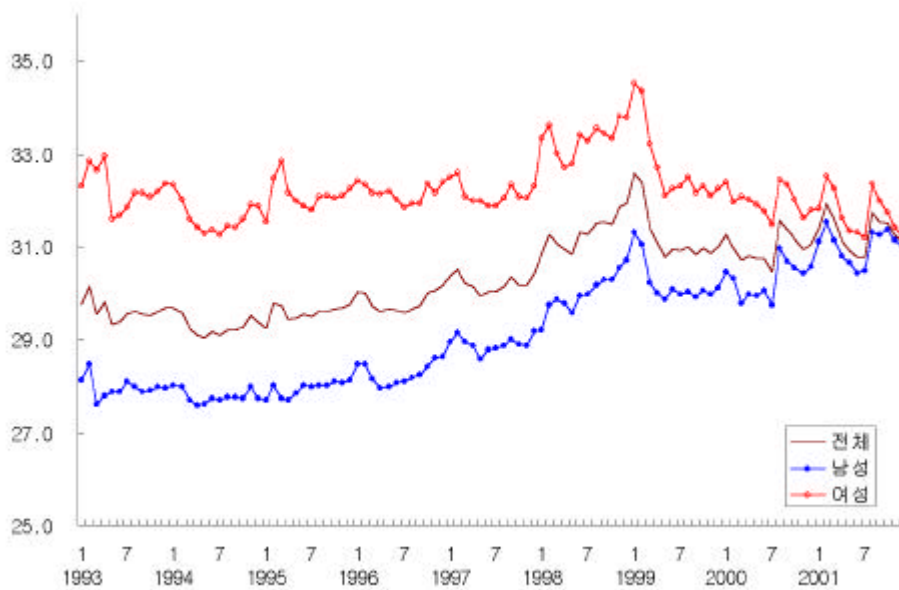


\* ● \*\*

# I. 가

. , 2001 21,362  
 37.6% (8,023 ) .1) 가 19.6%, 가 57.3%, 가  
 가 23% . 가 28%  
 , 8.1% 3.5 ( , 2000).

[ 1] ( ) ( : %)



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\* (email: jyahn@kli.re.kr)  
 \*\* (email: jsung13@chollian.net).  
 1 ● (1999)

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1999 가 50 67.4%  
( 2002).

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가 (entrepreneurship) 가 ( ), ( )  
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(Delage, 2002).

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Zimbabwe Nziramasanga and Lee (2001)  
(British Household Panel Survey) Taylor (1999)  
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II.

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 2,415 , 1 2 539  
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 130 12 29%  
 2 24%  
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			2	2 4	4 6	6 8	8 10	10 12	12		
	5,357	115 ( 2.1)	1,284 (24.0)	891 (16.6)	560 (10.5)	373 ( 7.0)	287 ( 5.4)	287 ( 5.4)	1,560 (29.1)	5,242	130
1	1,850	51 ( 2.8)	305 (16.5)	305 (16.5)	226 (12.2)	146 ( 8.0)	110 ( 5.9)	113 ( 6.1)	594 (32.1)	1,799	149
1	2,415	30 ( 1.2)	227 ( 9.4)	360 (14.9)	320 (13.3)	224 ( 9.3)	172 ( 7.1)	160 ( 6.6)	922 (38.2)	2,385	160
2	539	12 ( 2.2)	264 (49.0)	206 (38.2)	10 ( 1.9)	1 ( 0.2)	3 ( 0.6)	12 ( 2.2)	31 ( 5.8)	527	43
3	267	15 ( 5.6)	230 (86.1)	9 ( 3.4)	3 ( 1.1)	2 ( 0.8)	1 ( 0.4)	. .	7 ( 2.6)	252	28
4	286	7 ( 2.4)	258 (90.2)	11 ( 3.8)	1 ( 0.3)	. .	1 ( 0.3)	2 ( 0.7)	6 ( 2.1)	279	16

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			2	2 4	4 6	6 8	8 10	10 12	12		
	5,357	115 ( 2.1)	1,284 (24.0)	891 (16.6)	560 (10.5)	373 ( 7.0)	287 ( 5.4)	287 ( 5.4)	1,560 (29.1)	5,242	130
	3,045	67 ( 2.2)	712 (23.4)	489 (16.1)	333 (10.9)	230 ( 7.6)	172 ( 5.6)	180 ( 5.9)	862 (28.3)	2,978	124
	2,312	48 ( 2.1)	572 (24.7)	402 (17.4)	227 ( 9.8)	143 ( 6.2)	115 ( 5.0)	107 ( 4.6)	698 (30.2)	2,264	138
	618	14 ( 2.3)	57 ( 9.2)	58 ( 9.4)	28 ( 4.5)	15 ( 2.4)	21 ( 3.4)	23 ( 3.7)	402 (65.0)	604	296
	1,156	32 ( 2.8)	147 (12.7)	126 (10.9)	120 (10.4)	84 ( 7.3)	73 ( 6.3)	77 ( 6.7)	497 (43.0)	1,124	193
	236	1 ( 0.4)	61 (25.8)	37 (15.7)	28 (11.9)	29 (12.3)	13 ( 5.5)	15 ( 6.4)	52 (22.0)	235	94
	1,643	29 ( 1.8)	420 (25.6)	299 (18.2)	182 (11.1)	128 ( 7.8)	92 ( 5.6)	104 ( 6.3)	389 (23.7)	1,614	97
	732	11 ( 1.5)	295 (40.3)	173 (23.6)	90 (12.3)	48 ( 6.6)	38 ( 5.2)	18 ( 2.5)	59 ( 8.1)	721	50
	188	4 ( 2.1)	45 (23.9)	29 (15.4)	22 (11.7)	17 ( 9.0)	16 ( 8.5)	15 ( 8.0)	40 (21.3)	184	96
	240	6 ( 2.5)	77 (32.1)	51 (21.3)	29 (12.1)	18 ( 7.5)	12 ( 5.0)	13 ( 5.4)	34 (14.2)	234	74
	535	11 ( 2.1)	180 (33.6)	118 (22.1)	61 (11.4)	34 ( 6.4)	22 ( 4.1)	22 ( 4.1)	87 (16.3)	524	72

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			2	2 4	4 6	6 8	8 10	10 12	12		
	4,265	81 ( 1.9)	532 (12.5)	665 (15.6)	546 (12.8)	370 ( 8.7)	282 ( 6.6)	273 ( 6.4)	1,516 (35.5)	4,184	155
	2,440	51 ( 2.1)	284 (11.6)	362 (14.8)	326 (13.4)	229 ( 9.4)	170 ( 7.0)	173 ( 7.1)	845 (34.6)	2,389	148
	1,825	30 ( 1.6)	248 (13.6)	303 (16.6)	220 (12.1)	141 ( 7.7)	112 ( 6.1)	100 ( 5.5)	671 (36.8)	1,795	164
	481	11 ( 2.3)	4 ( 0.8)	19 ( 4.0)	25 ( 5.2)	14 ( 2.9)	19 ( 4.0)	16 ( 3.3)	373 (77.5)	470	348
	1,049	30 ( 2.9)	75 ( 7.1)	102 ( 9.7)	118 (11.2)	84 ( 8.0)	73 ( 7.0)	75 ( 7.1)	492 (46.9)	1,019	210
	178	1 ( 0.6)	17 ( 9.6)	25 (14.0)	28 (15.7)	29 (16.3)	13 ( 7.3)	14 ( 7.9)	51 (28.7)	177	118
	1,310	19 ( 1.5)	170 (13.0)	240 (18.3)	179 (13.7)	126 ( 9.6)	91 ( 6.9)	102 ( 7.8)	383 (29.2)	1,291	116
	545	4 ( 0.7)	152 (27.9)	140 (25.7)	87 (16.0)	48 ( 8.8)	37 ( 6.8)	18 ( 3.3)	59 (10.8)	541	61
	139	4 ( 2.9)	12 ( 8.6)	14 (10.1)	22 (15.8)	17 (12.2)	15 (10.8)	15 (10.8)	40 (28.8)	135	122
	176	4 ( 2.3)	37 (21.0)	31 (17.6)	28 (15.9)	18 (10.2)	12 ( 6.8)	12 ( 6.8)	34 (19.3)	172	93
	387	8 ( 2.1)	65 (16.8)	94 (24.3)	59 (15.2)	34 ( 8.8)	22 ( 5.7)	21 ( 5.4)	84 (21.7)	379	92

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			2	2 4	4 6	6 8	8 10	10 12	12		
	1,850	51 ( 2.8)	305 (16.5)	305 (16.5)	226 (12.2)	146 ( 7.9)	110 ( 5.9)	113 ( 6.1)	594 (32.1)	1,799	149
	1,029	33 ( 3.2)	162 (15.7)	161 (15.6)	143 (13.9)	96 ( 9.3)	66 ( 6.4)	70 ( 6.8)	298 (29.0)	996	135
	821	18 ( 2.2)	143 (17.4)	144 (17.5)	83 (10.1)	50 ( 6.1)	44 ( 5.4)	43 ( 5.2)	296 (36.1)	803	166
	739	26 ( 3.5)	57 ( 7.7)	81 (11.0)	71 ( 9.6)	47 ( 6.4)	52 ( 7.0)	39 ( 5.3)	366 (49.5)	713	235
	60	. .	8 (13.3)	11 (18.3)	9 (15.0)	9 (15.0)	4 ( 6.7)	4 ( 6.7)	15 (25.0)	60	107
	584	13 ( 2.2)	104 (17.8)	112 (19.2)	72 (12.3)	43 ( 7.4)	36 ( 6.2)	48 ( 8.2)	156 (26.7)	571	108
	215	2 ( 0.9)	78 (36.3)	51 (23.7)	32 (14.9)	21 ( 9.8)	6 ( 2.8)	9 ( 4.2)	16 ( 7.4)	213	52
	44	1 ( 2.3)	7 (15.9)	4 ( 9.1)	9 (20.5)	4 ( 9.1)	2 ( 4.5)	3 ( 6.8)	14 (31.8)	43	119
	64	1 ( 1.6)	17 (26.6)	6 ( 9.4)	12 (18.8)	10 (15.6)	4 ( 6.3)	. .	14 (21.9)	63	105
	144	8 ( 5.6)	34 (23.6)	40 (27.8)	21 (14.6)	12 ( 8.3)	6 ( 4.2)	10 ( 6.9)	13 ( 9.0)	136	64
	387	8 ( 2.1)	65 (16.8)	94 (24.3)	59 (15.2)	34 ( 8.8)	22 (5.7)	21 ( 5.4)	84 (21.7)	379	92

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			2	2 4	4 6	6 8	8 10	10 12	12		
	681	9 ( 1.3)	141 (20.7)	139 (20.4)	102 (15.0)	50 ( 7.3)	32 ( 4.7)	37 ( 5.4)	171 (25.1)	672	121
	363	4 ( 1.1)	72 (19.8)	71 (19.6)	54 (14.9)	33 ( 9.1)	14 ( 3.9)	21 ( 5.8)	94 (25.9)	359	118
	318	5 ( 1.6)	69 (21.7)	68 (21.4)	48 (15.1)	17 ( 5.3)	18 ( 5.7)	16 ( 5.0)	77 (24.2)	313	124
	98	4 ( 4.1)	3 ( 3.1)	5 ( 5.1)	8 ( 8.2)	4 ( 4.1)	1 ( 1.0)	5 ( 5.1)	68 (69.4)	94	352
	58	. .	8 (13.8)	5 ( 8.6)	11 (19.0)	4 ( 6.9)	3 ( 5.2)	5 ( 8.6)	22 (37.9)	58	124
	32	1 ( 3.1)	4 (12.5)	5 (15.6)	6 (18.8)	5 (15.6)	. .	3 ( 9.4)	8 (25.0)	31	106
	213	3 ( 1.4)	38 (17.8)	47 (22.1)	33 (15.5)	26 (12.2)	12 ( 5.6)	13 ( 6.1)	41 (19.2)	210	96
	143	. .	55 (38.5)	37 (25.9)	21 (14.7)	5 ( 3.5)	7 ( 4.9)	5 ( 3.5)	13 ( 9.1)	143	52
	16	1 ( 6.3)	3 (18.8)	1 ( 6.3)	1 ( 6.3)	2 (12.5)	1 ( 6.3)	2 (12.5)	5 (31.3)	15	121
	34	. .	12 (35.3)	9 (26.5)	2 ( 5.9)	2 ( 5.9)	3 ( 8.8)	2 ( 5.9)	4 (11.8)	34	61
	87	. .	18 (20.7)	30 (34.5)	20 (23.0)	2 ( 2.3)	5 ( 5.7)	2 ( 2.3)	10 (11.5)	87	70

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			2	2 4	4 6	6 8	8 10	10 12	12		
	1734	21 ( 1.2)	86 ( 5.0)	221 (12.7)	218 (12.6)	174 (10.0)	140 ( 8.1)	123 ( 7.1)	751 (43.3)	1713	175
	1048	14 ( 1.3)	50 ( 4.8)	130 (12.4)	129 (12.3)	100 ( 9.5)	90 ( 8.6)	82 ( 7.8)	453 (43.2)	1034	171
	686	7 ( 1.0)	36 ( 5.2)	91 (13.3)	89 (13.0)	74 (10.8)	50 ( 7.3)	41 ( 6.0)	298 (43.4)	679	181
	383	7 ( 1.8)	1 ( 0.3)	14 ( 3.7)	17 ( 4.4)	10 ( 2.6)	18 ( 4.7)	11 ( 2.9)	305 (79.6)	376	347
	252	4 ( 1.6)	10 ( 4.0)	16 ( 6.3)	36 (14.3)	33 (13.1)	18 ( 7.1)	31 (12.3)	104 (41.3)	248	156
	86	..	5 ( 5.8)	9 (10.5)	13 (15.1)	15 (17.4)	9 (10.5)	7 ( 8.1)	28 (32.6)	86	131
	513	3 ( 0.6)	28 ( 5.5)	81 (15.8)	74 (14.4)	57 (11.1)	43 ( 8.4)	41 ( 8.0)	186 (36.3)	510	134
	187	2 ( 1.1)	19 (10.2)	52 (27.8)	34 (18.2)	22 (11.8)	24 (12.8)	4 ( 2.1)	30 (16.0)	185	79
	79	2 ( 2.5)	2 ( 2.5)	9 (11.4)	12 (15.2)	11 (13.9)	12 (15.2)	10 (12.7)	21 (26.6)	77	125
	78	3 ( 3.8)	8 (10.3)	16 (20.5)	14 (17.9)	6 ( 7.7)	5 ( 6.4)	10 (12.8)	16 (20.5)	75	98
	156	..	13 ( 8.3)	24 (15.4)	18 (11.5)	20 (12.8)	11 ( 7.1)	9 ( 5.8)	61 (39.1)	156	129

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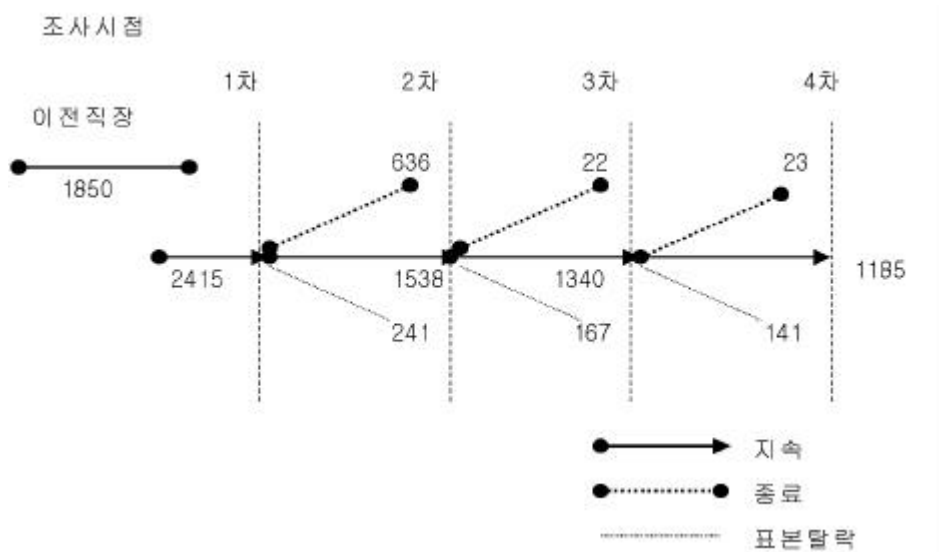
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1 (1998 ) 2,415  
 636 (26.3%) 1 2 (1999 )  
 , 241 2 3  
 3 4 22 23 가 167  
 141 가 1 49%  
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 1 2 , 30%  
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 30~33%  
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( : , %)

	1	1~2		2~3		3~4		4
	2,415	241 (10.0)	636 (26.3)	167 ( 6.9)	22 ( 0.9)	141 ( 5.8)	23 ( 1.0)	1,185 (49.1)
	1,411	145 (10.3)	338 (24.0)	112 ( 7.9)	11 ( 0.8)	93 ( 6.6)	14 ( 1.0)	698 (49.5)
	1,004	96 ( 9.6)	298 (29.7)	55 ( 5.5)	11 ( 1.1)	48 ( 4.8)	9 ( 0.9)	487 (48.5)
	481	.	98 (20.4)	16 ( 3.3)	.	14 ( 2.9)	.	353 (73.4)
	310	46 (14.8)	51 (16.5)	30 ( 9.7)	5 ( 1.6)	16 ( 5.2)	2 ( 0.6)	160 (51.6)
	118	22 (18.6)	30 (25.4)	5 ( 4.2)	1 ( 0.8)	10 ( 8.5)	1 ( 0.8)	49 (41.5)
	726	77 (10.6)	196 (27.0)	56 ( 7.7)	8 ( 1.1)	49 ( 6.7)	9 ( 1.2)	331 (45.6)
	330	42 (12.7)	132 (40.0)	16 ( 4.8)	4 ( 1.2)	20 ( 6.1)	7 ( 2.1)	109 (33.0)
	95	9 ( 9.5)	15 (15.8)	14 (14.7)	..	5 ( 5.3)	1 ( 1.1)	51 (53.7)
	112	18 (16.1)	33 (29.5)	13 (11.6)	1 ( 0.9)	13 (11.6)	..	34 (30.4)
	243	27 (11.1)	81 (33.3)	17 ( 7.0)	3 ( 1.2)	14 ( 5.8)	3 ( 1.2)	98 (40.3)

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### III.

1.

(Type-I censoring)

(duration model)

$$T = \text{Min}(T^*, c)$$

. T ( ), T\*

(uncensored duration), c

$$T = T^*$$

, (censored)

$$T = c \cdot \text{I}(T \leq c)$$

( ) (indicator function)

$$d = 1( )$$

.  
t

(hazard function)

$$h(t) = \lim_{\Delta t \rightarrow 0} \text{Prob}[t \leq T \leq t + \Delta t | t \leq T] / \Delta t$$

. (Cox's proportional hazard model)

$$h(t; X, \beta) = h_0(t) \exp(X\beta)$$

( - 1)  $h(t; X, \beta) \propto \exp(X\beta)$

2.

(X)

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DurM		114.0 (102.1)
LSales	, 10,000 , ( )	16,351 (71,203)
Learn	, 10,000 , ( )	93.8 (130.3)
StAge	( ) /10, .	3.546 (0.891)
Female	가 , .	0.406 (0.491)
Hdo	4 ,	0.365 (0.482)
Cdo	, , 4	0.081 (0.273)
Cgr		0.134 (0.341)
Married	( )	0.936 (0.244)
PRself	14 가	0.763 (0.426)
Metro		0.308 (0.462)
Kg		0.157 (0.364)
Kunbu	,	0.246 (0.431)
OccPro	( )	0.146 (0.354)
IndMan	가	0.160 (0.367)
IndCon	가	0.061 (0.240)
IndSal		0.377 (0.485)
IndTra	,	0.048 (0.213)
IndEst	, ( )	0.056 (0.230)
IndEtc	. , , , . , .가 , , ,	0.127 (0.333)
Hard1	가 ( , , , , )	0.045 (0.208)
Hard2	‘ ,	0.515 (0.500)
Hard3	‘ ,	0.126 (0.332)
Trained1		0.098 (0.298)
Tplace1	가	0.029 (0.169)
Tplace3	가	0.019 (0.138)
Tplace4	가	0.019 (0.138)
Tplace9	가	0.030 (0.170)

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(2)

(3) 가

(1) (2)

가

robust

(2)

(1)

가

X<sub>1</sub>, 가

X<sub>2</sub>

( - 1)

( - 2) h(t; X, β) ∝ exp(X<sub>1</sub>β<sub>1</sub>+X<sub>2</sub>β<sub>2</sub>)

가 . 가

가

( )

3

가

가

Ho: β<sub>2</sub> = 0 vs. Ha: Not Ho

가

(unrestricted model) ( - 2)가

가

(restricted model)

( - 3) h(t; X, β) ∝ exp(X<sub>1</sub>β<sub>1</sub>)

가

L<sub>u</sub>(β<sub>1</sub>, β<sub>2</sub>)\*,

$L_r(\beta_1, 0)^*$  , (likelihood ratio)

$$\lambda = L_r(\beta_1, 0)^* / L_u(\beta_1, \beta_2)^*$$

(LR test statistics)

$$LR = -2 \lambda = -2 (\log L_r(\beta_1, 0)^* - \log L_u(\beta_1, \beta_2)^*) \sim \chi^2(r)$$

critical value

가

가

가

가

(2)가

(1)

(3)

(2)

가

가

, 가 . 가 - ( 가 ) , , - (3)

(3)

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10%)

( 5%)

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6) 가

가

(-)

5%  
10%

가

< 9> ( 1,905 )

	(1)	(2)	(3)
StAge	1.558 (0.305) ***	1.285 (0.312) ***	1.312 (0.316) ***
Stage2	-0.165 (0.039) ***	-0.139 (0.040) ***	-0.141 (0.040) ***
Female	0.476 (0.088) ***	0.296 (0.093) **	0.148 (0.097)
Hdo	-0.503 (0.102) ***	-0.534 (0.103) ***	-0.601 (0.104) ***
Cdo	0.255 (0.152) +	0.344 (0.155) *	0.366 (0.157) *
Cgr	-0.088 (0.134)	-0.030 (0.145)	0.068 (0.147)
Married	-0.891 (0.181) ***	-0.693 (0.183) ***	-0.733 (0.185) ***
PRself	-0.277 (0.097) **	-0.299 (0.098) **	-0.281 (0.098) **
Metro	0.170 (0.105)	0.127 (0.106)	0.149 (0.106)
Kg	0.176 (0.131)	0.111 (0.132)	0.137 (0.132)
Kunbu	-0.259 (0.124) *	-0.351 (0.125) **	-0.313 (0.125) *
OccPro		-0.157 (0.155)	-0.152 (0.156)
IndMan		-1.386 (0.164) ***	-1.361 (0.166) ***
IndCon		-0.942 (0.209) ***	-0.922 (0.209) ***
IndSal		-0.826 (0.114) ***	-0.787 (0.115) ***
IndTra		-1.340 (0.279) ***	-1.272 (0.281) ***
IndEst		-0.619 (0.226) **	-0.656 (0.227) **
IndEtc		-0.580 (0.154) ***	-0.540 (0.156) ***
LSales			-0.111 (0.031) ***
Learn			-0.080 (0.019) ***
Hard1			0.317 (0.205)
Hard2			0.173 (0.100) +
Hard3			0.243 (0.138) +
-2 LogL	7774.9	7682.7	7644.2
LR		92.25***	38.51***

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\*\*\*, \*\*, \*, + 0.001, 0.01, 0.05, 0.10

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LR (2) (1), (3) (2) 가  
가 가

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	가 (1)	가 (2)
StAge	1.335 (0.316) ***	1.357 (0.315) ***
Stage2	-0.144 (0.040) ***	-0.145 (0.040) ***
Female	0.157 (0.098)	0.154 (0.098)
Hdo	-0.627 (0.105) ***	-0.636 (0.105) ***
Cdo	0.339 (0.157) *	0.358 (0.158) *
Cgr	0.047 (0.147)	0.058 (0.147)
Married	-0.736 (0.185) ***	-0.736 (0.185) ***
PRself	-0.290 (0.098) **	-0.289 (0.099) **
Metro	0.171 (0.107)	0.175 (0.107)
Kg	0.151 (0.132)	0.147 (0.132)
Kunbu	-0.302 (0.125) *	-0.301 (0.125) *
OccPro	-0.149 (0.155)	-0.148 (0.156)
IndMan	-1.362 (0.166) ***	-1.370 (0.166) ***
IndCon	-0.882 (0.210) ***	-0.863 (0.210) ***
IndSal	-0.797 (0.115) ***	-0.807 (0.115) ***
IndTra	-1.241 (0.282) ***	-1.261 (0.282) ***
IndEst	-0.634 (0.227) **	-0.654 (0.227) **
IndEtc	-0.506 (0.156) **	-0.513 (0.157) **
LSales	-0.113 (0.031) ***	-0.113 (0.032) ***
Learn	-0.078 (0.019) ***	-0.079 (0.019) ***
Hard1	0.331 (0.205)	0.308 (0.205)
Hard2	0.179 (0.100) +	0.165 (0.101)
Hard3	0.230 (0.138) +	0.211 (0.138)
Trained1	-0.388 (0.162) *	
Tplace1		-0.098 (0.270)
Tplace3		-1.024 (0.417) *
Tplace4		-0.033 (0.309)
Tplace9		-0.544 (0.308) +
-2 LogL	7637.8	7632.3
LR	6.32*	11.85+

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LR 가 (1) ' 가 (2) '

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IV.

가

가 (entrepreneurship) 가

가 (lifetime work)

가?

가?

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13 가

10 가

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29%가 ( 1 1998 2 1999 )  
( 1~2% )

가  
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가

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가

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23 . 55- 80.
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109- 140.
- (2002).
- (2002). 2 3 .

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 23 . 109- 132.
- \_\_\_\_\_(2001). . 24 1 . 67- 96.  
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	(1)	(2)	(3)	가 (1)	가 (2)
StAge	2.619 (0.259) ***	1.900 (0.266) ***	1.927 (0.267) ***	1.942 (0.267) ***	1.959 (0.266) ***
Stage2	-0.306 (0.033) ***	-0.224 (0.033) ***	-0.226 (0.033) ***	-0.228 (0.033) ***	-0.229 (0.033) ***
Female	0.515 (0.081) ***	0.334 (0.085) ***	0.172 (0.090) +	0.177 (0.091) +	0.172 (0.091) +
Hdo	-0.665 (0.097) ***	-0.591 (0.098) ***	-0.648 (0.099) ***	-0.670 (0.099) ***	-0.675 (0.099) ***
Cdo	0.268 (0.150) +	0.333 (0.153) *	0.361 (0.154) *	0.339 (0.155) *	0.358 (0.155) *
Cgr	-0.057 (0.133)	-0.020 (0.144)	0.067 (0.146)	0.048 (0.146)	0.059 (0.146)
Married	-1.070 (0.173) ***	-0.807 (0.175) ***	-0.860 (0.177) ***	-0.860 (0.177) ***	-0.858 (0.177) ***
PRself	-0.296 (0.096) **	-0.281 (0.096) **	-0.267 (0.096) **	-0.274 (0.096) **	-0.270 (0.096) **
Metro	0.115 (0.104)	0.119 (0.105)	0.146 (0.105)	0.163 (0.105)	0.165 (0.105)
Kg	0.018 (0.128)	0.025 (0.129)	0.057 (0.129)	0.069 (0.129)	0.067 (0.129)
Kunbu	-0.387 (0.114) ***	-0.280 (0.117) *	-0.249 (0.117) *	-0.238 (0.117) *	-0.238 (0.117) *
OccPro		-0.149 (0.155)	-0.147 (0.156)	-0.144 (0.155)	-0.142 (0.155)
IndAgr		-1.670 (0.173) ***	-1.751 (0.178) ***	-1.746 (0.178) ***	-1.744 (0.178) ***
IndMan		-1.403 (0.164) ***	-1.399 (0.165) ***	-1.400 (0.165) ***	-1.407 (0.165) ***
IndCon		-0.932 (0.208) ***	-0.913 (0.208) ***	-0.885 (0.208) ***	-0.875 (0.209) ***
IndSal		-0.854 (0.114) ***	-0.819 (0.114) ***	-0.830 (0.114) ***	-0.838 (0.114) ***
IndTra		-1.310 (0.278) ***	-1.249 (0.280) ***	-1.224 (0.280) ***	-1.241 (0.280) ***
IndEst		-0.615 (0.225) **	-0.669 (0.227) **	-0.650 (0.227) **	-0.668 (0.227) **
IndEtc		-0.600 (0.153) ***	-0.550 (0.154) ***	-0.523 (0.155) ***	-0.535 (0.156) ***
LSales			-0.096 (0.029) ***	-0.097 (0.029) ***	-0.096 (0.029) ***
Learn			-0.089 (0.019) ***	-0.087 (0.019) ***	-0.087 (0.019) ***
Hard1			0.392 (0.189) *	0.410 (0.189) *	0.394 (0.189) *
Hard2			0.135 (0.093)	0.142 (0.093)	0.135 (0.094)
Hard3			0.182 (0.129)	0.172 (0.129)	0.161 (0.129)
Trained1				-0.333 (0.150) *	
Tplace1					-0.054 (0.261)
Tplace3					-0.702 (0.340) *
Tplace4					-0.034 (0.309)
Tplace9					-0.510 (0.273) +
-2 LogL	9062.4	8931.1	8888.7	8883.4	8879.6
LR		131.28***	42.40***	5.33*	9.12+

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