



# **SJA MUN III**

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## **Korea National Assembly Committee**

Negotiating Pension Reform Agreements

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# Letter from the Chairs

Dear members of the National Assembly,

Welcome to the 3rd iteration of SJAMUN. I am Hyeonbeom Shin, who will be serving as the Director of the Korean National Assembly Committee. My goal is to guide you through the exciting journey of Model UN, adapted to a new format of a “National Assembly”. I have participated and received the best delegate from the Harvard Model Congress Asia, so I am quite familiar with the parliamentary procedures. With the national pension growing as a significant issue in Korea, I hope that you would not only gain insights into domestic politics, but also develop a lens into macroeconomics and finance. I hope to see a multi-layered understanding of the nuanced stances on national pensions that each party has.

Greetings! My name is Michaela Cho Kwon, a Junior from Korea International School Jeju, who will be serving as your Frontroom Chair for SJAMUN. Congress and Assembly types of committees are my personal favorites to participate in and confer through, although they are extremely rare and complicated. Participating in the uncommon type of committee of KNAC, I hope this experience will enhance your skills as a MUNer and successfully lead you into a deeper interest and passion, like how it did for me. I hope you will take away some unforgettable moments and connections from this conference, and I look forward to it. See you in September!

Hello, delegates! My name is Andy Kim, and I'll also be serving as a Frontroom Chair. To be perfectly honest, this is my first ever experience with this type of committee, and I'm sure it's a first for a lot of you too, so we're in this boat together. This committee is unique in that it turns the focus away from the traditional international agendas of regular MUN and invites you to dive into the domestic issues in one country. Hopefully, this switch-up will offer a fresh experience and allow you to gain a more nuanced understanding of Korea and your own country (or country of residence). Hope to see you all in good health.

Hi, this is Kyle Lee, a sophomore at Korea International School, who will be serving as the backroom chair of the KNAC committee. As for my experience with unique forms of MUN, which I have none, puts me into situations that I would go through a lot of trial and error, so you guys also don't need to be worried about making mistakes, taking chances, and doing some adventure in this rare National Council type of committee. I wish all of you to learn more from this committee, understanding the nature of other forms of debate than conventional GA or Crisis MUN styles, and most of all, to have fun. See you guys soon!

Hyeonbeom Shin | Director | [hbshin27@pupils.nlcsjeju.kr](mailto:hbshin27@pupils.nlcsjeju.kr)

Michaela Cho Kwon | Frontroom Chair | [ygyunkwon27@kis.ac](mailto:ygyunkwon27@kis.ac)

Sunghyun Andy Kim | Frontroom Chair | [shkim28@pupils.nlcsjeju.kr](mailto:shkim28@pupils.nlcsjeju.kr)

Kyle Shinho Lee | Backroom Chair | [shlee28@kis.ac](mailto:shlee28@kis.ac)

# Committee Introduction

Honorable members of the National Assembly, welcome to the KNAC (Korea National Assembly Committee) of SJAMUN. Understanding how KNAC is an unusual and new committee for most of the delegates participating, this introduction will include very basic but essential information regarding the details and procedures of KNAC. Similar to the USCC (United States Congress Committee), this committee will require you to follow UNA-USA procedures, such as opening and closing moderate/unmoderate caucuses, while including components of Crisis Committees, such as directives and crisis updates.

KNAC is a hybrid of the traditional National Assembly of the Republic of Korea, with the dramatic crisis updates and directives submitted by the delegates. Similar to delegates in the UNA-USA committee, delegates will draft legislative bills (resolutions) and actively participate in debating procedures for the bills to make any changes or strike them if needed. Simultaneously, delegates are expected to respond to urgent national or international crises, be updated, and make critical decisions that will affect the future of the committee.

All delegates should always acknowledge that they are political leaders of the Republic of Korea, and individuals' actions and choices can have influential consequences for Korea. While it is essential to debate political parties against your own, the ultimate goal and priority of this committee is to ensure the welfare, happiness, and safety of the Korean people. To achieve this goal, all delegates must maintain their position and identify and address the people's needs and concerns. Representing actual individuals of the Assembly, allocated into specific political parties, all delegates should fully and deeply understand the stances of their delegation on the agenda, while being allowed to use any and all personal pronouns during the whole conference.

To conclude, please be reminded that your responsibility in this committee is not only to navigate through the complex crisis of the current Republic of Korea, but to uphold the fundamental values of democracy and pursue the well-being of the people of Korea.

# Agenda Introduction

Since 1960, declining birth rates and an aging population have become significant social problems in South Korea. With an increasingly large percentage of the population nearing or past the retirement age of 65, ensuring the economic welfare of older citizens is now a foremost priority. The relative poverty rate for older adults was measured at 38.2% in 2023. Ha Joon-kyung, an economics professor at Hanyang University, cautioned that a rapidly aging Korea would increase poverty, “weakening Korea’s international competence on productivity”. Korea’s strife is unique among developed countries, with its poverty rate nearly triple the OECD average.

The Korean government has attempted to combat these issues with the pre-existing pension system. Ever since the introduction of national health insurance in 1977, Korea has consistently devoted a percentage of its GDP to social welfare. The National Pension System (NPS) was established in 1988 and is the third largest in the world, with over \$800 billion in assets. Despite these strengths, the NPS is currently deemed to be unsustainable without reform. The increasing demand and diminishing supply caused by an inversion of the population pyramid are predicted to deplete NPS funds steadily. While the scheme currently returns an annual surplus, according to a 2023 projection, the surplus will end by 2041, and the solvency of the fund will disappear by 2055.

With demographic changes happening at an ever-faster rate, it is imperative to ensure the pension system can be reliably maintained past the near future. It is your duty as members of the KNAC to enact effective and long-lasting pension reforms that take into consideration all stakeholders in the problem. Representatives should consider various methods, such as raising the contribution rate through taxation and raising the retirement age. In doing so, they must think about the impacts their policies may have on both the younger and older generations. Pension reform involves a delicate balance between protecting the elderly and incentivising the youth to continue financial activities. Delegates in the committee must tread this line delicately- the future of South Korea is in their hands.

# Key Terms

## **Automatic Adjustment Mechanism**

Automatic Adjustment Mechanism is the potential system that might be implemented in the national pension to promote the equality and sustainability of pension payments. It considers factors of the individual and the pension system itself, and adjusts the parameters of the national fund, including contribution rates and benefit amounts. This mechanism promotes the financial balance of the whole pension system without requiring constant intervention by politics.

## **Benefit Guarantee**

The benefit guarantee refers to a policy where the government always guarantees the pension benefits, even when the pension fund is not capable of providing a certain amount of the benefits to all contributing individuals. While this promotes the benefits of contributors to the pension, it places significant pressure on public finances.

## **Contribution Rate**

The contribution rate refers to the amount in percentage that is required for an individual to pay to the national pension system. The burden of the contribution rate is shared between employees and employers. Any adjustment to the contribution rate is one of the core considerations of the pension reform discussions.

## **Defined Benefit (DB)**

The Defined Benefit pension plan refers to the system where the exact amount of pension payment and benefit is pre-determined and received by an individual after they retire. The payment and benefits are determined based on one's salary and years of service. While the amount is fixed and guaranteed, the pension system itself is responsible for any shortfalls, which might lead to pension fund drainage.

## **Defined Contribution (DC)**

The Defined Contribution pension plan refers to the system where individual receives their pension payment after retirement based on the investment performance they made. While the amount of payment is fixed to the contribution paid by the individual, the additional amount from investment also depends on the individual's decisions and performance, rather than risking it on the government or employer.

### **Fully Funded Pension**

The fully funded pension is a system where an individual's future pension payment completely depends on the individual's contributions paid to the government and additional investment created from their contributions. This pension system minimizes the possible risk of pension fund drainage and prevents an immense burden from settling on future generations.

### **Income Replacement Rate**

The income replacement rate refers to the amount of the benefit that the retired individual is provided with as a return to the amount of contributions they made to the national pension during their working years. As the income security is greater for retired individuals, the income replacement rate is higher.

### **Pension Fund**

The pension fund refers to the contributions collected from individual workers and employers, managed by the government as a source of current and future return payment of pension. The most essential part to consider for any pension system reform is the sustainability of the pension itself, and the pension fund is crucial to the stability of the entire system.

# Historical Background

Under the leadership of a well-known politician, Otto von Bismarck, the German Empire adopted the first model of what is known today as a national pension system, where the state would provide a “social insurance” for people after retirement to reduce poverty and increase welfare in the nation. Directly influenced by Bismarck’s system in Germany, Korea first introduced its pension system in 1988. The purpose of the first Korean pension was to provide social security and reduce poverty among the elderly, designed fundamentally with a partially funded, defined-benefit scheme. Since then, Korea’s demographic has changed significantly with a rapidly increasing and aging population. This caused growing pressure for the system’s sustainability, leading to a crucial need for the reform of the pension system relevant to the current Korean social status.

When first established, the only group of population pension covered was employees in larger firms, but later this expanded to employees in much smaller companies as well as self-employed workers. Later, this coverage expanded to include the rural population of Korea. Then, in the 1990s, just a few years after the first launch of Pensions in Korea, the first significant reform debates emerged regarding the concerns over financial sustainability and equity. This led to the major pension reform in 1997, which considered and reviewed options for changes that can be integrated into such as parametric changes that adjust the rates and benefits, systemic reforms that introduce a multipillar system, and a defined contribution model shift. After years of debate regarding the pension and its reform, political dynamics came to a compromise of the basic mono pillar structure, with increased coverage, higher contribution rate (9% in 1998), and reduced replacement rate (60% - 70%).

Throughout the history of Korean pensions, the key groups that hold the rights and power to cause a shift to pension include government ministries (ex: Ministry of Health and Welfare, MOHW), economic elites, political parties, labor unions, and the public. Strategic interactions and shifting power relations among these key groups influence the reform’s directionality and its outcome. Since specific directions of reform favor certain key groups, actors unfavorable to the reform strongly oppose such reform. An example of this strong opposition was well shown during the Kim Dae-jung administration when MOHW strongly opposed the systemic reform into a multipillar system to advocate for social solidarity and broad coverage, while economic ministries and neoliberal individuals favored reforms orienting the market. Due to the tension between those key actors and the following oppositions, the final outcomes of reforms reflected compromises of those key actors, with mostly parametric adjustments rather than major structural changes.

## Current State of Affairs

Today, Korea's pension system is known to be one of the most well-established pensions in the world, managing approximately 800 billion USD and placing itself at the centre of Korea's welfare policies. All Koreans with a job are required to subscribe to the program, and retirees over 61 receive the investment monthly. Despite the original worries that the pension plan would turn into an indirect channel for government revenue, the plan is celebrated today due to its high level of return, vast coverage, and high rate of return. Many criticisms exist of the pension plan, but even skeptics agree that the current pension plan brings large economic benefits for the beneficiaries.

Many often regard the pension plan simply as a welfare device. However, being a policymaker in the National Assembly, looking at the scheme with only welfare in mind would be dangerous for the Korean economy. The National Pension Plan is the largest economic investor in the Korean financial market. Korea's National Pension Plan is renowned for its large influence on the Korean economy, even larger than its counterparts in Scandinavian countries. To put into perspective, the NPS is the largest shareholder in 19 of the companies listed in the Korean Stock Exchange and the second largest shareholder in more than 100 of the companies. This means that the NPS, a government-owned investment, has a strong influence on the decisions of the Korean private companies. This allows the government to more effectively manage for-profit businesses by influencing their decision. Controversies exist; conservatives consider this a negative effect, while progressives consider this a positive effect. Nonetheless, we must consider that the NPS is a significant portion of the Korean economy.

We must also consider the challenges that the NPS faces despite its benefits. The largest concern is its sustainability. With a record low birth rate combined with an ever-increasing average life expectancy, pension beneficiaries will continue to increase, meaning that the NPS will have to rely on a smaller working population to pay for the older generations. Without any structural reformation, the NPS is expected to run out of money by 2053, meaning that some adjustments are necessary. However, any large changes could also result in economic problems, considering that the NPS is heavily involved in the Korean stock market. Controversies also exist regarding the rights and freedoms of individuals. Currently, all employed Koreans are required to join this pension. Meanwhile, some would argue that it goes against the values of freedom of choice, while others would challenge this belief with reference to asymmetric information and the prevention of adverse choice. Nonetheless, the National Pension reformation is a risky but necessary step forward in the Korean welfare system.

## Stances of Parties

### Ahn Cheol-soo

Ahn Cheolsoo is a member of the People's Power Party. In a debate with fellow PPP member Lee Sangmin, Ahn Cheolsoo argued that the current pension system had to be changed to a "defined contribution method", where a subscriber's insurance payment will be directly attributed to the subscriber himself. Ahn added that "The pension system should be reformed as soon as possible so that there is no damage to the younger generation", citing the already serious problem of pension debts.

### Ahn Gyu-back

Ahn Gyu-back is a member of the Democratic Party of Korea. While Ahn has not made any public statements regarding general pension reform, in 2018, he co-sponsored a partial amendment to the Military Pension Act. This removed the stipulation that veterans entering politics would no longer receive pension payments.

### Cho Kyeong-tae

Cho Kyeong-tae is a member of the People's Power Party. Cho opposed former president Park Geun-hye's backtracking on the basic pension pledge for seniors.

### Choo Gyung-ho

Choo Gyung-ho is a former Deputy Prime Minister and Finance Minister and a member of the People's Power Party. As a financial minister nominee, Choo vowed to overhaul the national pension system, urging a comprehensive checkup to stabilise the system. As the floor leader for the PPP, he criticised approaches to reform that focused solely on numbers, stating that a structural change was required. In the 21st National Assembly, Choo pushed for a bipartisan consultative body to be formed in the new session that would develop a durable, long-term plan.

### Choo Mi-ae

Choo Mi-ae is a member of the Democratic Party of Korea and a former speaker of the Democratic Party and the Minister of Justice under former president Moon Jae-in. In March 2025, Choo Mi-ae condemned the fact that Kim Yong-hyun, a former Defense Minister and general currently under trial, was still collecting a generous pension. She argued for a stricter enforcement of current rules to revoke pension payments for those accused of grave misconduct.

### Chun Ha-ram

Chun Ha-ram is the acting leader of the Reform Party. Chun is a major opponent of the 'pay more, get more' scheme for pension reform, calling it a generationally selfish policy that places an unfair burden on future generations. Chun has pushed for greater youth representation in pension reform discussions and increased government funding.

**Go Min-jeong**

Go Min-jeong is a member of the Democratic Party of Korea. While Go Min-jeong has not been publicly involved in any legislative actions involving pensions, given her focus on participation from the youth in politics, she would likely focus on progressive social reform, focusing on a more inclusive pension system.

**Han Jun-ho**

Han Jun-ho is a member of the Democratic Party of Korea. While Han Jun-ho has not been publicly involved in any legislative actions involving pensions, his work at the Korea Exchange has given him a reputation as a “reasonable” analyst. Han would likely support a careful and principled reform rather than hasty and overwhelming structural changes.

**Hwang Unha [REB]**

Hwang Unha is a member of the Rebuilding Korea Party of Korea. He was formerly employed as a police officer for over 3 decades and is serving as a member of the 21st parliament. Hwang, during his membership in parliament in 2022, mentioned the necessity of reforming the pension application system to a more accessible and efficient manner, implying his support for secured and ensured income.

**Jin Sun-mi [DEM]**

Jin Sun-mi is a member of the Democratic Party of Korea. She had served as the Minister of Gender Equality and Family throughout 2018 to 2019 during President Moon’s regime. Jin, before her ministry position, has questioned the accuracy and effectiveness of pensions as she reported that several government officials or affiliated members over-received pensions. Accordingly, she claimed a need for change from the imposed pension policies Korea adopted. That said, as she is affiliated with the democratic party, she shows her stance of advocacy for robust income security.

**Jung Chongrae [DEM]**

Jung Chongrae is a member of the Democratic Party of Korea. Jung has served as a member of parliament 4 times since 2004. Although his direct support of quotes is not clear, his past resume of political lives aligning with the general democratic party may imply that ensuring income is a fundamental part of the livelihood of citizens.

**Kim Gihyeon [PPP]**

Kim Gihyeon is a member of the People’s Power Party of Korea. Kim had served as Mayor of the Ulsan Metropolitan City between 2014 to 2018, during President Park’s regime. During his Parliamentary Group speech, representing PPP, Kim has explicitly claimed that pension reformation is no easy policy to amend and that simply raising the bar with interest will only deprive future generations.

**Kim Hankyu [DEM]**

Kim Hankyu is a member of the Democratic Party of Korea. Kim is currently serving as a member of the parliament, representing Jeju Island. Even though his direct quotations are ambiguous, his past actions inside the democratic party to actively advocate human rights and equity suggest that he may have positive opinions to ensure basic income and government funding to citizens, such as the pension reformation.

**Kim Jaesub [PPP]**

Kim Jaesub is a member of the People's Power Party of Korea. Kim has a diploma from the College of Law and graduated from the Graduate School of Public Administration at Seoul National University. Kim, in March of 2025, has criticized the current flow of pension reformation as he claims that the older generation is attempting to exploit the younger generation's financial capabilities, and thus is questionable if it is an apt solution.

**Kim Taenyeon [DEM]**

Kim Taenyeon is a member of the Democratic Party of Korea. In 2023, Kim submitted a bill on updates to the Income Tax Act of Korea, mentioning that the contemporary income tax policies do not correlate with inflation rates. In his past submission, he claimed that pensions must be updated for them to increase in volume as economic indices are both rising. In that action, Kim shows an opinion that rapid reformations of the pension are needed to increase stable profits.

**Kweon Seongdong [PPP]**

Kweon Seongdong is a member of the People's Power Party of Korea. As a floor leader of the People's Power Party, Kwon has claimed that the party will try its best to contribute to the voices and concerns of the younger generation, so that the economic accountability they are holding isn't for the older generation's wealth.

**Kwon Youngse [PPP]**

Kwon Young-se is a member of the People's Power Party of Korea. Kwon had served as the 42nd Minister of Unification from 2022 to 2023. In February 10, 2025, Kwon claimed that the new pension reformation should be rapidly executed under the moderation of a temporary-established national assembly pension special committee. It is known that in order to effectively create a reformation, all sophisticated attributions should be considered prior to making redundant choices.

**Lee Kai-ho [DEM]**

Lee Kai-ho is a member of the Democratic Party of Korea. He was the Vice Governor of Jeollanam-do, as well as the Minister of Agriculture, Food and Rural Affairs. While exact words relevant to his opinion regarding pension reformation are scarce, as a member of the Democratic Party of Korea, it is most likely that he is aiming for income security strengthening and higher benefits with higher contributions.

**Na Kyungwon [PPP]**

Na Kyungwon is a member of the People Power Party of Korea. She was a lawyer who also served as a judge of the Seoul District Court. She emphasizes the need for fundamental structural reform while criticizing short-term reform, quoting “reform plan is merely a stopgap measure to put out an urgent fire; it is nothing more than a patchwork agreement”. She strongly believes that to support the citizens of Korea, the Assembly should undertake structural reform, rather than making minor adjustments.

**Park Beomkye [DEM]**

Park Beomkye is a member of the Democratic Party of Korea. He was a lawyer, as a judge of the Seoul District Court, while he also served as the Minister of Justice. He also has no direct quotation regarding the pension reform agenda. However, as a member of the Democratic Party, he most likely believes that a strengthened guaranteed income is the will of the public. It showed that he agreed with his Party’s argument to favor higher contributions with higher benefits.

**Park Chandaе [DEM]**

Park Chandaе is a member of the Democratic Party of Korea. He was a former CPA (certified public accountant) both in Korea and America, as well as a former student activist during the June Democratic Struggle. He advocated for immediate reform that cannot be compromised by procrastination. While he understood and empathized with the pressures and burdens on young generations, he still emphasized the need to increase the income replacement rate and premium rate.

**Park Jiwon [DEM]**

Park Jiwon is a member of the Democratic Party of Korea. He was a former businessman in companies such as LX International and Dongseo Yanghaeng. While there is no recent direct stance towards the pension reform, he constantly emphasized the need to expand on social safety nets and welfare. He consistently stated that “expanding welfare and strengthening the social safety net is the duty of the state” for the public to protect and promote well-being.

**Seo Yeongkyo [DEM]**

Seo Yeongkyo is a member of the Democratic Party of Korea. She was a former student activist, as well as the Ewha Womans University Student Council President. Constantly emphasizing the role of the president and the government to actively lead the pension reform, and an agreement between parties regarding the pension. She advocated for the need for immediate reform of the income replacement rate.

**Yoon Jongo [PRO]**

Yoon Jongo is a member of the Progressive Party of Korea. He was a former key member of the labor union of Hyundai Motor, and also served as Mayor of Ulsan Buk-gu. He disagreed with

the 2025 pension reform agreement, which indicates his opposition to increasing the income replacement rate. He believes that reforms such as the rise in income replacement rate would put a burden on the shoulders of the young generation. He highly promotes the rights and equality among various generations.

**Yoon Sang Hyun [PPP]**

Yoon Sanghyeon is a member of the People Power Party of Korea. He has a diploma in political science as a professional diplomat. He strongly criticized the most recent pension reform by stating that it is resuscitation rather than reformation to improve the pension system. He strongly believes the reformation that enforces the sacrifice of the future and the young generation is unfair and irrational.

# Possible Solutions

## 1. Increasing the Contribution Rate

The current National Pension rate is 9%, and by aiming for a 0.5% increase yearly, the National Pension rate can increase up to 13% starting from 2026. This can promote slower and postponed depletion of the pension fund by 8 to 15 years, which provides the Assembly to prepare other and applicable solutions for the pension fund depletion. Furthermore, it secures the long-term financial sustainability of the whole system and individual citizens as well. The amount they are contributing increases with the future return amount, which strengthens individuals' financial stability after their retirement. With specific numbers, the contribution rate of the employer would increase from 135,000 won to 195,000 won, assuming that individuals earn 3 million KRW per month.

The social issue that increasing the contribution rate will lead to is the increased financial burden on individuals' shoulders. While increasing the burden is considered an inevitable problem to prevent fund depletion, it will still increase the sufferings of citizens, especially those with lower incomes and currently under unstable financial circumstances.

## 2. Automatic Adjustment Mechanism

The system of the automatic adjustment mechanism would automatically adjust the variables, including the contribution rate, pension amount, and eligibility, after considering individuals' financial circumstances and the fund's financial status. This would promote and encourage the system to return the pension amount as equally as possible to all contributors to the pension. While ensuring the long-term sustainability and predictability of the whole system, it doesn't require constant political negotiation regarding the mechanism, which allows the rapid implementation of the system. Furthermore, there are worldwide examples from other financially successful countries that have adequately implemented the mechanism, which shows the model for this automatic adjustment, including Japan and Sweden.

The social issue that implementing an automatic adjustment mechanism will lead to is public resistance to rapid and significant changes to the system. The public is always concerned about changes to the governmental system, especially when it greatly influences their financial stability, and this solution shifts the majority of the current pension system. Major resistance from the public, regarding concerns about beneficiaries and fairness, is inevitable and will continue.

## Questions to Consider

1. Is increasing the burden for a specified group of people reasonable and justifiable, and can social consensus be achieved in any way?
2. What will be the influence on the national finance of a legal guarantee of pension payment?
3. Would a raised replacement rate effectively guarantee stronger security of income for the elderly?
4. To address the current and future gaps in the pension system, what additional measures should be considered and taken into account?
5. How can societal trust and transparency be ensured if an automatic adjustment mechanism is established?
6. How can financial stability and equity among generations be promoted in the circumstances of projected fund depletion?
7. How can the roles of public and private pensions be distinguished to secure retirement income?
8. What are the methods for the implementation of reforms, while preventing further disagreement and social conflict? How can we mitigate those conflicts?

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