년) 3만8천명 일자리 창출 예상됨	'건강주의군'에게 영양, 운동 상담과 모니터링 등의 서비스를 제공 건강증진을 통한 예방	<일본> 2008년 정부 주도로 시작, 현재 3042개 병원, 의원과 139개 전문관리회사가 보건지도 <미국> 민간보험회사가 가입자의 건강관리를 적극 도움
유웰니스(u-wellness)산업	건강에 대한 관심이 증가함에 따라 언제 어디서나 운동량을 지속적으로 측정 관리하고 싶어함	2011년: $1,071억 2013년: $1,487억	2011년: 2,100억 원 2013년: 1조6,814억 원	국내업계의 관심은 증가추세이나 성공사례가 없어 시장창출 지연됨	나이키와 애플의 NIKE+iPOD Sport Kit'
항노화산업	자신의 외모, Well-being, 건강하게 나이 드는 것에 비교적 관심이 많음 치료목적의 항노화 제품뿐만 아니라, 외모관리 서비스로서의 항노화 서비스에도 높은 관심을 보임	<미국,유럽, 일본> 매년8.9%급 성장할것으로예상됨 2008년: $1,612억 2010년: $1,895억 2015년: $2,919억	2020년: 9,000억 원 2020년: 27조원	고령인구 비율이 높은 부산지역을 중심으로 산발적으로 진행된 상황임 항노화 식품의 경우(세계시장의 0.5%차지) 산업의 발전 미약함	<미국,유럽, 일본> 항노화서비스가 예방, 진단,관리 등의 체계적인 서비스로 구분하여 발전 <프랑스,독일,일본> 일반화 되어있는 수(水)치료에 대해서는 건강보험을 적용함
여가 및 관광산업	은퇴 후 고령자를 위한 관광레저·스포츠 산업	OECD국가들은 GDP의 3%~9%를 여가비용으로 사용	2006년: 총 여가산업규모 71조 3천여억 원	여가용품, 여가공간, 여가서비스 등 여가활동에 대응하여 재화와 서비스를 제공하는 산업	미국의 '엘더호스텔'은 55세 이상 노인에게 교육과 여행서비스를 제공, 유스호스텔의 고령자판
실버주거	중산층도 고려한 고령자 주택 등	중장년층의 급격한	2010년: 26,778억원	고령자의 건강상태나	<일본> 고령자용 임대

지 및 주택 등 쾌적한 생활 공간 관련 산업	다양한 고령자 주택이 공급되어야 한다고 느낌	증가는 임대보다는 자가 소유주택의 증가를 초래할 것이며, 이에 따라 새로운 고령자 주택 구매수요가 크게 늘어날 것임	2020년: 75,045억 원 ※주택개조 시장 2010년: 478억 원 2020년: 2,386억 원 ※실비(임대) 고령자 주택공급시장 2010년: 9,840억 원 2020년: 8,933억 원	자산상황에 따라 잠재수요의 폭이 넓어 비즈니스 잠재력이 클 것으로 예상됨 시장의 미성숙으로 고령친화주택산업에 대한 민간의 참여가 부족함	주택에서 주택안전Repair 서비스, 사고방지 Total서비스에 이르는 폭넓은 시장이 형성되었음 <미국, 일본>민간이 고령친화주택의 상당부분을 담당하고 있음
유헬스 (u-Health) 서비스 산업	은퇴 이후 삶의 기간이 길어지고, 만성질환의 증가로 의료비 부담이 지속적으로 확대됨에 따라 베이비 부머들은 의료비절감의 필요성을 느낌	2007년: $1,058억 2009년: $1,434억 2011년: $1,893억 2013년: $2,540억 연평균 15.7% 증가 ※홈&모바일 헬스케어시장 2010년: $57억 2015년: $336억	※만성질환자의 u-Health 시장규모 2012년 고혈압 환자 : 6,926억 원 2012년 당뇨환자 : 2,741억 원 총: 약 2조 원(추정치)	전반적으로 크게 활성화 되지 못하여, 표준화 및 법· 제도가 미진하고, 정부의 시범사업을 통해 수요가 창출되는 수준임. u-Health의 서비스모델 개발 및 검증 사업이 활발히 추진 중 임.	<미국> 만성질환자를 주된 대상으로 하는 홈&모바일 헬스케어 시장이 꾸준히 증가하고 있음 홈&모바일 헬스케어 서비스를 제한된 예산을 받는 노인 보호시설에 널리 보급함
의료기기 산업(노인 생활 편의기기 중심) 산업	영상진단, 치과용, 의료용 소모품 이외도 노인생활 편의성 중심의 기기수요 증대	2009년: $2,215억 2012년: $2,660억	2009년: 3.6조 원 연평균 13% 성장	우리나라의 기술수준은 선진국의 60~70%수준	<EU> 의료기기 S/W검증 의무화('10.10) <미국> IEC의 강화된 성능심사기준 적용 예정('12.6 시행)

건강기능식품 산업	고령화로 인한 생체기능 저하를 막고 질병발생 위험을 감소하며 건강유지욕구 크게 확대	2008년: $2,798억 연평균 8.2%성장	2010년: 약 2조 원 연평균 10%이상 성장률	국내 건강기능식품 시장은 초기 성숙기로 접어들었음	<미국> 1994년 건강기능식품 건강 및 교육법 제정으로 국가지원정책과 의회의 특별예산 지원
노인장기요양 관련 시설, 용품 및 기기, 서비스 산업	급속한 고령사회가 진행됨에 따라 노후에도 건강하며, 편리하고, 편안하게 사는 삶의 방식에 관심이 증가함 다양한 니즈를 충족시켜줄 수 있는 다채로운 상품과 서비스를 원함 본인부담금에 대한 보장이라는 가격적인 요소 이외에도 높은 시설과 서비스의 수준도 고려함	중국,인도 등의 고령화가 진행 될 경우, 거대규모의 고령친화제품시장은 실로 막대할 것으로 예상됨	요양보호가 필요한 노인의 비율을 65세 이상 노인의 14.8%로 잡을 경우 2010년: 79만 명 2020년: 114만 명 (추정치) ※고령친화 요양산업의 시장규모 2010년: 4조 9천 억 원 2020년: 9조3,661억 원 ※시설요양 서비스 2010년: 7,006억 원 2020년: 42,293억 원 ※재가요양 서비스 2010년: 12,774억 원 2020년: 80,887억 원	고령친화용품 제조·유통하는 기업의 평균 자본금이 1억 300만원에 불과할 만큼 중소기업 위주로 산업이 형성되었음 실버용품의 80%이상을 수입에 의존함 생산 및 유통체계가 미흡하며, 이에 대한 정확한 조사결과가 부족해 생산자와 소비자 모두에게 정확한 정보를 제공하지 못하고 있음 장애인 재활보조기구 및 노인복지용품이 혼동 사용되고 있어 구분 및 공용개발이 필요함	<영국> 커뮤니티케어법을 통해 케어매니지먼트를 제도로서 확립 <일본> 노인장기요양보험 도입 후 노인장기요양 중고령 친화산업이 3배 이상 성장함. <일본> 고령친화제품 대여, 가정도우미서비스 시설 등 의료서비스 업체가 활성화 되어있음 시설요양보다는 재가요양을 장려함 <서유럽> 노인장기요양서비스 공급의 확대는 재정조달과는 무관하게 나타남

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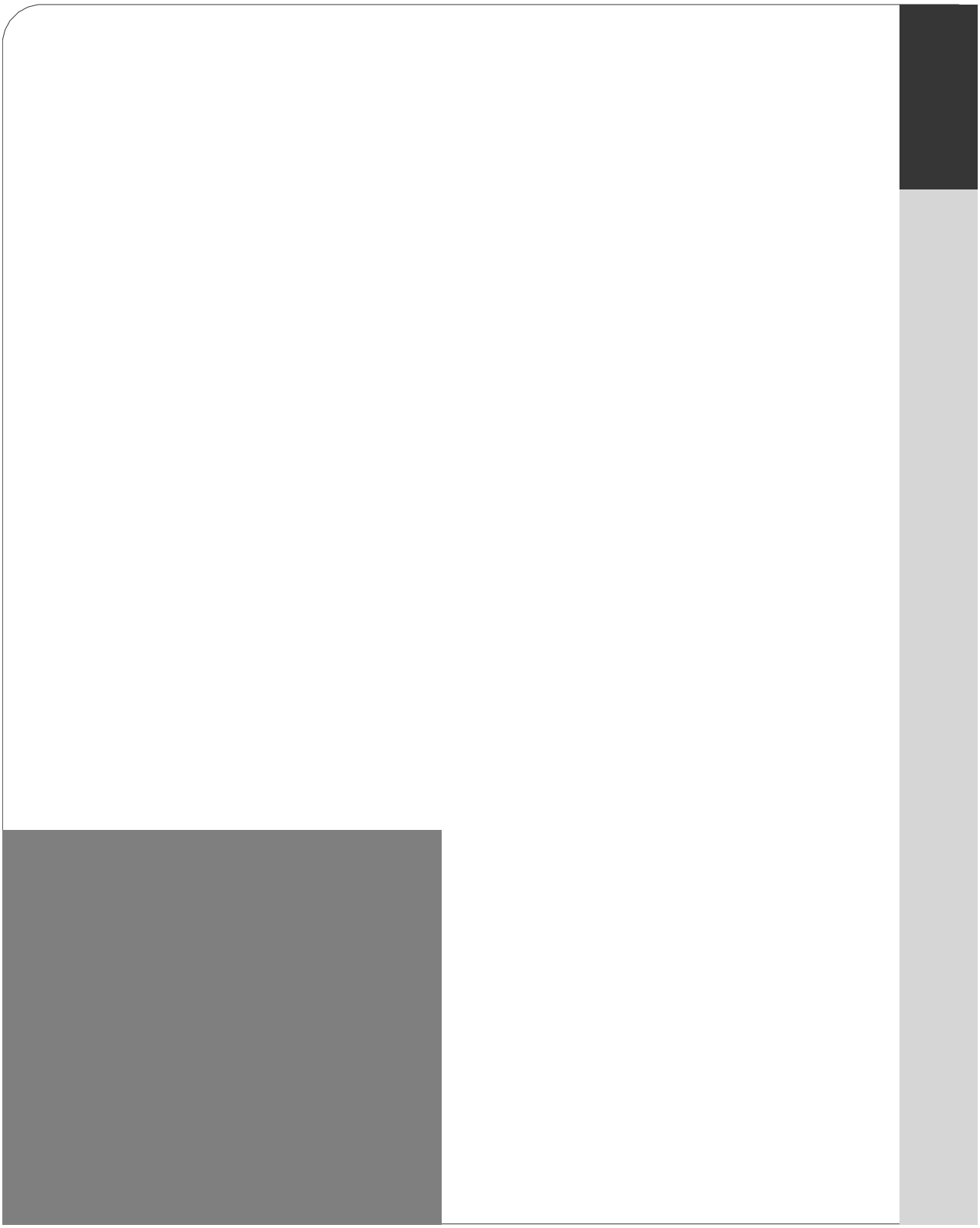

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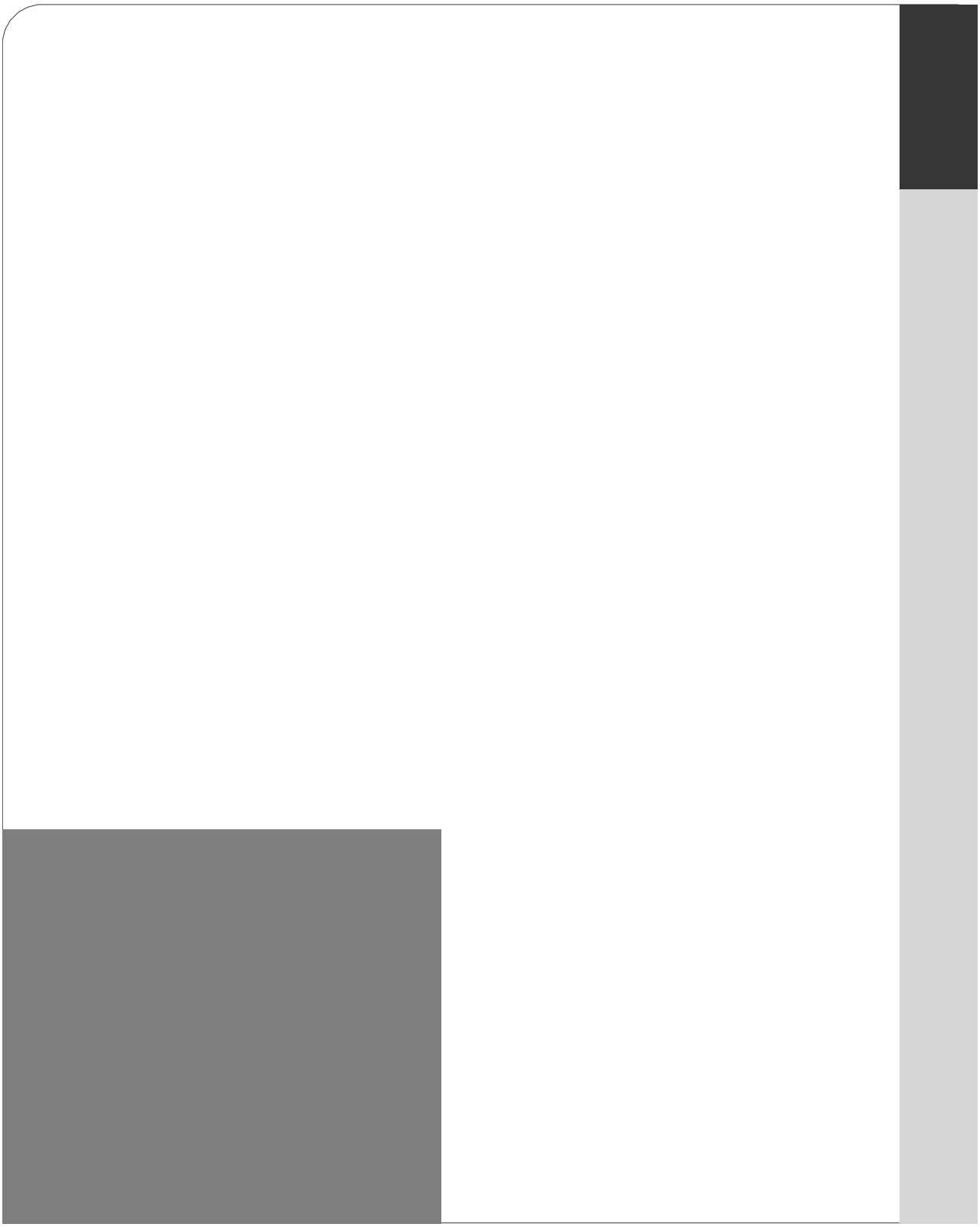

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