

정책보고서 2011-

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1955 1963
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2020
14.6%
11.3%

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(2011~2015)

2011

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1	17
2	20
3	67
1	67
2	125
4	185
1	185
2	211
3	234
4	253
5	276
6	291
7	310
5	337
1	360

Contents

Contents

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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.

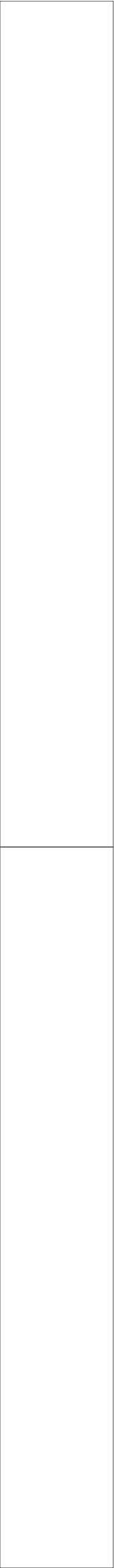
Second part is composed of 2 research papers. The first concerns the leisure activities of baby boomers. Based on the data analysis of the leisure

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.



1. 연구 목적

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		R&D

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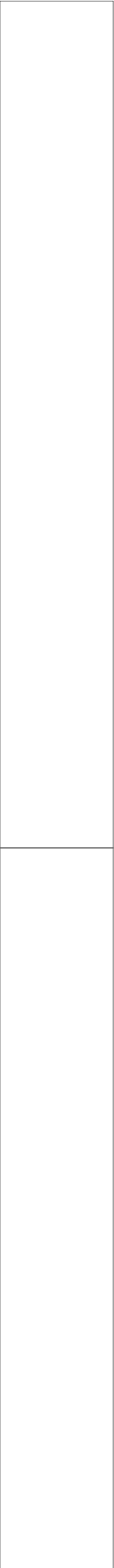
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(period effect)
(ageing effect)

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(41.6%) .

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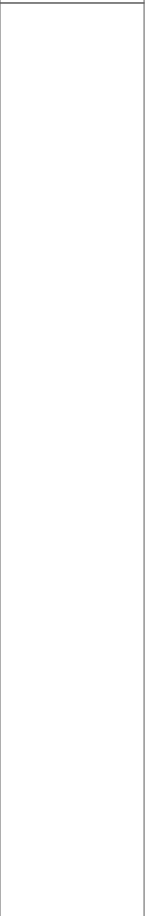
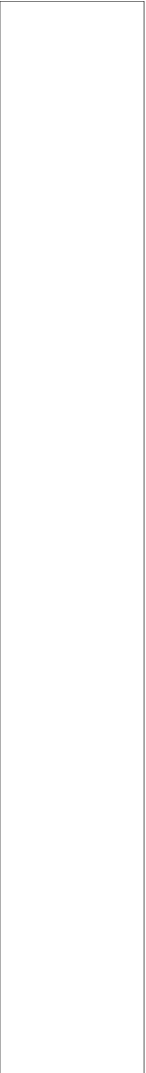
• 2001

2006

2010

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Country	2010 (%)	2020 (%)	2020 (%)
Canada	14.6%	16.5%	18.5%
United States	11.3%	13.3%	15.3%
United Kingdom	11.3%	13.3%	15.3%

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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제1 절 개요

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 (evidence-based)

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	: - , (,) (,) (,) (,) (John N. Migliaccio, MetLife Mature Market Institute)(Metlife MMI, John N. Migliaccio,)	() ()
	:) (,) (,)	() ()
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제2절 주요 내용

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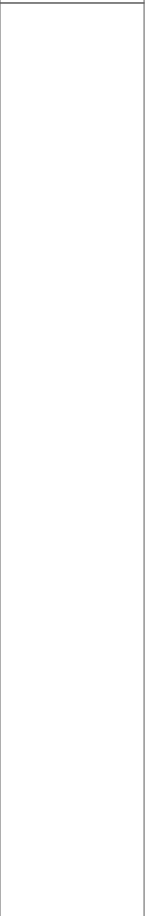
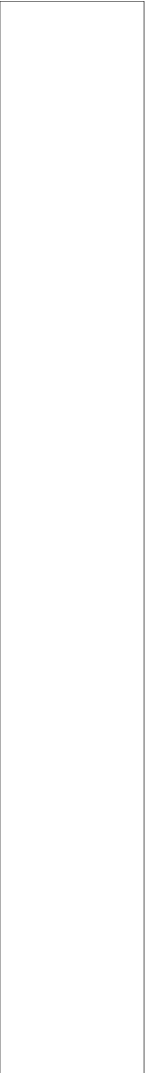
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Market Institute)

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172 . 10 8
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69% .
27% .
3/4 ,
1/5 . 42%
6% ,
82% , 15% .
“ ”
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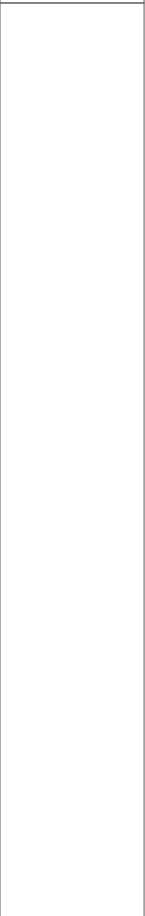
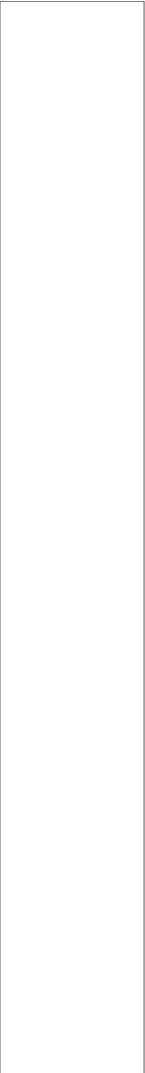
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2008
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(built-in-stabilizer)
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(part-time work), (partial pension)
(gradual retirement) ()

2008
 65
 70%
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 18
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 20%
 10%, 10%,)
 , clawback system
 +
 10%,
 30%, 45%
 30.7%→58.5%

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(1955~1963)

OECD

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68.7% 。

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(bottom-up)

bottom-up

volunteering mix

. welfare mix

volunteering mix

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referral system

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(ageing effect)

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8.7%

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(39.8%), (34.3%), (10.1%), (8.3%)

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44.4%

(13.9%), (13.5%) ,

‘ (7.6%), ‘ (3.4%) 11%

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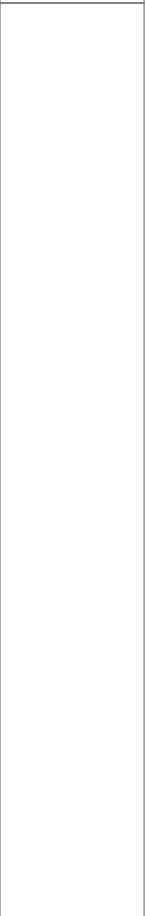
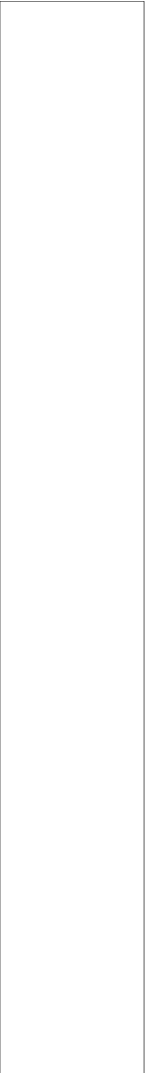
6. 6 :

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37.9%, 64% .



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(3.43), (3.43), (3.7)

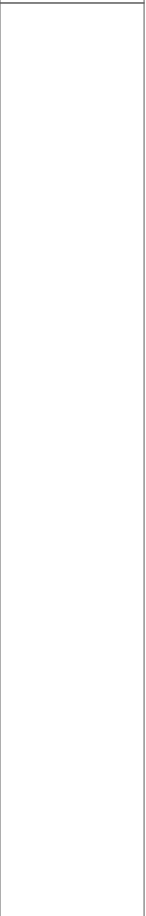
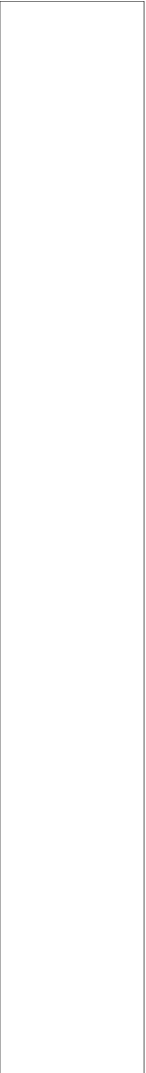
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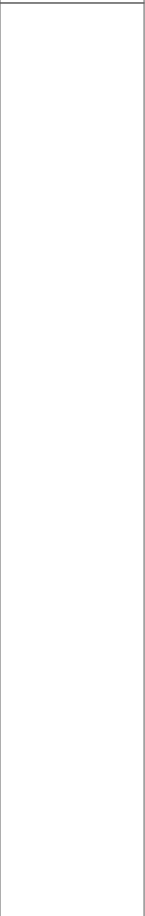
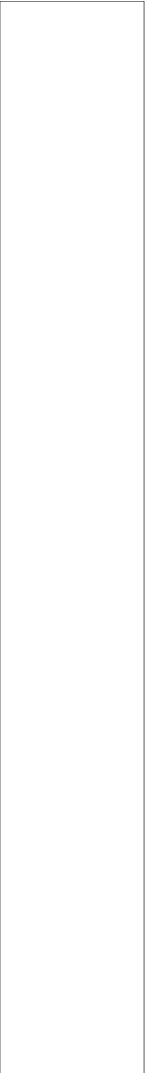


7.7 :

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age-period-cohort

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8. 8 :

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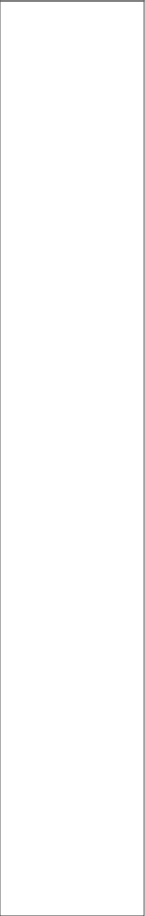
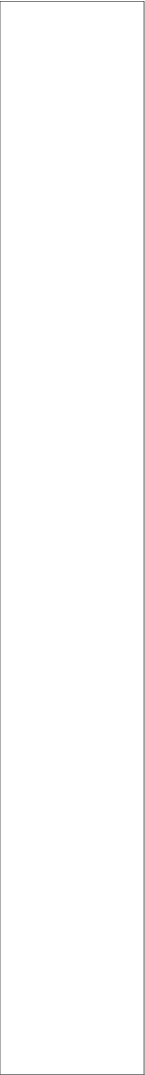
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$$(\quad : \quad ,$$

R&D



DB ,

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NPO ,

9. 9 :

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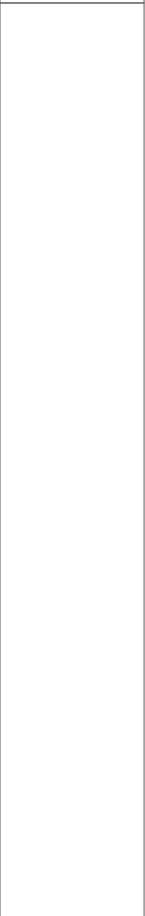
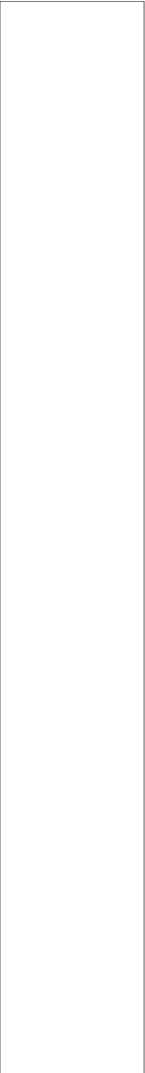
1) (: ,)

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 , 3.58 , 6.56
 , 4.93 , 8.17
 1 30
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 (:3.78 , : 3.37),
 (: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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 5 3.24
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 2010) 69.4%
 , 83.7%
 . (37.0%) (59.6%)
 (38.8%) (48.4%)

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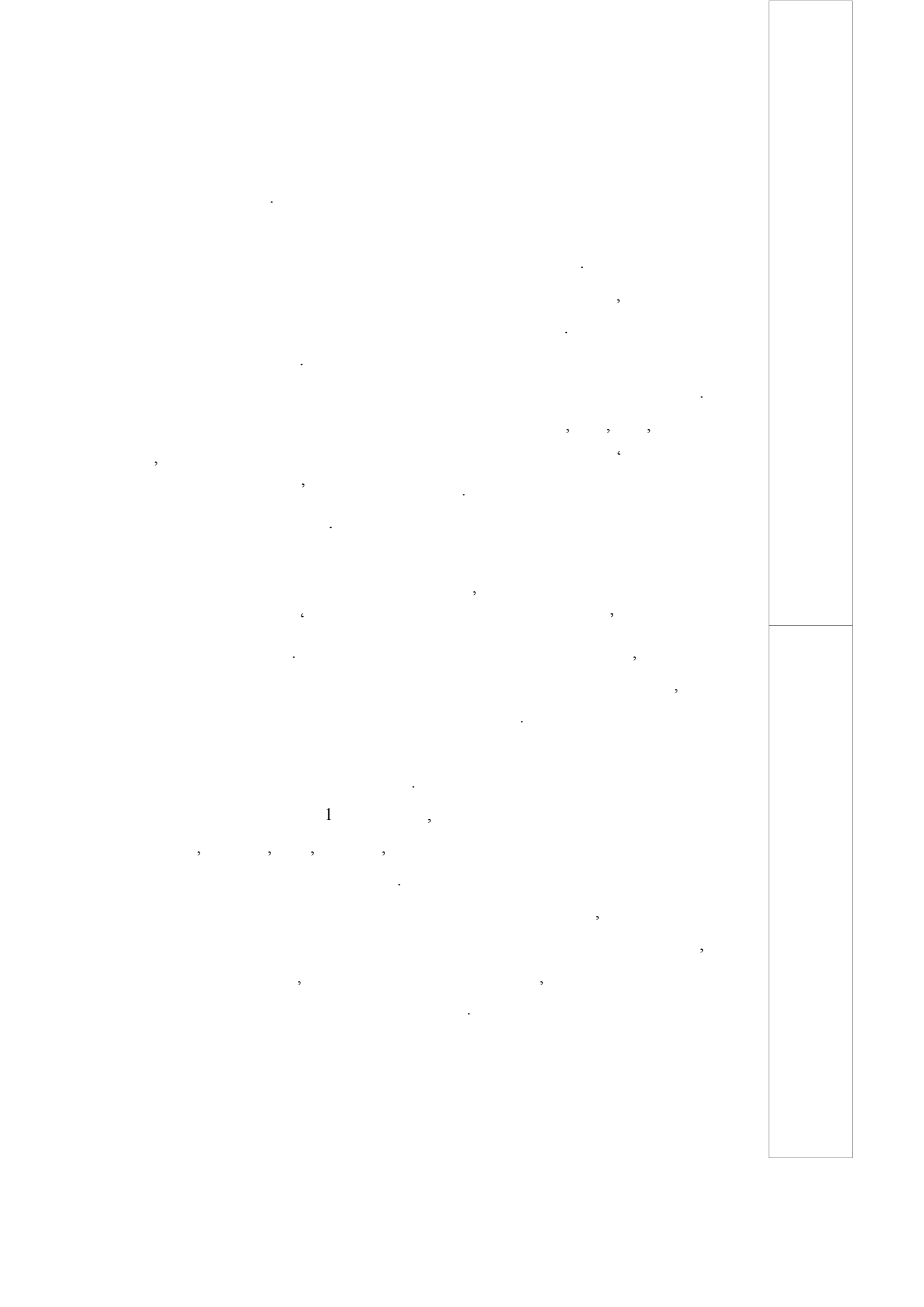
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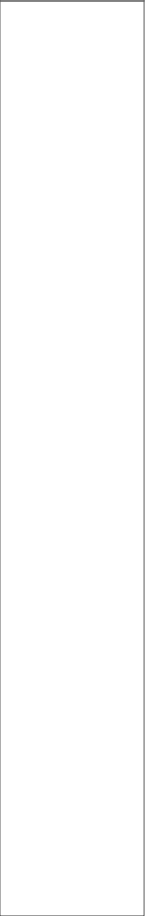
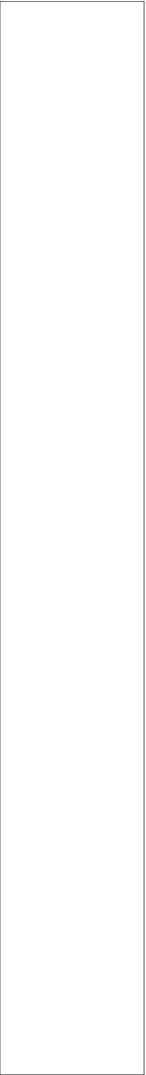
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10. 10 :

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80%), 140 (70%) , 255 (102%) , 156

(61.2%), 147 (94.2%) .

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11. 11 :

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(WHO) (active ageing)

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15 (65 20%

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(EITC)

NPO(Non Profit Organization)





(licere) “ (leisure) ‘ , ‘ , ‘ (schole) “ , (餘) , (暇) ‘ , , 2004).

(Murphy, 1975; Parker, 1976),
(McGuire et al., 1996).

(trajectory)

(Hooyman & Kiyak, 2005).

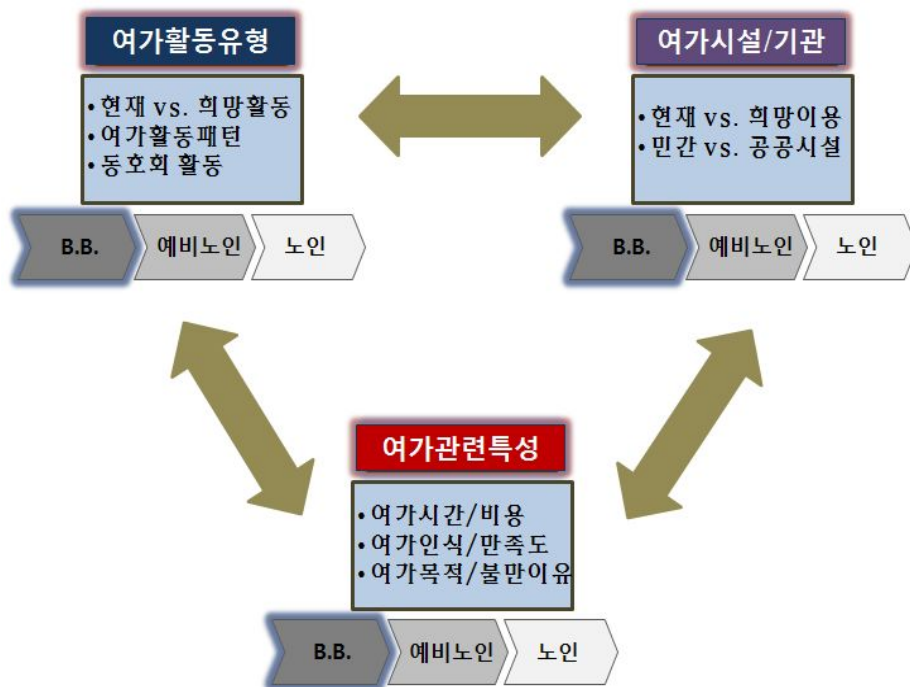
. Roberts(2006)

(Iso-Ahola, 1980).

(repertoire)

(Hooyman & Kiyak, 2005).

2.



IPA) (Importance-Performance Analysis:

(56 -64) (65)

1) 질적 연구 방법

(1) 연구 참여자의 선정

60

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8

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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① 40 50 , ②
(, ③ 4,50
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2) 양적 연구 방법

2010 「
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2006 2 , 2010 3
 15
 15 2010 7 5 7 16
 3,051 (1963
 -1955) 525 , (1954 -1947) 350 , (1946
) 634 .
 ① ; , , ,
 , ② ; , , , ,
 , ③ ; 40 , , ,
 ④ ; .

3.

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% .

(: , %)

										X
		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

(vs),

(vs),

< 3-3>

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

. 1 21 (:1.28 , :1.48)
 , 1 37
 (:1.57 , :1.64) .

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

: (2010).
 : *) 5 (5 → 1)

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a)	3.28	3.51	3.36	2.95

: (2010).
 : a) 5 (5 → 1)

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, ‘ ’ (3.51)
 ‘ ’ (3.36) .

		175.74	281.09
		222.27	335.90
		130.08	227.30
		177.17	272.13
		174.39	289.48

: (2010).

(22 2) (13) 9 2

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33 6 11 3

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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

‘ ’ 27 8 ,
 ‘ ’ 11 2 15 .
 10 12
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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).
 :1) 5 (1 → 5)
 2) ; 5 (1 → 5)
 3) ; 5 (1 → 5)
 4) ; 10 (1 → 10)
 *P<.05, **P<.01, ***P<.001

‘ , , ,
 .
 5 (1: , 5:) 3.69
 , 3.24
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< 3-12>

	β
	-.037
	-.082*
	-.068
	-.065
	.013
	-.041
	-.007
	.164**
	-.481**
	.329***
F	18.78***
R ²	.268

: (2010).

(: , %)												
		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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(E, 61 ...)

(: , %)

		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%
(50.0%) (48.3%)
(20.0%) (71.4%)
(7.2%),
15.1%

(: , %)

		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)

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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)	4.28
		74	(28.5)	176	(67.7)	10	(3.8)	
		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%

(: , %)

	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).

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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)

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1 5 TV (16.2%)

, (6.5%) . 1

, TV (60.0%) ,

(4.6%), / (4.2%), (3.0%), (2.7%),

(2.5%), / (2.1%) .

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(2.2%) .

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, 34 (6.5%) TV

(2010)

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TV

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TV

1 60%, 16.2%

TV

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A1	37(7.0)	C1	*	E1	39(7.4)
A2	18(3.4)	C2		E2	37(7.0)
A3	33(6.3)	C3		E3	59(11.2)
A4	22(4.2)			E4	45(8.6)
A5	59(11.2)	D1	*	E5	211(40.2)
A6	6(1.1)	D2		E6	)
A7	144(27.4)	D3		E7	12(2.3)
A8	81	D4		E8	60(11.4)
B1	(15.4)	D5	*	E9	12(2.3)
B2	5(1.0)	D6		E10	4(0.8)
B3	10(1.9)	D7	/	E11	2(0.4)
B4	5(1.0)	D8	/ / *	E12	14(2.7)
B5	7(1.3)	D9			30(5.7)
B6	55(10.5)	D10			
B7	11(2.1)	D11	/		
B8	28(5.3)	D12			
	4(0.8)				

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 10% , (27.4%),
(15.4%), (11.2%), / (10.5%),
(7.0%), (6.3%), (5.3%)

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

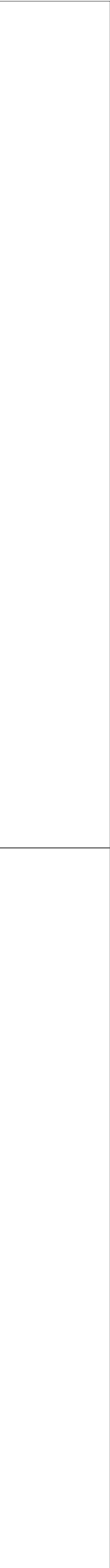
40.2% ,
 / (11.4%) (11.2%) (8.6%),
 (7.4%), / (7.0%)

(: , %)

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(0.02)				*		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).

: *, ' 1 5 5%



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· (19.4%) (11.8%) 10%
· 10% (6.9%) / (5.7%)
 , , , (4.6%)
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5% ,
TV
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0.2% ,
2.7% .
/ 6.5% ,
(6.1%) .
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: (2010).
 a) 1 5 1%
 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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(G, 63 ,).

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(B, 63 ,)

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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)
		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).

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(, 2011).

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57.0%
34.5%
42.3%

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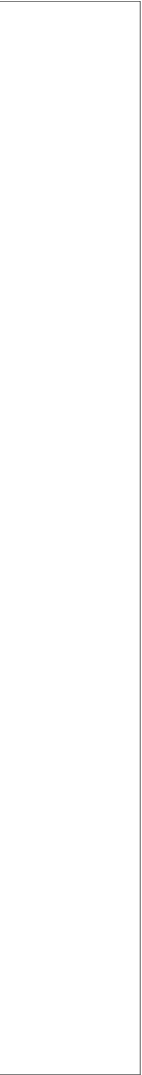
8

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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)

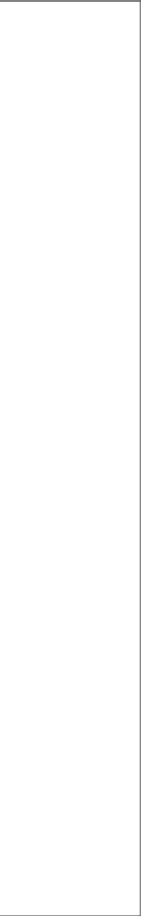
: (2010).
: 1) A : , B : , C : , D :
E : , F: , G: , H:



30% (GGG) ,

(12.5%) (47.2%) , (40.2%),

47.6% 7.4%



(: , %)

										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

(: , %)

									X
	14	(21.2)	42	(16.3)	38	(18.8)	94	(17.9)	24.228
	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)	
	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)	13.872
	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)	
	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%)

(3-30)，

(: , %)

										χ
		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%)

(: , %)

		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

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(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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(14.2%)

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(,) (10.6%)

(18.4%) 7.2% .

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(54.5%) (55.0%)
(66.0%)

9.6% 18.4%

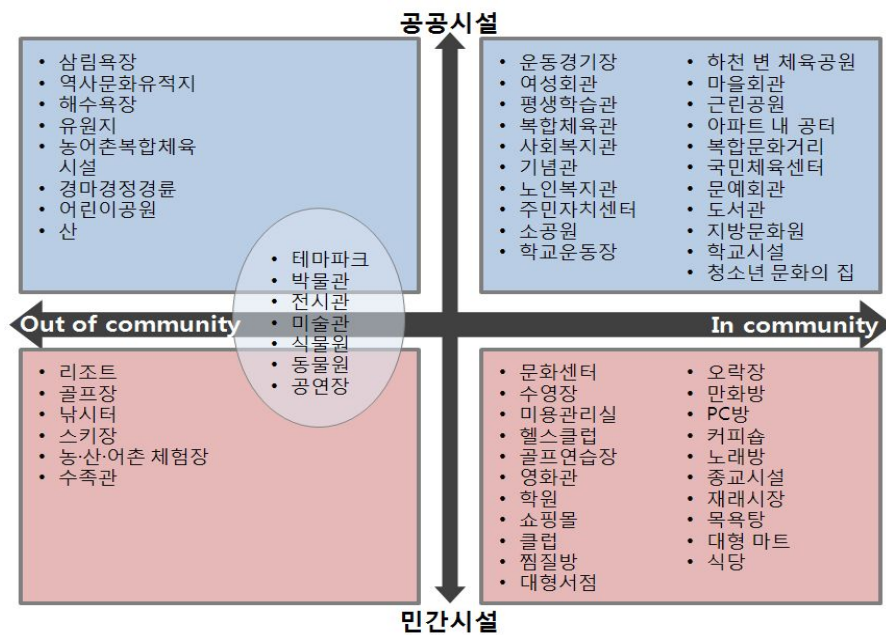
(: , %)

(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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(10.4%)
19.7%,
23.5%

1) (vs. / vs.)



[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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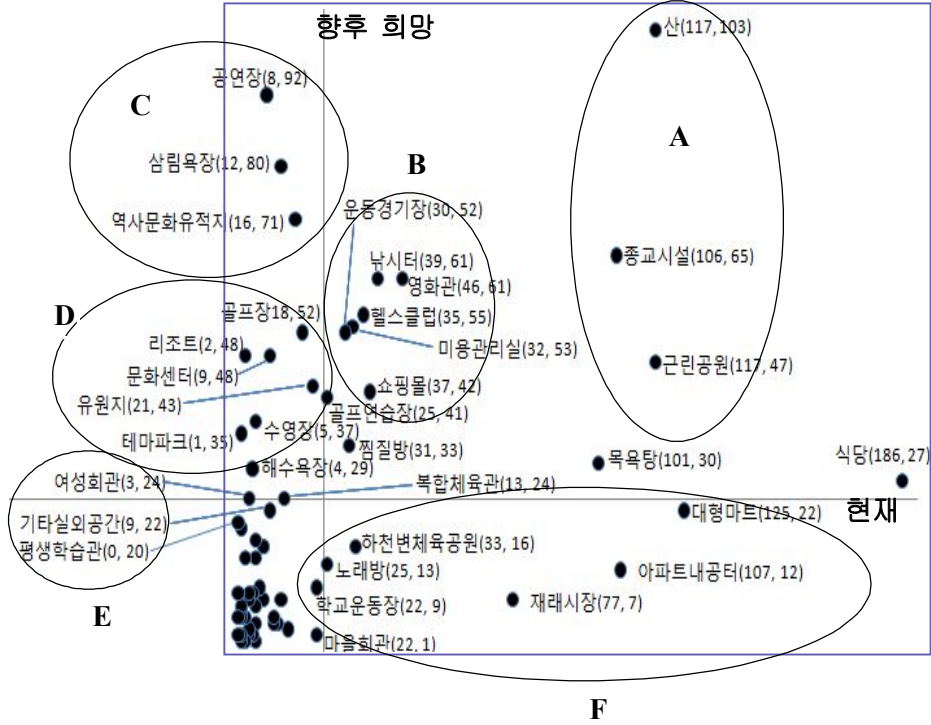
(46.7%)

2019	23.86	-
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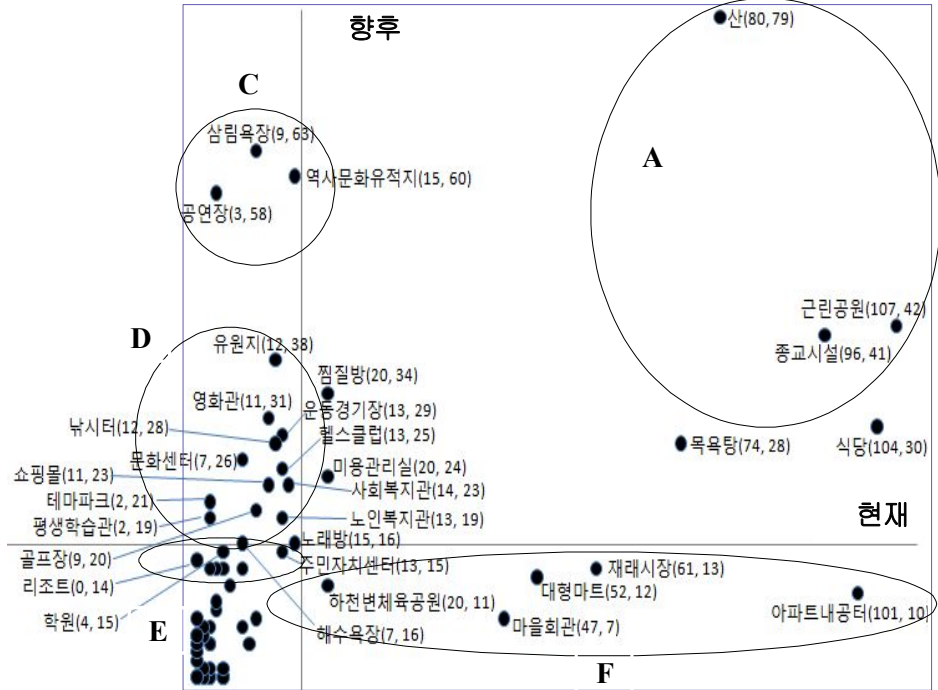
(Importance-Performance Analysis: IPA)	X	Y
4	.	/ [3-3]

[illegible]

베이비 부머의 여가 공간 이용·희망 IPA



예비노인세대의 여가 공간 이용·희망 IPA



[3-3]

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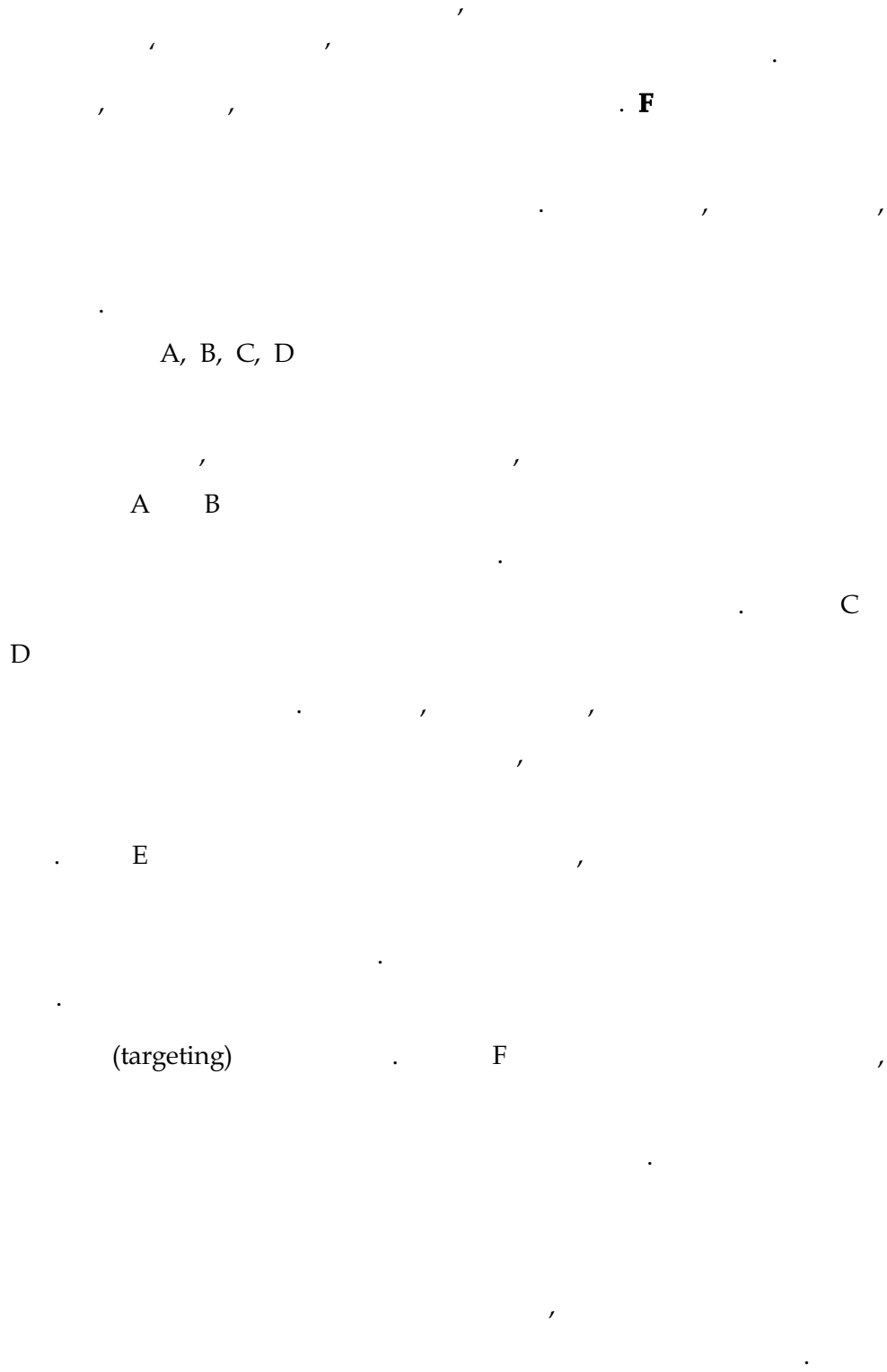
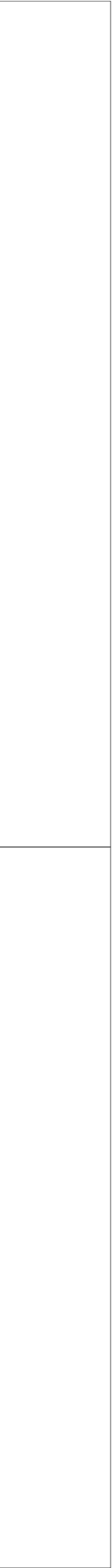
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IPA [3-4]

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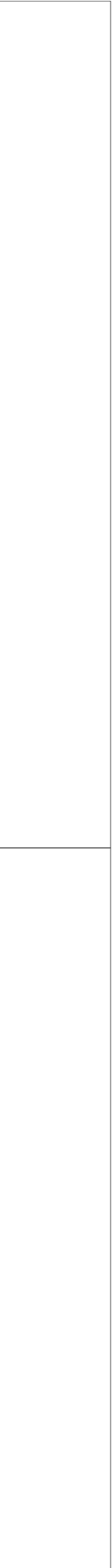
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1. The first part of the document is a list of the names of the members of the committee who have been appointed to the various sub-committees. The names are listed in alphabetical order of the last name.

2. The second part of the document is a list of the names of the members of the committee who have been appointed to the various sub-committees. The names are listed in alphabetical order of the last name.

3. The third part of the document is a list of the names of the members of the committee who have been appointed to the various sub-committees. The names are listed in alphabetical order of the last name.

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10. The tenth part of the document is a list of the names of the members of the committee who have been appointed to the various sub-committees. The names are listed in alphabetical order of the last name.

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SOC Model
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제2절 베이비 부머의 노년기 소득불평등 장기 전망

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

, μ_y

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$$Cov[y_K, F(y_K)] \mu_K$$

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

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

$$R_K$$

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Murphy, Kevin M. & Finnis Welch, 1993; Freeman, Richard B., 1993)。 ，
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 & Mitchell, 2006; , 2011).
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, Moore(2006)
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 Lusardi & Mitchell(2007)
 , HRS(Health and Retirement Study)

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	・ (2009)		1955-1963	/ 374
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	・ (2007)	()	1955-1964	365
	・ (2008)		1954-1968	292
	(2010)		1955-1963	『 』
	(2011)	()	1955-1963	1
	・ (2011)	，	1955-1963	

： (2011:16) 。

	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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1991 2001

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	0.3099	0.3260	0.3472	0.3293	0.28696
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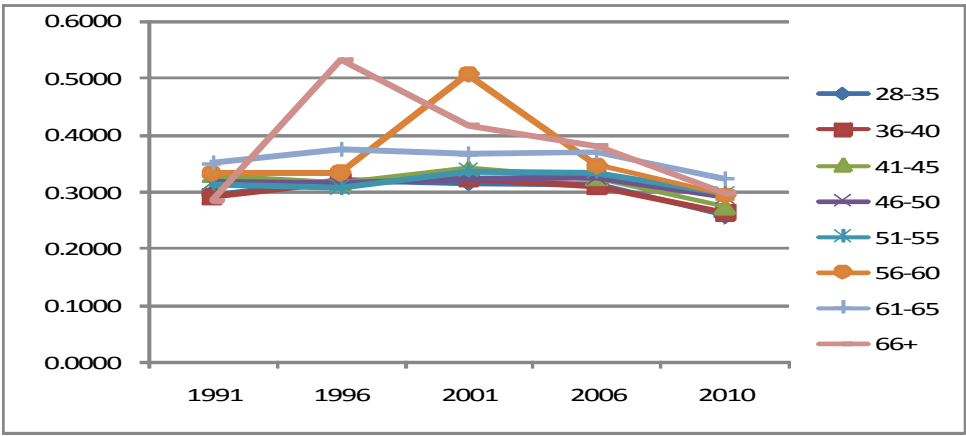
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	0.2942	0.3207	0.3151	0.3117	0.2581
	0.2931	0.3185	0.3237	0.3105	0.2638
	0.3285	0.3134	0.3404	0.3236	0.2733
	0.3165	0.3146	0.3221	0.3253	0.2914
	0.3133	0.3076	0.3369	0.3346	0.2963
	0.3328	0.3334	0.5057	0.3459	0.2941
	0.3509	0.3744	0.3667	0.3699	0.3225
	0.2833	0.5315	0.4162	0.3792	0.2957

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[4-3] < 3-43>

1951-55

1946~1950

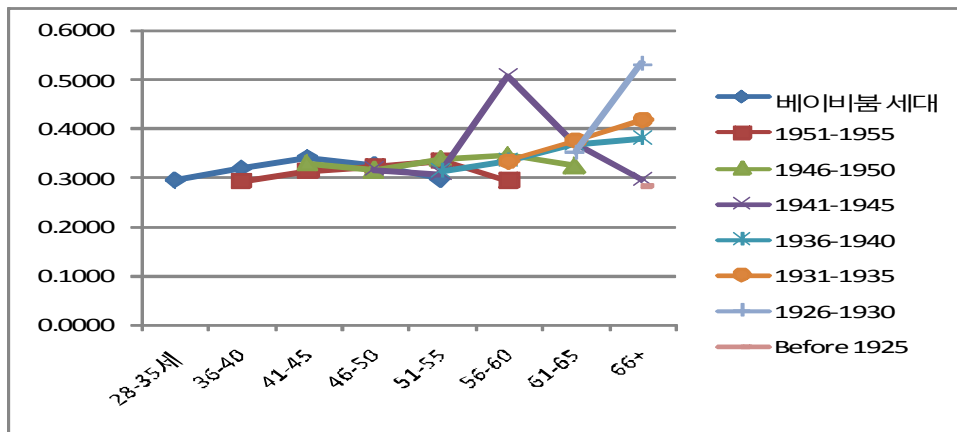
1941~1945

56~60

2001

1930

IMF



	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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2006

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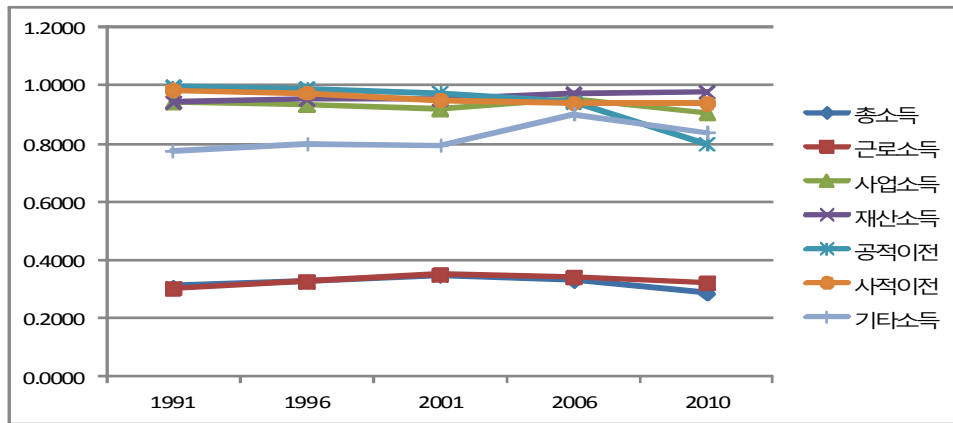
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2010

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 2001
 2001
 2001
 2010 3.3%



< 3-48>

(Rk),
(Sk)

(Gk),

1991 2001
2006
4% 2010 5.1% 1%
2006

1991

2001

1991		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
		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
1996		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
		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
2001		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
		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
2006		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
		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
2010		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
		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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2001

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2010

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2010

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2010

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2001

2006

2010

	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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 < 3-50> . 1991
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 2001
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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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effect) (age effect) (period

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1991

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1941-45

1946

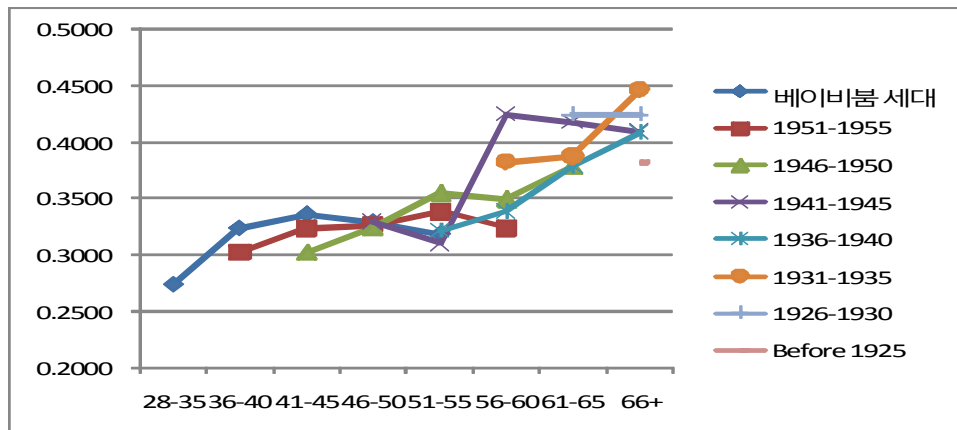
1945

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46



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1991 28 -35

1991

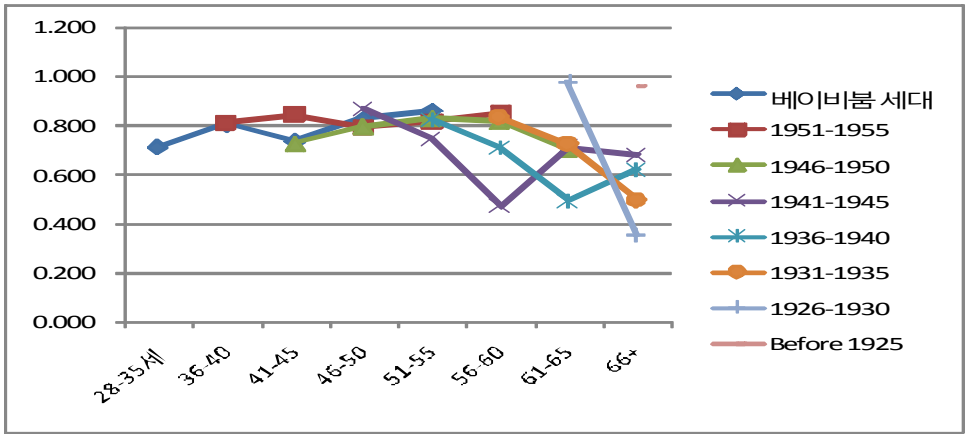
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1996

36 -40

1955

1959



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 61~65
 66
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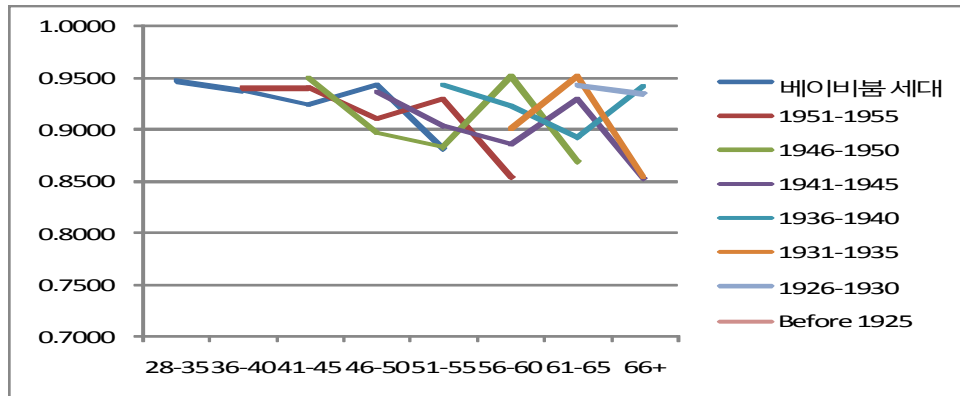
1991

2006

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[3-12]

2010



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2010

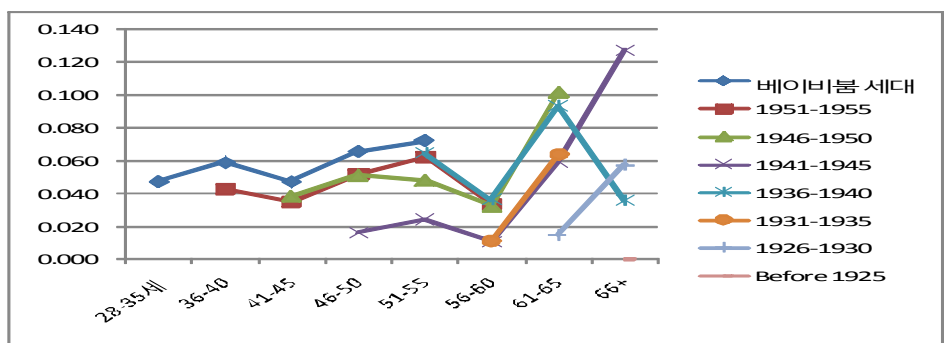
2010

1936

1950

1941

1945



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2010 ,
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56~60

， 1941~1945

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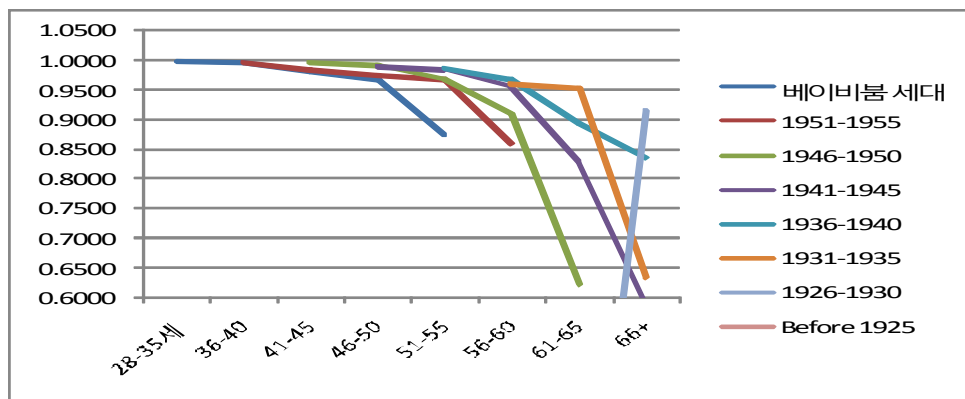


④

[3-16]

2010

56



1926

1936~1940

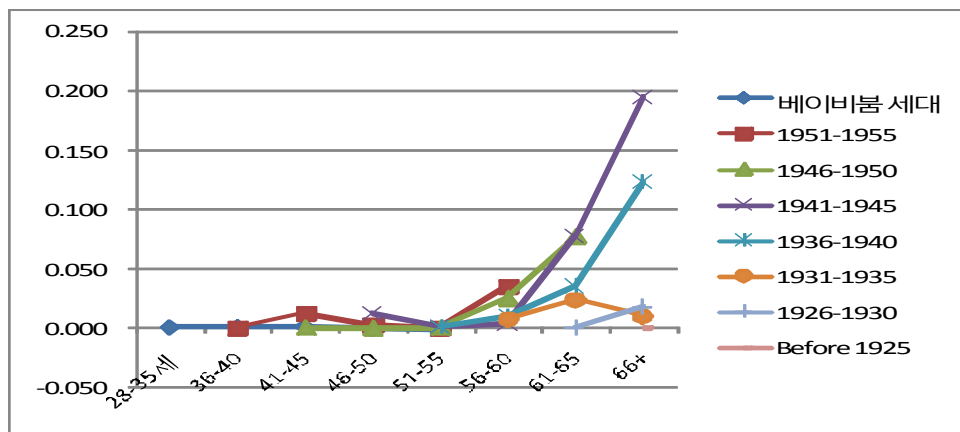
1941~1950

1936

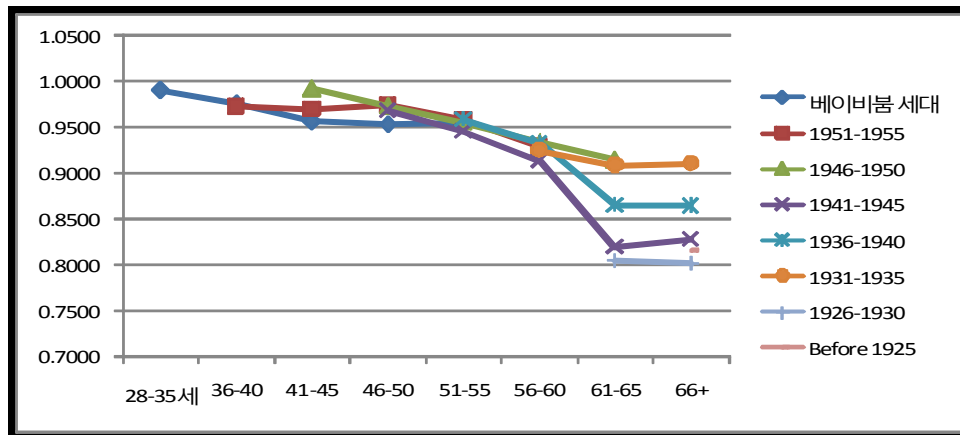
1945

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1988



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1945

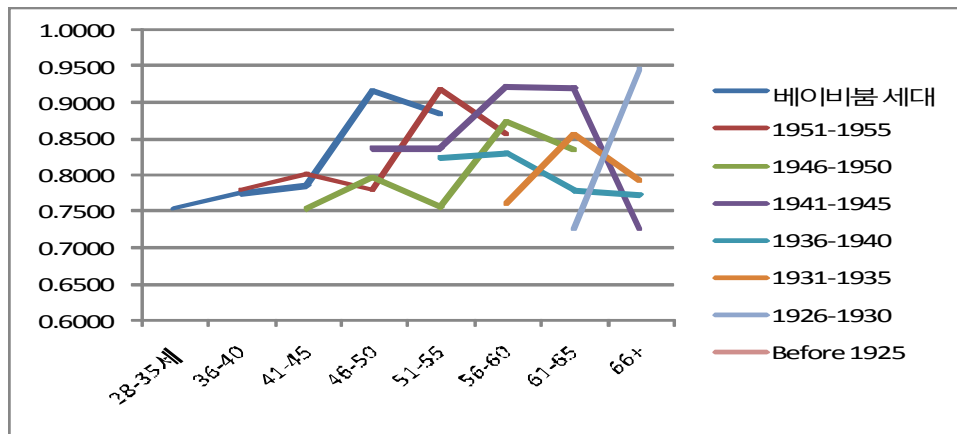
, 1936

1941~1945

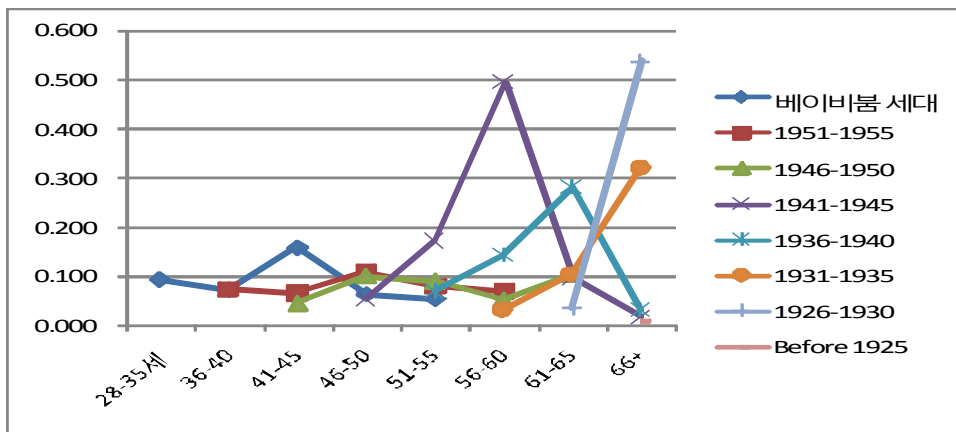


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2010



1950
 , 1940
 2006
 , 2001



	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		

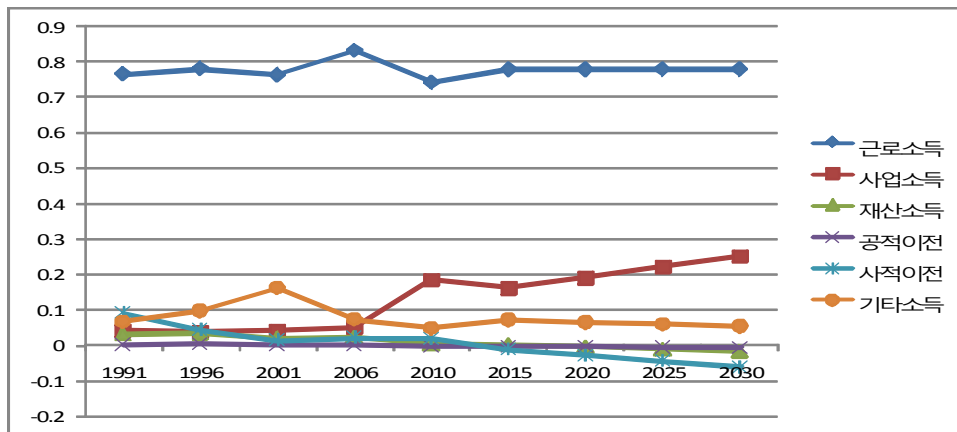
	61-65			0.010	0.010	0.055	0.005	0.012	
	66+				-0.012	0.152	0.083	0.003	0.100
	28-35	0.091							
	36-40	0.071	0.073						
	41-45	0.157	0.065	0.044					
	46-50	0.062	0.107	0.099	0.054				
	51-55	0.052	0.078	0.089	0.171	0.067			
	56-60		0.068	0.051	0.494	0.140	0.030		
	61-65			0.102	0.095	0.279	0.103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

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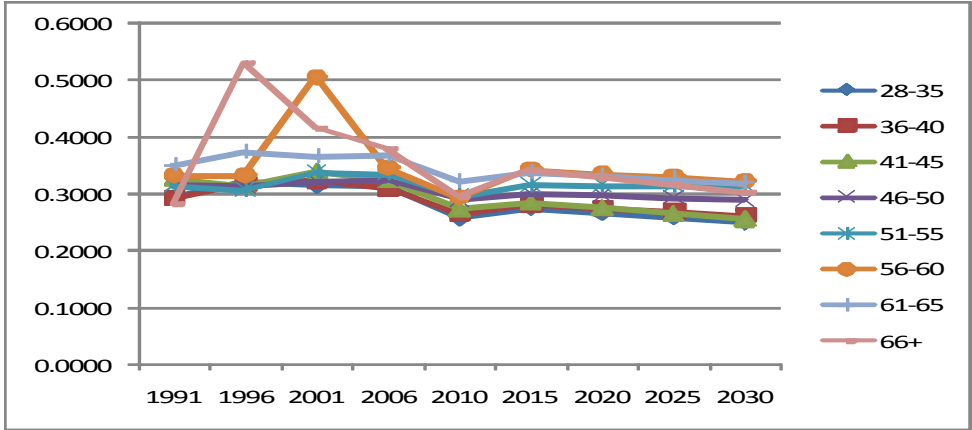
1991 2020 20

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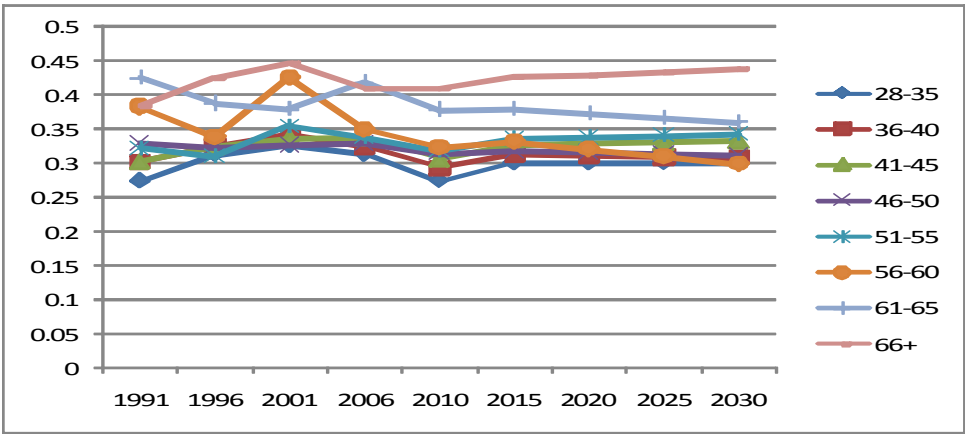
	0.3099	0.3260	0.3472	0.3293	0.2870	0.3071	0.3028	0.2986	0.2943
	0.3044	0.3257	0.3497	0.3406	0.3205	0.3423	0.3470	0.3517	0.3564
	0.9443	0.9345	0.9179	0.9513	0.9051	0.9121	0.9060	0.8998	0.8937
	0.9415	0.9516	0.9526	0.9727	0.9775	0.9871	0.9964	1.0057	1.0150
	0.9952	0.9895	0.9738	0.9424	0.7993	0.8084	0.7645	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

[3-24]

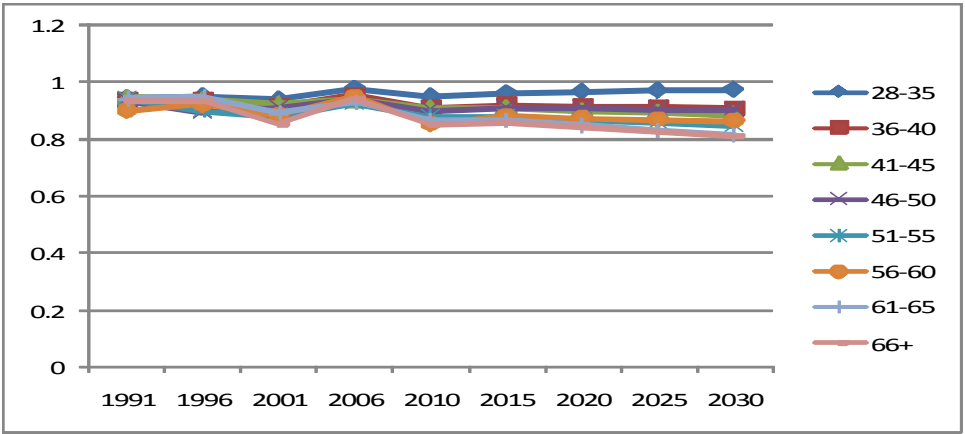


28-35	0.2942	0.3207	0.3151	0.3117	0.2581	0.2756	0.2675	0.2593	0.2512
36-40	0.2931	0.3185	0.3237	0.3105	0.2638	0.2820	0.2753	0.2686	0.2620
41-45	0.3285	0.3134	0.3404	0.3236	0.2733	0.2858	0.2758	0.2657	0.2557
46-50	0.3165	0.3146	0.3221	0.3253	0.2914	0.3021	0.2982	0.2942	0.2903
51-55	0.3133	0.3076	0.3369	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

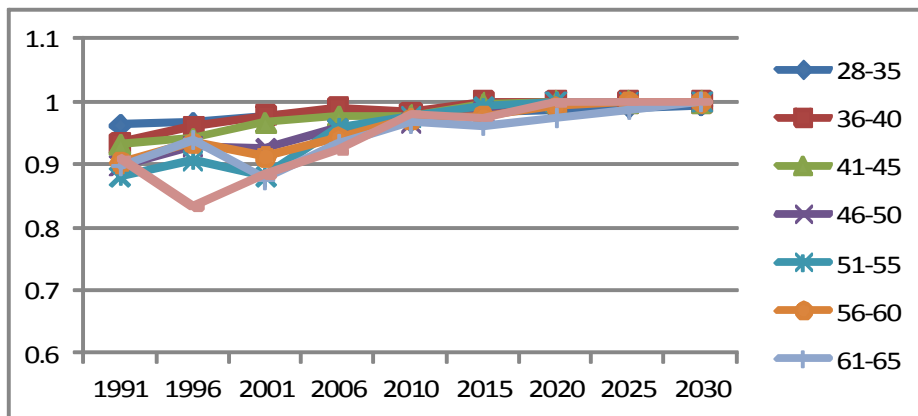
①



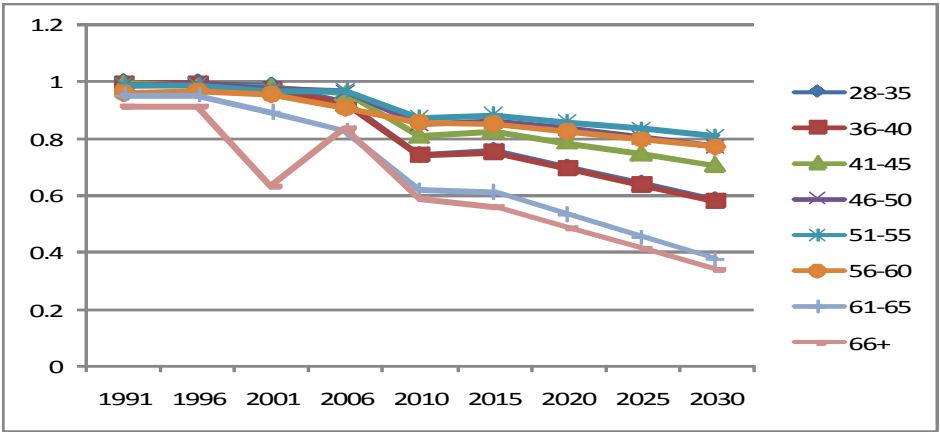
②



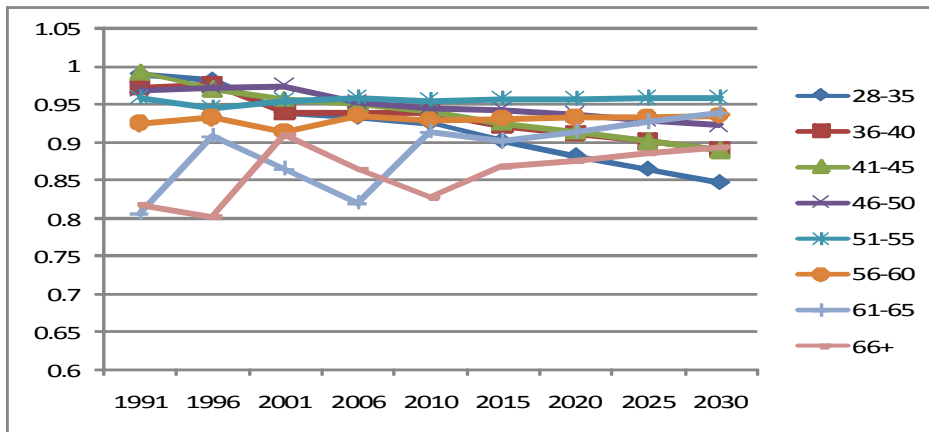
③



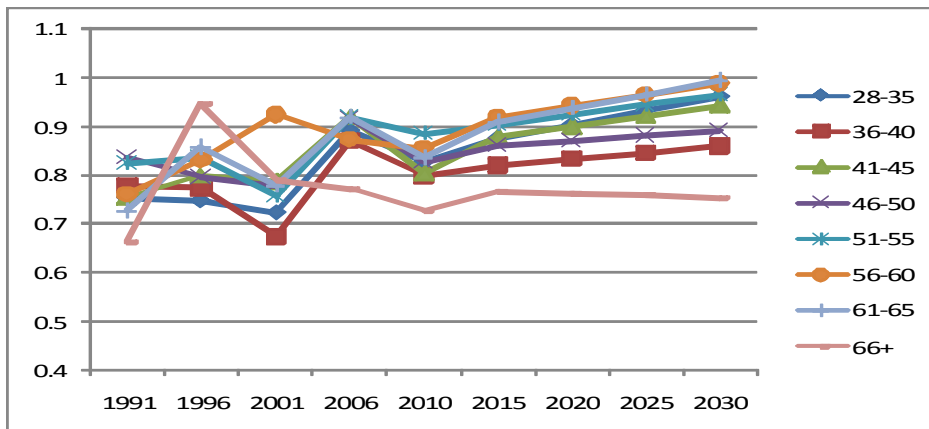
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5.

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제1 절 베이비 부머의 경제활동 참여 기회 제고를 위한 정책과제

1. 4)

4) (2011a)

OECD

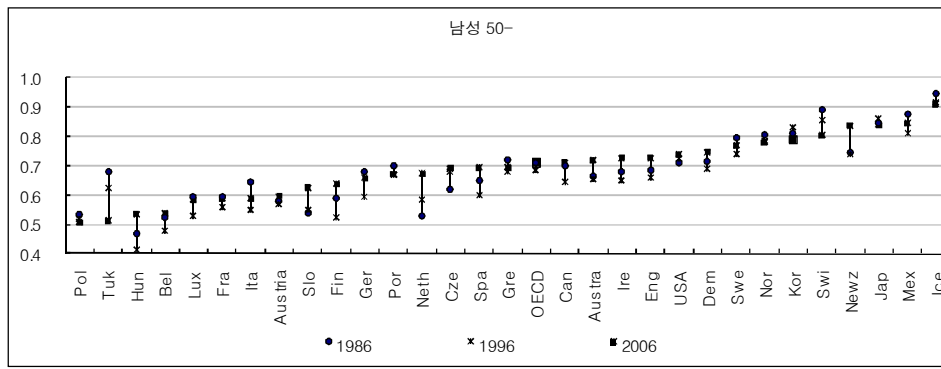
(, 2008). 55~64

2007

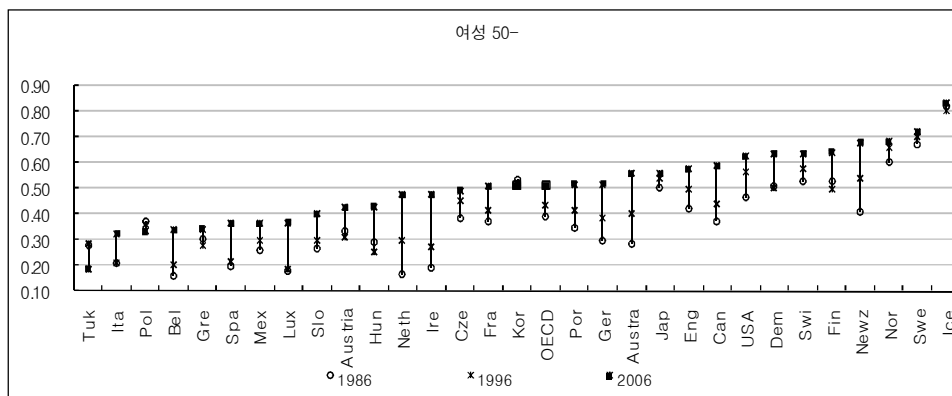
OECD

53.4%

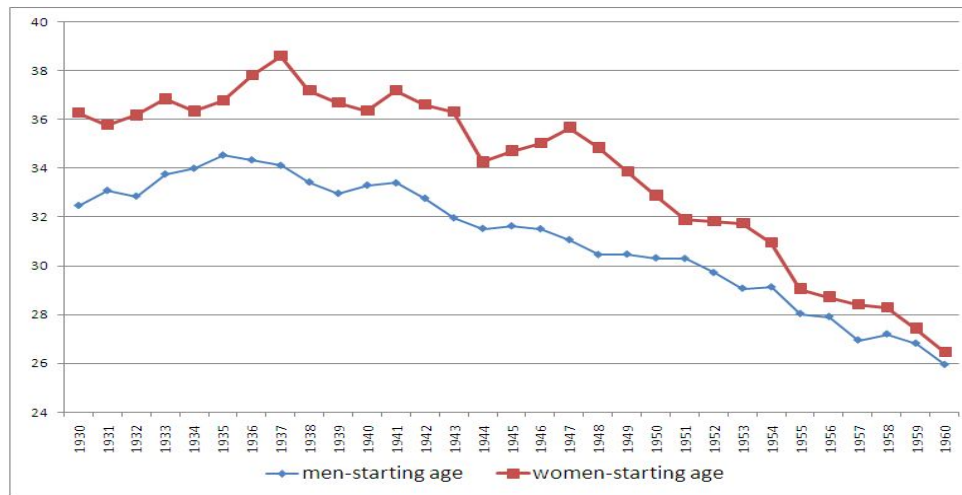
60.6%



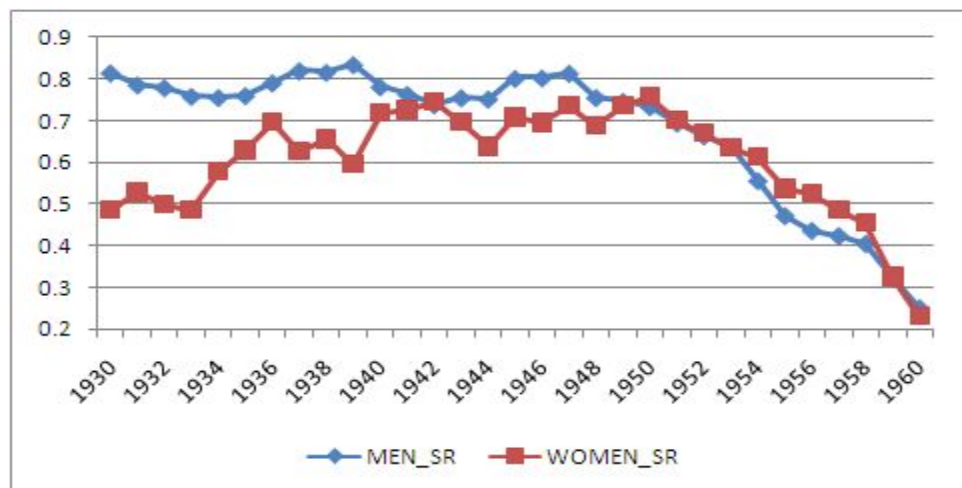
(2008).



(2008).



3
1
(2010). (Work-life)



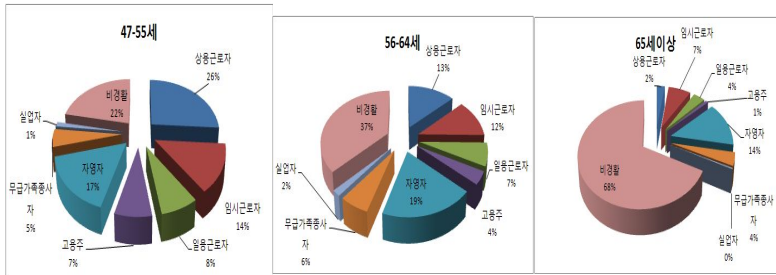
3
1
(2010). (Work-life)

2010 / / ,

(: %)

		11.4	12.3	8.9	26.0	20.0	12.2
		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 ..



： ， (2010.5), (2011)

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(， 2011).
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，
29.5%, 28.1%, 24.6%

2010). 77.8%
63.9%
70.9%
58.5%
16.2%, ‘ 14.4%

， ， ， ，
41.5%

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。 70%

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30% ，

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	10.6	67.2	8.9	11.5	1.9	100.0
	2.6	25.7	13.6	50.7	7.5	100.0

： (2010)。

	6.0	2.3	2.0	5.7	83.4	0.5	100.0

： (2010)。

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83.4%

(， 2008; 2010)

38.1%

2020
(, 2010; , 2010).
(2010) , 10 1
10
10 45~54
2 ()
1,068
14.7%
1370

(: , %)				
	7,261	1,887	1,757	1,068
	100.0	26.0	24.1	14.7

2010 712 , 726
, 2010, DB, 2010.12, (2011)
(2010) 10 14~15

2009

549.2

189.1

2~3

140~150

75~80%

1/4

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(, 2011).

2. 5)6)

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(， 2010).

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2006 ('09 100

9.2%),

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2011 9 15

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(6). 54 50

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5) (2011a)

6) < 55 >

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OECD
(Ageing and Employment Policies)

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50%

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57

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(: , %)			
	900	328	45(17.1)
	855	802	222(31.9)
	700	649	308(53.4)

: (2010).

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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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(2010: , 2010).

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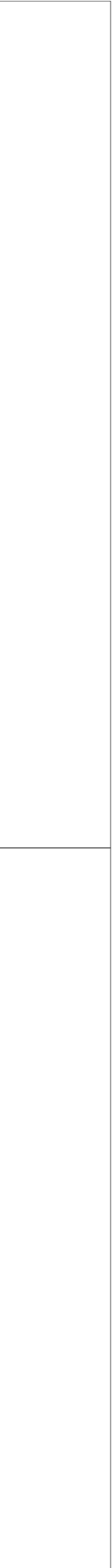
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Age Campaign

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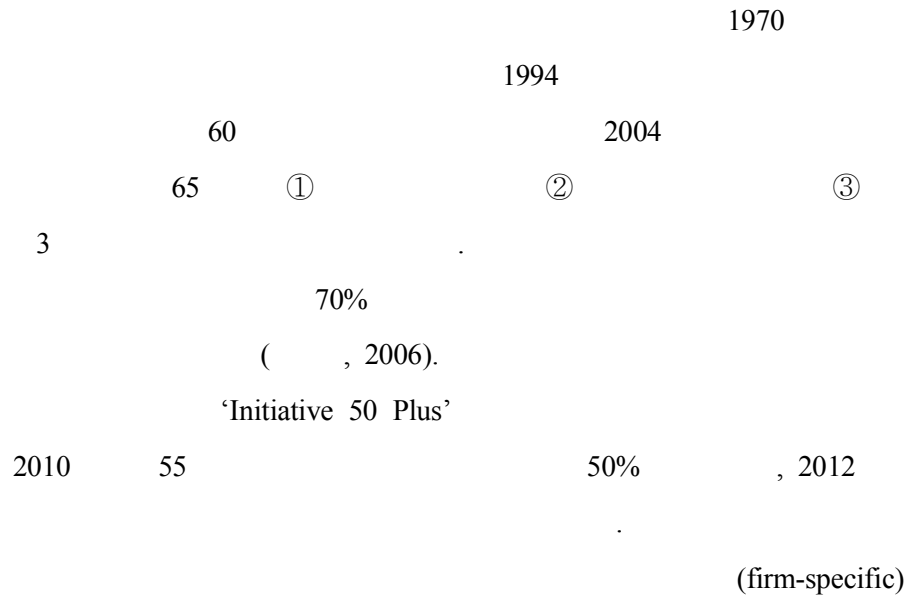


“ ” 2007.7
300
12,000 (, 2010).

	65 (60-64)	18	
		150% , 1.35	

3.

7)



(employment)
(workability) (employability)
(Finnish
National Programme for Ageing Workers)’

,
(age-management training)
(work capacity)
,
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(, 2005).
2003 ‘ ,
, 10 1.6%, 0.55%
, 20 1
45 ‘ ,
(, 2010).

(, 2009).

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1967 ‘ (Age
Discrimination in Employment Act)’ 40
, (ILO)
1980 ‘ (162)’ . EU ‘
EU (2000 78)’ 2006
(, 2004).

(EU)
2001
(Stockholm Target)
2002

(Barcelona Target)
8)

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(Anti-ageing)

“
(Experience is a national asset)”, ‘
(Prime Years)’
(
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EU
(2000 78)’
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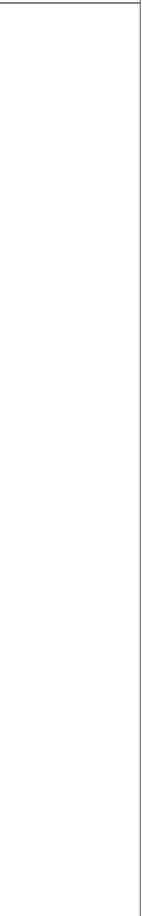
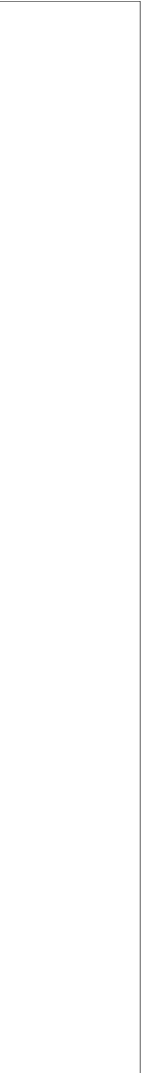
9).

8)
2010
2010
55~64
50%
(
, 2005).

9)
. (2011).

Civic ventures

	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	- ,



1)

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(, 2010).

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(, 2010; , 2010; , 2008).

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(, 2010).

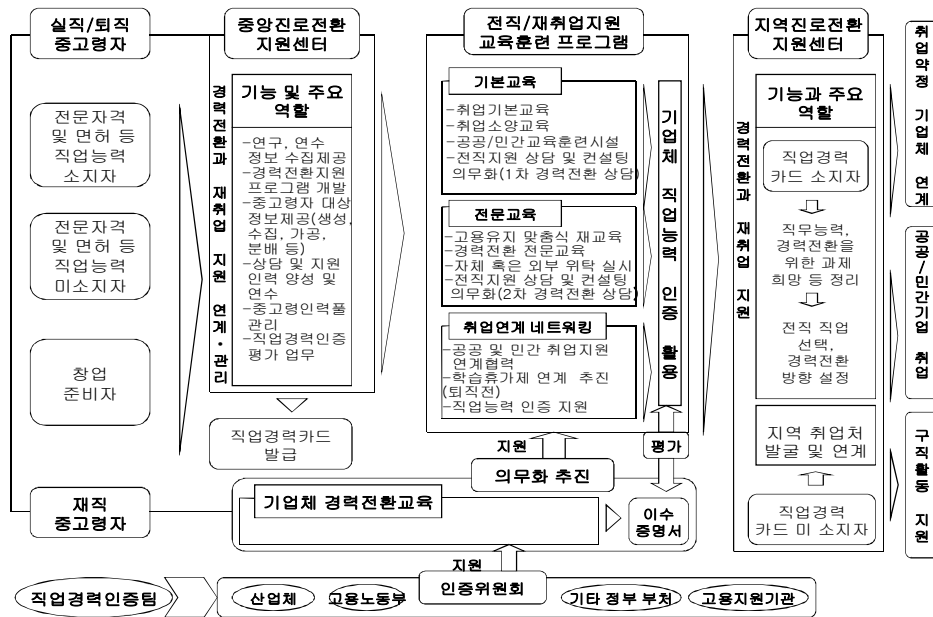
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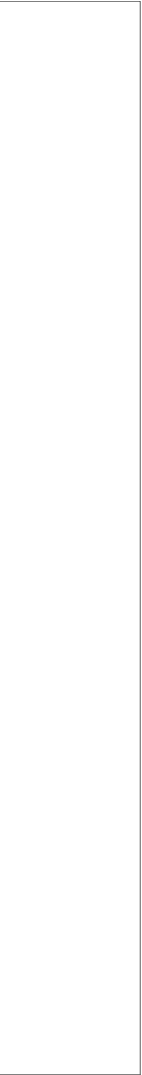
2)

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(Hub)



(Portfolios)



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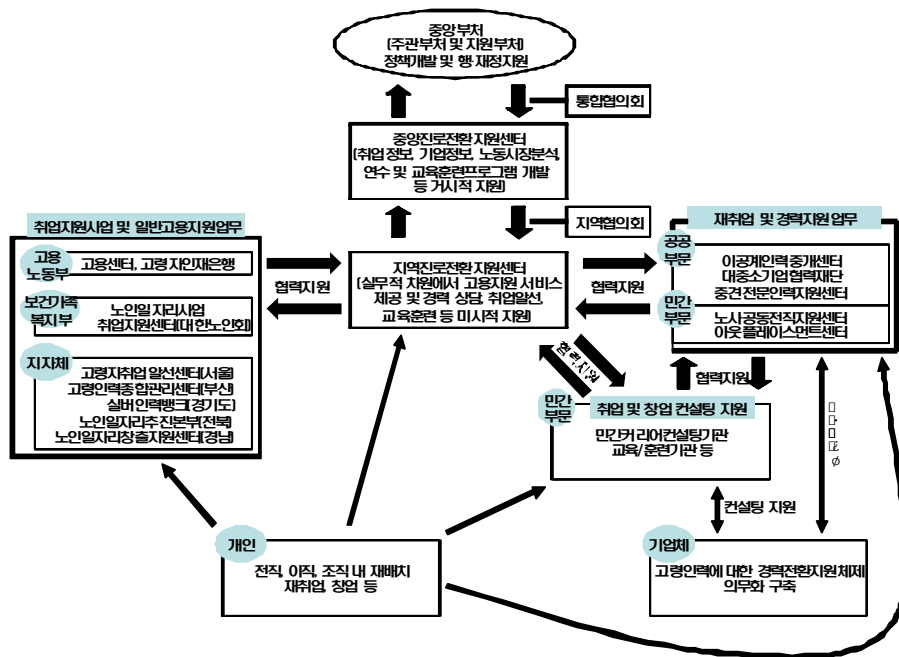
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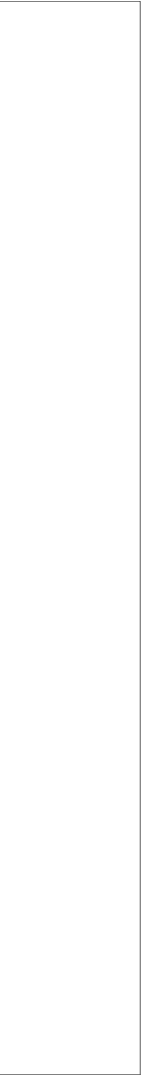
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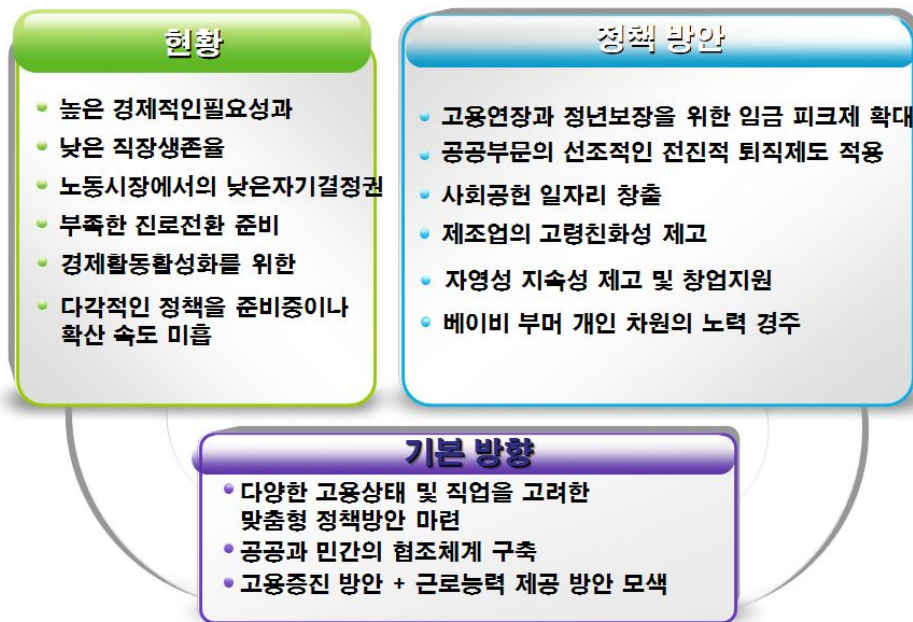
,

(case management)

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5)

(, 2008, 2010).



제2절 베이비 부머의 다양한 사회참여를 위한 정책과제

1.

(, 2011a).

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7.3% .

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, 40 50

2009

18.6% 15.5%

(2008)

25.4% 26.5%

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10

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(period effect)

(ageing effect)

(period effect)

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(ageing effect)

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11).

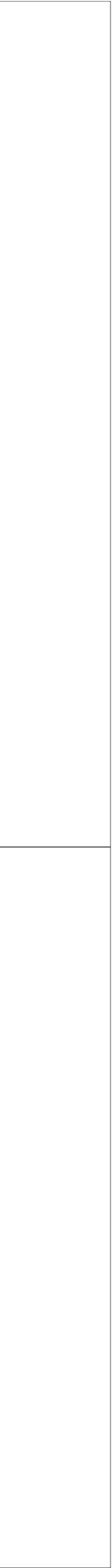
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11)

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 , (22 2) (13
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 (period effect)
 (ageing effect)
 .
 .
 (21.3%), (21.0%), (20.0%), (17.9%) ,
 , , , 10%
 .
 (26.9%, 32.3%) .
 ,
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3.24(5 ; 5:

， 1:)

(53.8%) ， (41.6%) ．

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69.4%， 83.7% ．

(， 2010b).

(2011) (2010)

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(， 2010)

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(<http://www.kfvc.or.kr>),

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12) [www. mw. go.kr](http://www.mw.go.kr)

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2006 2

(12.5)

248 (16), (232)

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13)

13)

(, 2010).

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 , (, 2011a).
 3.
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 1) 15)
 . AmeriCorps, Senior Corps
 (Corporation for National & Community
 Service: CNCS) 1993
 ACTION
 . ACTION
 CNCS
 . CNCS AmeriCorps(), Senior Corps
 () 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)
 2009
 ,
 (P.L.

15) (2011a)

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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55 50

SeniorCorps .

(, 2010).

1971

RSVP ,

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SeniorCorps RSVP

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45 RSVP

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17).

WRVS(Women's Royal Voluntary Service) ,

. 2008

78,000

56,000

2,500

WRVS

CSV(Community Service Volunteers)

RSVP(Retired and Senior Volunteer Programme)

50

12,000

(, 2010).

Nippon Active Life Club(NALC)

50

26,500

18)

17) 1990
1999

(Millenium Volunteer: MV)

16~24
(,2010).

18) 1950

2006

126,504

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2008).

(Time Dollar System)

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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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2009 163
NCCA ， (洲) ， ，
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(structural lag)

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Bottom-up

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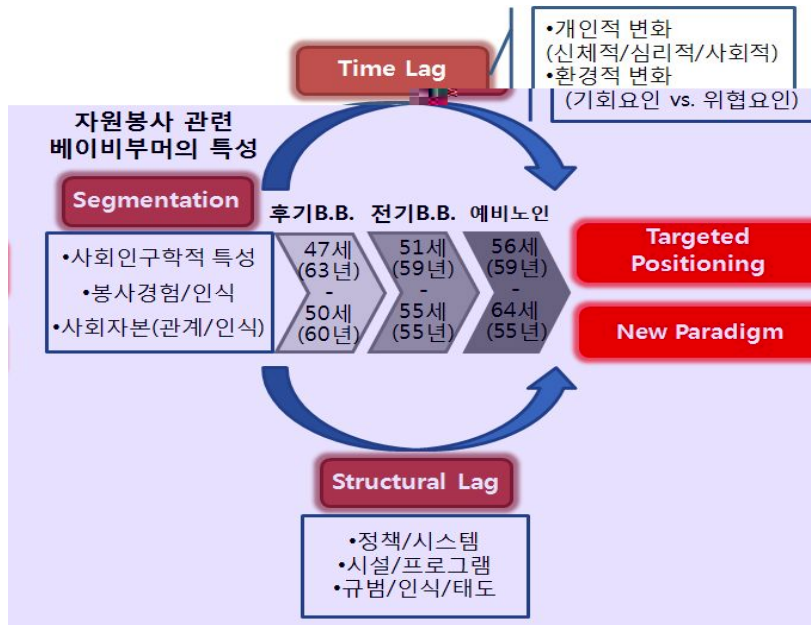
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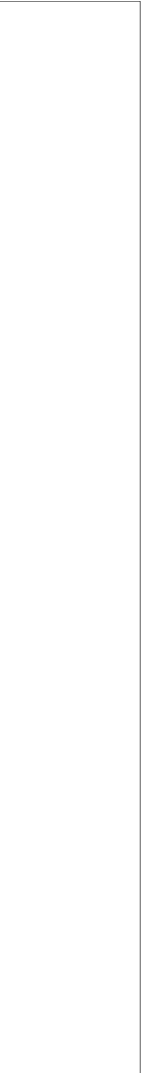
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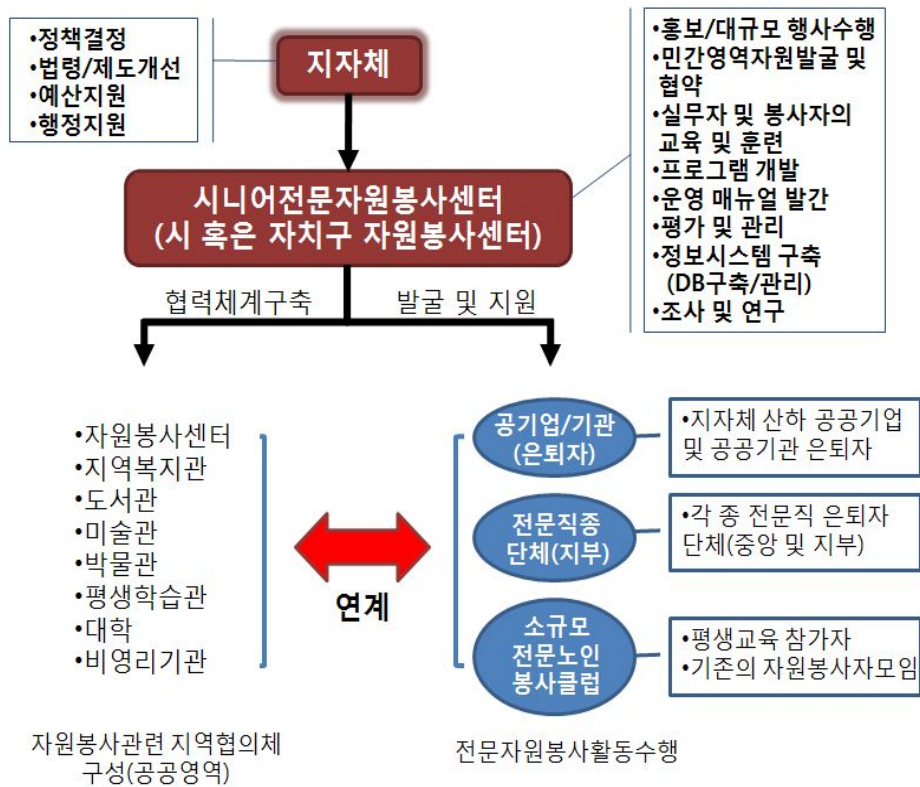
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2005

70%

20.4% 16.6%

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제3절 베이비 부머의 안정적인 노후소득 확보를 위한 정책과제

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

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%

, 10 ,

50~70% . ,

50% , 5 ,

30% .

34 714

4.8% ,

() 55% .

,

A 20~30%

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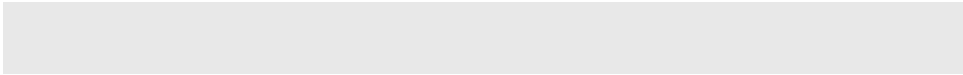
26.9% , 0.6%, 7.3%

9.6% .

32.5% .

, , 16.7%

. 29.0% , 0.7%,



26.9

1 1988 , 0
2008 2
2005 3 1994

사적근로, 사적이전소득 등	4층			
추가보장 (사적연금)	3층			
	2층	(‘11.5, 271)	(‘09. 162 4)	
1차 안전망 (공적연금 등)	1층	(‘11.12. 1,926)		(‘10.12. 1,392)
최종안전망 (빈곤선)	0층	(65 70%)		

대상자	피용자	자영자	가타	공무원 사학, 군인
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: (2011)

42.1%

9.0%

30%

12.5%

(OECD, 2010).

2044

1993

1973

2033

2044

2060

, 2001

2010

58,676

2009

80

100

2010

16,872

2010

100

29

, 2020

50

, 2030

71

2020

70,975

2030

162,170

2020

21,490

2030

31,830

2029

2033

2009

2060

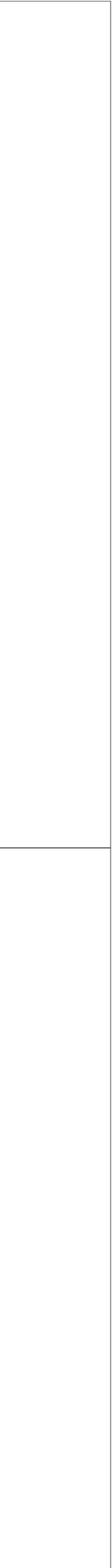
102,471

2080

202,546

, 2021

, 2033



2008

65 70% ,

A 5% 2028 A

10% 65

1,058 2 , 2011 7 37

192 , 2015 105 , 2020

2011). (, 2011; ,

2011). ,

(, 2011.7).

10% 2010 158 ,

20 32.2%

3 400

(, 9,000 , 2,750 , , 850)

(2007. 7)

(2011. 1)

(,

2011a).

3.

21)

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(prefunding)’

. 1997

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.

(Premium Pension

Reserve: PPR)

18.5%

2.5%

，

(SERPS)

2

(S2P)

(contracting-out)

(Stakeholder pension)

2

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21)

(2011)

(NDC)²²⁾

. (credit)
 . (minimum
 pension),

(targeting)

1980

1989

10 ~

22)

20

65

67

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1999

S2P

SERPS

, 2007

1998

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2001

65

, 18

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OAS

GIS

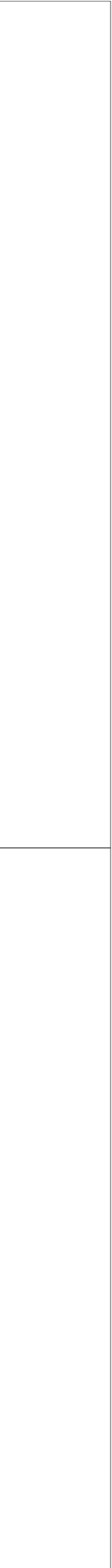
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(workfare)

(bread-winner model)

(credit)

(credit)

1 1

1992

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3
1998

100%

4

75%

2001

10

50%

1997

3

1992

13 1990 7 , 3

1998

20%

50%,

100%

1997 , 2001

2003 1 1

18

40%

25 1 1

23) mis-selling scandal 1980

24)

SERPS

1986

(SERPS)

900 500 ,

1%

(PPR)

(PPM: Premiepensionsmyndigheten, Swedish Premium Pension Authority)

PPM , PPM

4.

100

(, 2011b).

M

IMF

1)

2008

25)

(2011)

1 1

2)

gap

3)

10 5

2030 1950~1966

2 28

(,).

10 5

(5)

4)

26)

현황	정책 방안
- 연금가입율은 높지만 급여액 불충분 - 근로형태 및 성별 - 공적노후소득보장율의 차이	- 국민연금과 기초노령연금제도의 재구조화 방안 구체화 - 타원곡선 암호 시스템의 효율성 증대

제4절 베이비 부머의 건강한 생활을 위한 정책과제

1. 27)

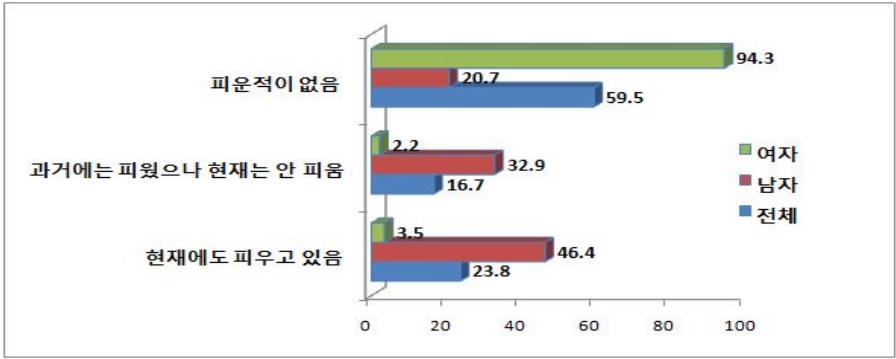
40 50 .

23.8%

46.4%

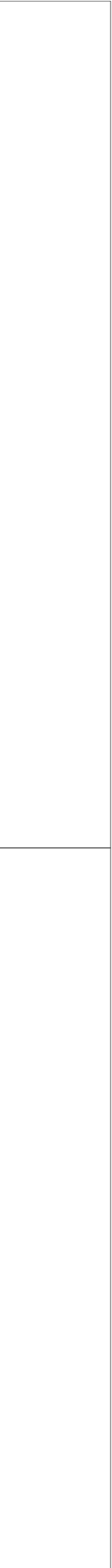
3.5%

40



： (2010).

27) 4
(2011a)



27.8% ,

9.4%,

62.8% . 3/4

50.2%

3/4

68.5%

67.9%, 69.0%

40

80.8%

79.4%, 82.1%

(: %,)

	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(3027)	(2299)	(728)	(1433)	(1342)	(91)	(1594)	(957)	(637)
	59.5	50.9	86.7	20.7	21.1	15.4	94.3	92.7	96.7
	16.7	20.1	5.9	32.9	32.6	37.4	2.2	2.6	1.6
	23.8	29.0	7.4	46.4	46.3	47.3	3.5	4.7	1.7
	27.8	23.7	40.7	11.2	11.3	9.9	42.7	41.1	45.1
	9.4	9.0	11.0	12.0	11.5	19.8	7.2	5.4	9.7
	62.8	67.3	48.4	76.8	77.2	70.3	50.2	53.5	45.2
	68.5	65.6	77.6	67.9	68.6	57.1	69.0	61.2	80.5
	31.5	34.4	22.4	32.1	31.4	42.9	31.0	38.8	19.5
	80.8	80.5	81.8	79.4	80.5	64.8	82.1	80.6	84.3
	19.2	19.5	18.2	20.6	19.5	35.2	17.9	19.4	15.7

: 2010

「

(2011)

3/4



: . (2010).

， 45~49
 ， 2001 38.80%， 2005 39.44%
 ， 31.00%
 36.52% ， 46.47% 42.76% ，

1998 25.87%， 2001 41.33%， 2005 46.01%

()

()

(: %,)

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

:

3.9%, 50.4%, 34.7%,
9.9%, 1.1%

(: %,)

	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
 2002
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 2002
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 2002 , 2005
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 (, 2010).
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 ,
 38.4%,
 17.4%,
 13.3%,
 8.8%,
 5.9%, u-
 4.8%,
 4.0%
 (. , ,)
 45.4%

u- ()

(: %,)

	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)

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28)

(2011a)

(2011)

， U-health

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29).

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1)

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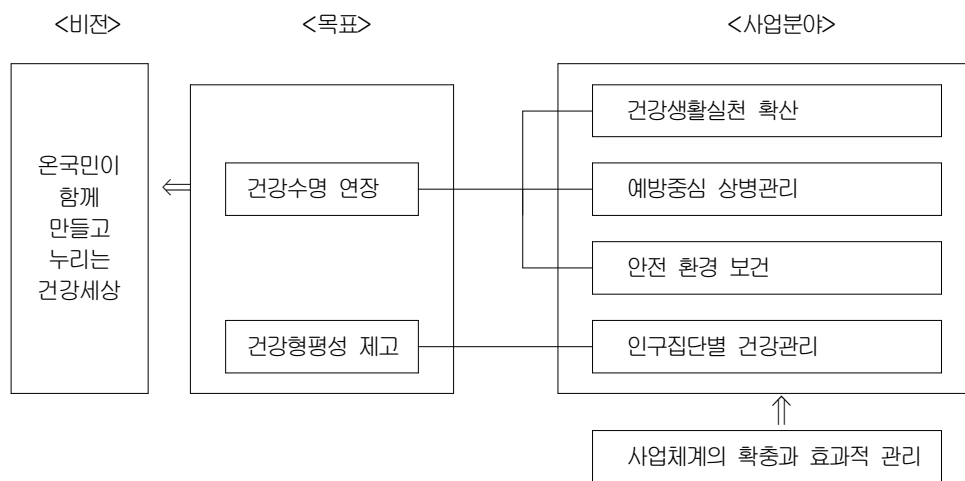
， 4)

(:)

29)

， 2010.

HP2020



(2010).

HP2020

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2008

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$\frac{d}{dt} \left(\frac{1}{\rho} \right) = - \frac{1}{\rho^2} \frac{d\rho}{dt}$

. 40

, 5

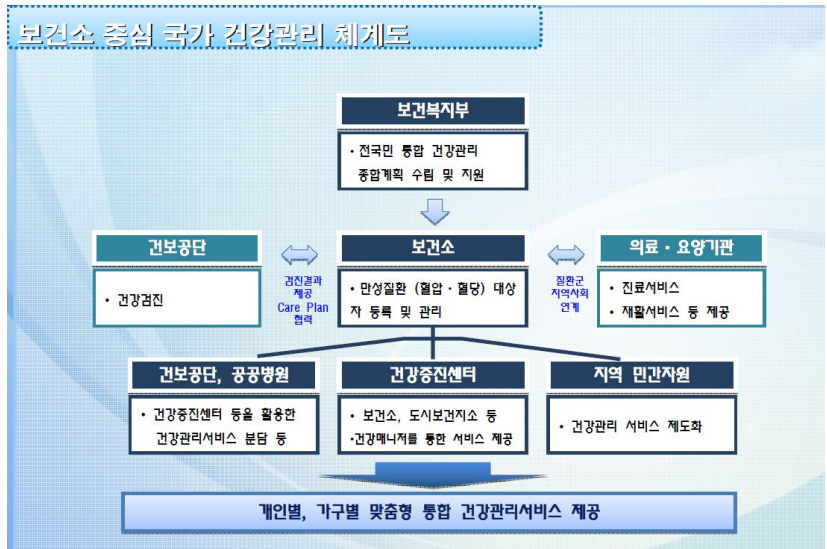
(5-5).

$$2 \quad 1 \quad (\quad , \quad \quad \quad 1 \quad 1 \quad) \quad ,$$

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2000

2003

2006

(1), (high risk group)

(2),

(3),

2000 'Healthy people 2010'

2009).

Healthway
'Health & Wellness Programs'

WebMD 950

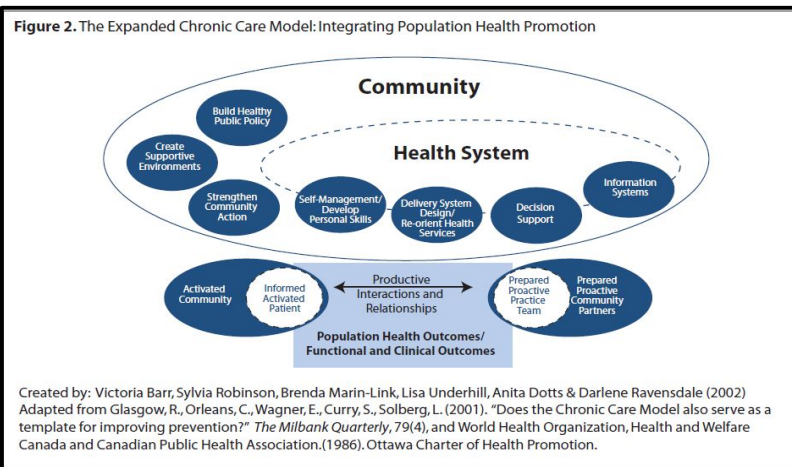
MyWebMD

50-64

4-18).

4

(CDC , 2009).



2007 (American Association of
 Retired Persons), (American Medical Association) 50-64
 (The Community Guide to Preventive Services)」

(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

GP

7.4 GP

GP

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

RAGGP Guidelines for Preventive Activities for General Practice GP

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

(Population Health)

(, 2009).

(public health strategies)

(health promotion strategies)

(health protection strategies)

(clinical approach)

(, 2007).

(public health)

“

” . Core Programs

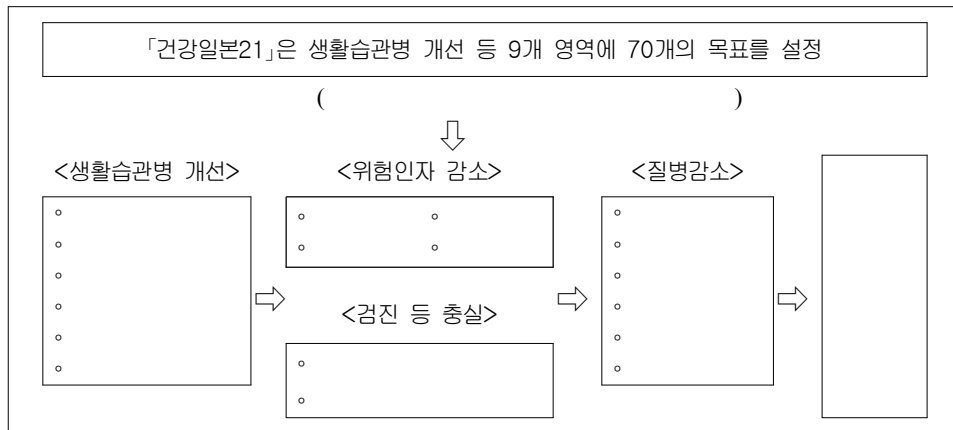
3 2000 , 「 21」

21

2009).

, 9

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： (2009).

2006

. 2008 4

40 ~74

1

2

(, 2008).

3

(active support)

(motivational support)

3~6

(, 2010)

4.

31)

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(68.5%)

(80.8%)

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(62.8%)

(23.8%)

(2008 68.6%)

(2008

27.3%)

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31)

(2011)

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40 2 1 (1 1)
20%

75%

90% ()
27.1% , 10.2%

2007 ()
(40 66)

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

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SNAP

(, 2010).
CDC

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. 2011

30 ~65

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제5절 베이비 부머의 주거안정을 위한 정책고제

1.

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2,000 2011 (,

2011a) , 82.1% ,

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1 23.7%, 1 ~5 61.6%, 5 14.8%

5
20.6% 12.1%, 0.9%
49.3% 37.3% 42.9% (,
2011).
(PIR, RIR)
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% .

84.4% , 60.4%

(, 2011).

(: ,)				
	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).

60%

54~56

(, 2011a).
32)

(, 2011).

()

32) (ordinary least square)
(human capital model)
(2011)

，
49.5%
32.0%
44.8%
50.7%，
81.7%
（
2011）。
17.4%，
9.5%，
21.4%，
12.8%，
38.8%
“
”
（
， 2010）。
36.0%
（
， 2011a）。

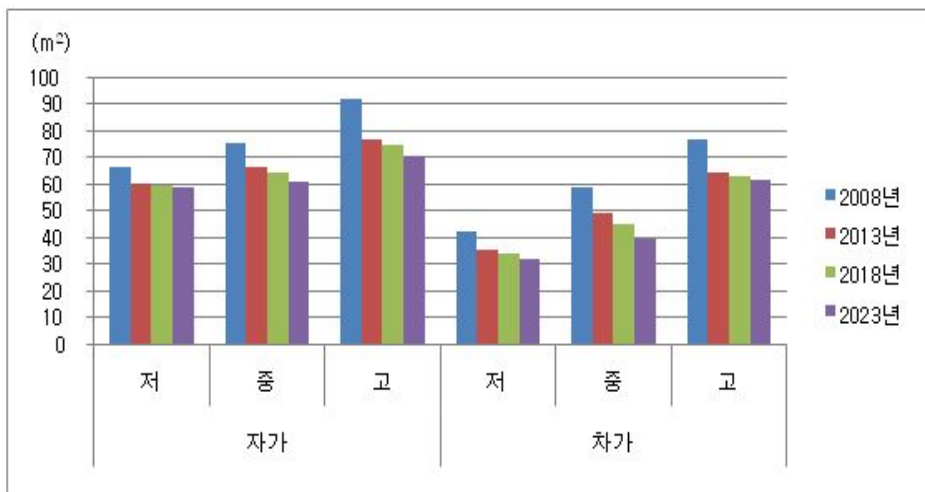
2.

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55 65

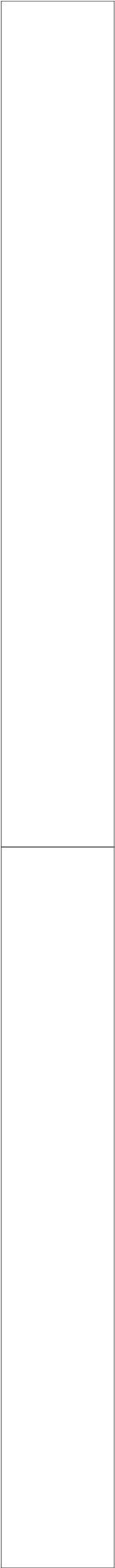
55 55

(, 2011).



2008 42.7m² 2023 32.3m²

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	1~2	

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 2015 60

 2025 10 3 ~6

 . 61 2015 , 64

 2018 , 71 2025 3

 (, 2010).

(1947~49) 2000

 1990

 (1946~64)

 80%

3. 33)

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 ,

33) (2011a)

34) LIFE Project 2014
, 55 (4 6))

35)

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

, HDB(Housing and Development Board)

CPF(Central Provident fund)

(Monetization)

35~45m² (Studio Apartment, SA)

(Studio Apartment Scheme)

1998 3

55 HDB

10

30

1950 (Public Rental Housing, PRH)

2008 3 60 39% 439,500

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

(Priority)

(

, 2 ,)

(Single Elderly Person Priority Scheme)'

58 7

2

(Elderly Persons Priority Scheme)'

2

(Harmonious Families Priority Scheme) 2009 1

1

2

2

(Housing for

Senior Citizen)

3

(Small Self-Contained Flat)

3

4.

1)

..... ,

55~65

(55

2)

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4)

(silver grant)

55

65

10

(, 2011a).

(, 2009).

HUD() HECM(Home Equity

Conversion Mortgage)

FNMA() Home

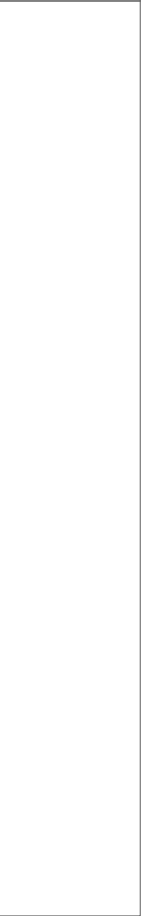
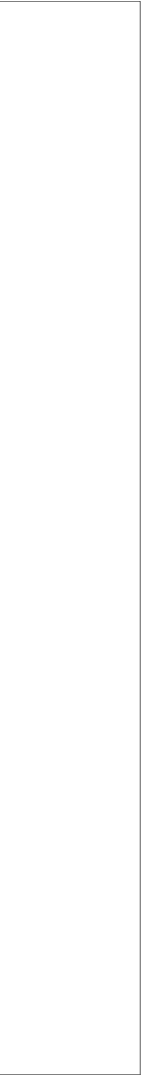
Keeper,



제6절 베이비 부머의 적절한 노년기 설계를 위한 서비스 제공방안

1.

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



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78.1%

8.7%

1/3

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(39.8%),

(34.3%),

(10.1%),

(8.3%)

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40% 30

30

51%

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15.1%

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36.4%

2.

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(, 2009).

, NGO·NPO,

(, 2008).

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

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1)

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2011 4

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[4-23]

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One-Stop

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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

433 (28), (137),
(77), (171), (20))

	20-30		◦ , ◦	◦ ◦ ◦
	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 ~		◦ ◦	

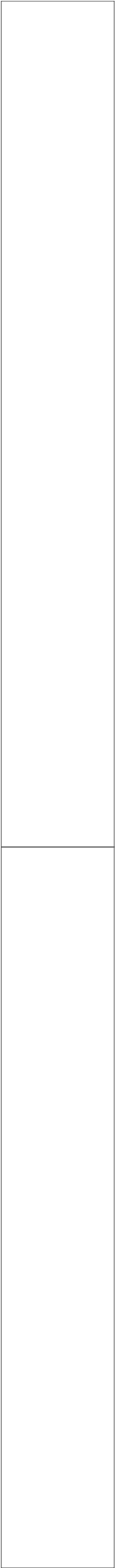
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(Anytime Together) (), ().
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2007~2009
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(, 2010)。
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	· (SLCA) ·	· () · ·
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	· · · () · · · ()	· · · /
	· · ()	· () ·



3.

37).

CLIC-Point Paris Emeraude(PPE)

PPE (15) ,

(Conseilleres en economie

sociale et familiale) . PPE

(Concours)

Life Academy

(think-tank)

(life

planning)

(Later Career & Retirement Planning),

(Postgraduate

Certificate in Life Planning),

(MSc in Mid-Life, Pre-retirement

and life planning)

50

seniors.gov.au

37)

(2008).

3

(Department of health and ageing) . Centerlink
()

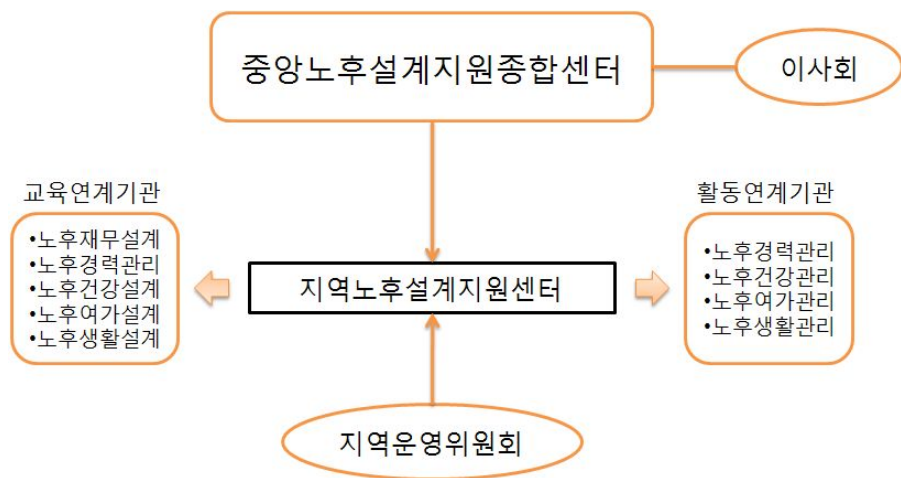
On-Purpose
Partners(www.onpurposepartners.com)
(holistic retirement plan)
(Lifestyle
Retirement Plan)
3aoptions(www.3aoptions.com)
The Third Age Coaching Academy

(<http://thecenter.berkeley.edu>)

4 6

4.

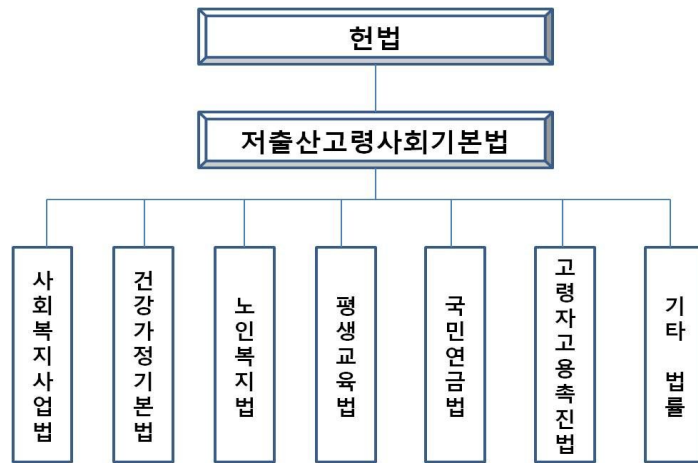
1, 2



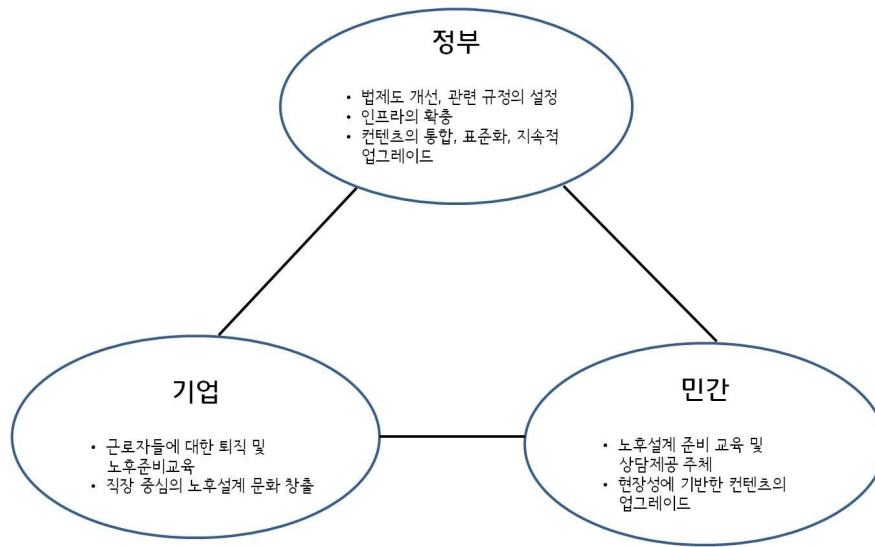
2)

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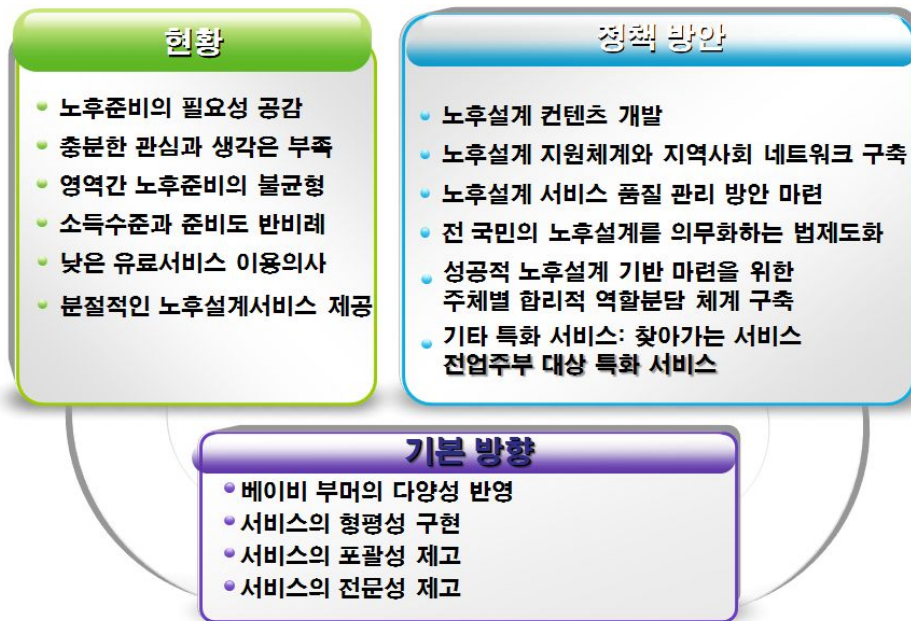
4)



5)



6)



제7절 베이비 부머의 특성 및 욕구변화에 대응한 산업활성화 방안

1.

38).

40.6%

31.8%

85.2%

23%,

29.5%,

19.4%

63.9%

70.9%

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

(7.5%), (3.4%)

31.1% 5, 68.9% 5,

70%

30%

83.4%

54.7%

38.4%, 17.4%,

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

4.0% .
(, , , ,)
45.4%
.
42.3%
, 60~63 50~59
69.4%
, 83.7%
.
15% , 13%, . 13%,
13%, 10% ,
.
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43.9%
,
, 64.1%
.
49.2%,
22.4%, 22.2% . ,
36.1%, 28.9%,
21.1%, 10% .

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60 2015

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2.

2000

2005 4 2006 12

(‘05.8)

10

‘() (‘05.9~’10.8, 76) . (), (),

(), () ‘ .

2008 ('08.7)

, 2008.7~2010

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

IT

(u-Health)

('10.5)

(u-Medical)

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('10~'12 ,

125) .

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15.4

(

, '09.8)

2006

376

2007

415

10.4%

, 2008

866

108.7%

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1) 2

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2)

R&D

$$(\quad)$$

， R&D

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R&D

10 95% 10 55%

2009 R&D 33.6 (

4.1 0.08%)

38.3%

('05~'08) 27.6% 198.8%

IT

(u-Health) (HW

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

(u-Health)

u-Healthcare (, '07~'09, 30)

R&D

(u-Health)

39)

(‘06.12)

(2005, 2006)

65

39)

(KFDA)

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 2005,6 2007~8 2012
 , 2007
 , 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% .
 2011 2007
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 2005,6
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 40) , (,
) (, 2005)

3.

2006

1950

30% 2 7

80%

(, 2009)

(the Silver Economy Network of European Regions(SEN@ER))

2005 2

17, 18 ‘ 1 ”

(North Rhine-Westphalia) 600

1 (,

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41). 2006 2

(Maastricht) , 3 2007 11

41) Bonn
-europe,org).

2010 1

$$\vdots$$

(, 2010).

(JASPA)

- 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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 6 . ()
 JSI (.),
 (), , (Stoma) ,
 5 . ()
 JIS 1 ()
 , ISO/TC173 JIS 3 . ()

SG(Safety goods) . 2007 7 129
 , (), ,
 , , , 9
 (, 2007)
 . 43)

. QoLT ()
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 u-Japan IT

43) 「 」 .

， ， ， IT

(Universal design)

Telecare

(), / (, ,),

AAL(Ambient Assisted Living)

IT

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EU 2007~2013 7 3 5

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4.

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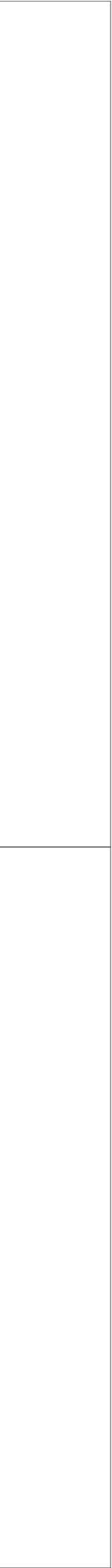
， IT ， (Well-being)

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IT

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(Needs)

R&D

(u-Health)

IT BT

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 교육 서비스 산업	중고령층 퇴직자의 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
노후 준비 관련 보험 및 금융 자산 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, 뮤추얼 펀드회사를 통하여 자신의 노후생활 및 Life cycle에 맞는 자산관리 계획을 세우며 노후에 대비함

건강 관리 서비 스 산 업	고령화로 인한 질병이 증가함에 따라 예방 및 의료비 절감을 위한 올바른 건강관리 유도 프로그램의 필요성 느낌	<미국> 2010년: \$57억 2015년: \$33억	※건강관리 서비스법」 제정 시 시장규모: 약2조원(201 4년) 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
윌 니스 (u-w ellne ss) 산 업	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 증가추세이 나 성공사례가 없어 시장창출 지연됨	나이키와 애플의 NIKE+iPOD Sport Kit’
항노 화 산업	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 성장할것으 로예상됨 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(세계시 장의 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 관광 산업	은퇴 후 고령자를 위한 관광레저·스포츠 산업	OECD국가 들은 GDP의 3%~9%를 여가비용으 로 사용	2006년: 총 여가산업규 모 71조 3천여억 원	여가용품, 여가공간, 여가서비스 등 여가활동에 대응하여 재화와 서비스를 제공하는 산업	미국의 ‘엘더호스텔’은 55세 이상 노인에게 교육과 여행서비스를 제공, 유스호스텔의 고령자판
실버 주거	중산층도 고려한 고령자 주택 등	중장년층의 급격한	2010년: 26,778억원	고령자의 건강상태나	<일본> 고령자용 임대

지 및 주택 등 쾌적 한 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 주택공급시 장 2010년: 9,840억 원 2020년: 8,933억 원	자산상황에 따라 잠재수요의 폭이 넓어 비즈니스 잠재력이 클 것으로 예상됨 시장의 미성숙으로 고령친화주 택산업에 대한 민간의 참여가 부족함	주택에서 주택안전Repair 서비스, 사고방지 Total서비스에 이르는 폭넓은 시장이 형성되었음 <미국, 일본>민간이 고령친화주택의 상당부분을 담당하고 있음
유헬 스 (u-H ealth) 서비 스 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 헬스케어시 장 2010년: \$57억 2015년: \$336억	※만성질환 자의 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
의료 기기 산업(노인 생활 편의 기기 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%수 준	<EU> 의료기기 S/W검증 의무화('10.10) <미국> IEC의 강화된 성능심사기준 적용 예정('12.6 시행)

건강 기능 식품 산업	고령화로 인한 생체기능 저하를 막고 질병발생 위험을 감소하며 건강유지육구 크게 확대	2008년: \$2,798억 연평균 8.2%성장	2010년: 약 2조 원 연평균 10%이상 성장률	국내 건강기능식 품 시장은 초기 성숙기로 접어들었음	<미국> 1994년 건강기능식품 건강 및 교육법 제정으로 국가지원정책과 의회의 특별예산 지원
노인 장기 요양 관련 시설, 용품 및 기기, 서비 스 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 고령친화제 품시장은 실로 막대할 것으로 예상 됨	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	고령친화용 품 제조·유통 하는 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 재활보조기 구 및 노인복지용 품이 혼동 사용되고 있어 구분 및 공용개발이 필요함	<영국> 커뮤니티케어법을 통해 케어매니지먼트를 제도로써 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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현황	정책 방안
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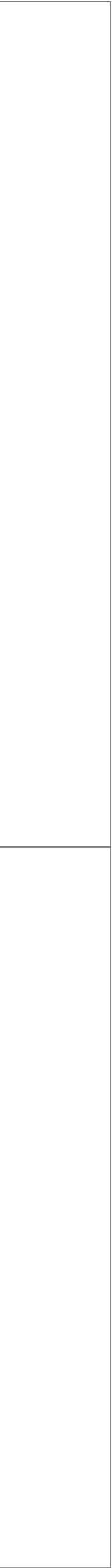
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