

장애인 고용의 결정변인: 연령집단별 차이를 중심으로

Determinants for the Employment of the Disabled: Focusing on Differences by Age Group

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요약

본 연구는 장애인 고용의 결정변인에 관한 선행연구가 심리적 특성이 고용에 미치는 영향을 배제했으며, 생의 단계에 따른 고용 결정변인의 차이를 고려하지 못했다는 문제의식으로부터 출발했다. 이와 같은 문제 의식에서 본 연구는 첫째, 선행연구에서 고용의 주요 영향요인으로 규명되어 온 인적자본과 함께 심리적 특성을 중심으로 장애인 고용의 결정변인을 규명하고 둘째, 연령집단에 따라 장애인 고용의 결정변인에 어떤 차이가 있는지 밝히고자 했다. 한국복지패널 5차년 자료의 장애인부가조사에 참여한 18세 이상 장애인 1280명의 자료를 이용해 이항로지스틱 분석을 수행했다. 분석결과, 18세에서 40세 이하의 청장년 장애인은 차별을 받은 심리적 경험만이 고용가능성을 유의미하게 낮추었으며, 교육 등 인적자본은 유의미한 영향을 미치지 못하는 것으로 나타났다. 41세 이상 64세 이하의 중년 장애인은 교육수준이 낮고, 건강상태는 높으며, 근로능력이 높을수록 고용 가능성이 유의미하게 증가하는 것으로 나타났다. 65세 이상의 노년 장애인은 근로능력만이 고용가능성을 유의미하게 결정하는 것으로 분석되었다.

■ 중심어 : | 장애 | 고용 | 노동시장 | 인적자본 | 차별 |

Abstract

This study aims to overcome the limitations of prior studies that have failed to take into account the impact of psycho-social factors on the employment of people with disabilities as well as the differences in employment by life stage. This study employs a research model that includes psycho-social factors along with human capital to examine how the determinants of employment differ for the disabled by life stage. The analysis in this study takes the form of logistic regression, using data from the fifth wave of the Korea Welfare Panel Survey. Analysis results show that the employment probability of young people with disabilities is significantly associated with their experience of discrimination, with their chance of employment decreasing when they have more experience of discrimination. Middle-aged people with disabilities are more likely to be employed when they have a lower level of education, a better health condition and a higher level of labor ability. For the disabled elderly, their labor ability is the only factor affecting their possibility of employment; they have a higher chance of getting a job when they have a higher level of labor ability.

■ keyword : | Disability | Employment | Labor Market | Human Capital | Discrimination |

1. Introduction

Employment is strongly correlated to the quality of life for individuals, giving them a means of making ends meet and enabling their social participation. Having relatively limited physical and mental capacities compared to their non-disabled counterparts, people with disabilities are often vulnerable to loss of employment and thus more prone to poverty and limited opportunities for social engagement. For this reason, their employment vulnerability has been highlighted as a key reason for their social exclusion[1].

Against this backdrop, Korea has made wide-ranging policy endeavors to boost the employment rate of people with disabilities, including the enactment of the Employment Promotion Act for the Disabled in 1990, but no remarkable change has been observed in their employment rates. In 2005, the labor market participation of the disabled stood at a meager 38.2%—less than half that of those without disabilities at 61.0%—while their unemployment rate was 10.6%, or triple that of their non-disabled counterparts (3.5%)[2]. About 15 years have passed since the Employment Promotion Act for the Disabled was introduced, yet people with disabilities have not been given equal opportunities to realize their potential or become fully participating members of society through employment.

Policies for promoting the employment of the disabled have been pursued in two directions. First is intervention in the labor market, such as providing businesses hiring the disabled with part of their salaries as subsidies, and imposing fines on companies failing to reach the legally mandated employment quota for those with disabilities. Second is a strategy of fostering the individual capabilities of the disabled and thereby improving their employment

probability—based on the theory of human capital, which suggests an increase in human capital through education and training translates into a better chance for the disabled to land a job.

The findings from prior studies on the correlation between human capital and employment of the disabled have been rather conflicting[3]: Some of them indicated that a higher level of education led to a better chance of employment, while others claimed that education had a negative impact on the employment probability of people with disabilities[4]. What is widely accepted as a major cause of such varying views is that prior studies have either been carried out only on people with certain types of disability or failed to use nationally representative data. Highlighted for this reason has been the need for follow-up research, where nationally representative data spanning people with various types of disability are utilized to shed a fresh light on their employment reality.

As explained earlier, most of the studies on the employment of the disabled have so far focused on human capital. While social services aimed at promoting the employment and other social activities of people with disabilities have been on the rise, only a limited number of studies have explored the correlation between such services and employment. In formulating employment promotion policies for the disabled, however, it is vital to understand how psycho-social factors—including social services as well as human capital—affect their employment, translating this understanding into a strategy that addresses inequality in job opportunities and helps them enter the labor market more easily[5]. In this sense, one must fully grasp the impact of these psycho-social factors on the employment of disabled people.

While employment situations vary by age group or

life stage, no academic attempt has been made to grasp them across different life stages[6]. A handful of studies have explored the employment of certain age groups such as the elderly and the youth[7], but the differences in their employment by age group or life stage have remained an uncharted domain.

Against this backdrop, this study seeks to employ nationally representative data to make a comparative analysis on the determinants of employment for the disabled across different life stages—focusing on human capital and psycho-social factors.

II. Literature review

1. Theoretical backgrounds

1.1 Human capital theory

The theory of human capital was developed by Schultz, Becker, Denison and other distinguished economists from the University of Chicago—with an intention to explain the association between human capital and economic productivity. Basic notions of the human capital theory were: (a) that human capital shares common characteristics with other types of capital producing goods and services (e.g. method of production); and (b) that investment in human capital, such as education and job training, is proportionally associated with one's productivity[8].

Human capital refers to a productive resource obtained by investing in education and training[9]. In the early stage of the theory's development, human capital was narrowly defined with a focus on education and training, while its definition is now getting broader to include physical, mental and psychological competences that enable one to produce goods and services[10].

The human capital theory emphasizes the significance of supply factors, such as education and

job training, for differences in employment probability and employment conditions. It explains that such differences in employment probability and employment conditions are determined by one's productivity, which is affected by investment in education, training and health. In other words, investment in education and job training enhances one's competence for employment by increasing his/her human capital[11].

According to this theory, differences in employment rate between people with disabilities and those without result from a gap in human capital between the two groups[12]. The employment probability of persons with disability is determined by their labor ability, which is proportionate to investment in human capital such as education, job training, work experience, and health.

Indicators of human capital vary across studies. The most widely accepted indicators of human capital are education and job training[3]. Emphasized as human capital by Schultz and his colleagues, these indicators are universally supported by scholars in this field. Meanwhile, the types of indicators operationalized as human capital also differ across studies. Ruy and Na[13] and Kim et al.[14], for example, used license, skillfulness, work experience, and years of continued employment as indicators of human capital, while Yu[15] employed health-related factors like physical health and level of activity for daily life.

1.2 Screening theory

The human capital theory goes that the chance of employment and wage are determined by one's productivity, whose indicators include education, job training, and health. The screening theory, on the other hand, started from the question of whether education and job training were as proportionate to

productivity as assumed in the human capital theory.

The screening theory suggests that investment in one's human capital is not associated with an increase in his/her productivity. It stresses that employers rely on indicators of human capital like education and health not because they show one's productivity per se but because education and health are good proxy variables for choosing highly productive workers, for there is no way to evaluate their productivity accurately. This is why the probability of employment increases as the level of education, training and health improve[1].

According to the theory, employers assume the productivity of people with disabilities to be relatively low—regardless of their capabilities—only because of their impairments. Therefore, their employment rate is lower than those without disabilities even when there is no difference in education, training and health between the two groups.

2. Factors influencing the employment of people with disabilities

Prior studies investigated wide-ranging determinants for the employment of disabled people, with a focus on characteristics related to demographic, human capital, disability, and psycho-social factors[13].

2.1 Demographic factors

Demographic factors having been employed most commonly in previous studies in this area are sex, age, marital status, and financial condition[5]. Sex has reportedly been a crucial factor affecting the possibility and duration of employment for the disabled. Some studies pointed out that men with disabilities were more likely to be employed than their female counterparts[16][17], while others—including a study by Lee[18]—argued that sex had no significant

impact on the employment probability of those with disabilities.

Research findings to date have been rather conflicting on the correlation between the age and employment of the disabled. Some suggest that older age contributes positively to employment as the level of skillfulness becomes higher as one grows older. Others, in contrast, have found the exact opposite, claiming that one's level of adaptability to new technology and changes in the labor market diminishes over time. Uh[19] showed that older age was associated with a longer period of employment, while Kwon[20] and Lee[5] stated that no significant relationship existed between the age and employment status of people with disabilities. In this vein, the correlation between the age and employment of the disabled seems somewhat unclear.

The significant impact of one's economic status on his/her employment has been widely supported by prior studies, but the direction of such influence has been controversial. People with disabilities from low-income households—receiving basic living subsidies or disability subsidies from the government—were less likely to get a job[21], while studies on women with disabilities[22] and the disabled with internal organ impairment[3] showed that a higher household income was associated with a greater chance of employment.

2.2 Disability factors

The probability and duration of employment differ by disability factors, as the level and category of disability affect one's job competence¹. In the National Survey on Persons with Disabilities, the employment

1) Korea has 15 categories of disability: physical disability, brain lesion, visual impairment, hearing impairment, speech impediment, mental retardation, developmental disorder, interstitial lesion, mental disorder, kidney dysfunction, cardiac lesion, respiratory dysfunction, liver injury, facial disorder, and ostomy/urostomy.

rate of the disabled with physical impairment was 44.13%, compared to 8.70% for those with cerebral palsy, indicating that the probability of employment was influenced by the category of disability[2]. Another study by Lee[5], on the other hand, suggested that the probability of employment was influenced not by the severity of impairment but by the category of disability.

2.3 Human capital factors

Prior studies have investigated the impact of human capital on the employment of persons with disabilities—from the perspective of education, training, health, and physical functioning. As the theory of human capital suggests, most of these studies support the positive impact of education on employment, explaining that a higher level of education translates into a greater chance of employment as school education enhances the cognitive capacity and productivity of the disabled[5][23].

Nevertheless, there also are studies suggesting no significant association between education and employment[19], or even an inverse proportion between education and employment probability[4]. These findings imply the limitations of education programs for the disabled in Korea as well as the need for future studies focusing on the impact of education on human capital[5].

Other studies claimed that those taking part in job training programs were more likely to be employed as they had more job offers from employers[19] and because job training increased their drive for employment and self-confidence[24], hinting that job training has a positive impact on the possibility of employment. Meanwhile, Ryu[25] and Paik et al.[22] provided contrasting findings that those who attended job training programs had a lower chance of landing a job.

Along with education, health condition was one of the most frequently used indicators of human capital. In general, one's health condition was positively associated with his/her possibility of employment, indicating that a higher level of health meant a greater chance of employment for people with disabilities. Their employment probability increased proportionately as their levels of health[4][31] and mobility[26] improved. A study on the disabled with internal organ impairment, however, showed that the level of perceived health condition failed to significantly explain the probability of employment[3].

2.4 psycho-social factors

Social policies for people with disabilities are closely related to their employment. Although the need for social services has been highlighted in order to promote the employment of the disabled, the impact of these services on their employment differs by study.

Physical rehabilitation services significantly reduced the loss of labor ability[23], and vocational rehabilitation services positively affected the possibility of employment for the disabled with brain damage[27]. Cash benefits like basic living subsidy were positively associated with the possibility of employment, while social services were negatively related to the possibility of employment as they undermined labor incentives[5].

According to a study by Becker[28], those who had been subject to discrimination had a lower chance of employment and lower wages. Similarly, the experience of discrimination was associated with a lower probability of employment[4]. Yet, a study on women with disabilities demonstrated that the experience of discrimination did not significantly explain one's employment status[29].

3. Conceptual framework

As described in theoretical backgrounds, the theories of human capital and screening suggest that the employment status of people with disabilities is significantly explained by human capital such as education, training and health. Furthermore, prior studies revealed that social services and psychological factors (e.g. experience of discrimination) were associated with one's probability and quality of employment. Therefore, this study assumed that the employment status of the disabled was determined by education, health condition, labor ability, use of social services, and experience of discrimination. The model was controlled for demographic characteristics like sex, age, economic status, and category of disability.

III. Research method

1. Data

This study employed data from the fifth wave of the Korean Welfare Panel Survey (KWPS), an annual survey conducted since 2006. A panel of KWPS consists of 7,072 households selected through stratified systematic sampling. KWPS is comprised of three sub-surveys: survey on households, survey on family members, and supplementary survey.

In the fifth wave of KWPS in 2011, a supplementary survey was carried out on people with disabilities. This study is based on data from the survey for households and the supplementary survey on the disabled in the fifth wave of KWPS, where data were collected from 6,034 households and 1,280 family members of those with disabilities.

Most prior studies on the employment of persons with disabilities turned only to data from the Korean Employment Panel for Persons with Disabilities (KEPPD), which is a good source for understanding

employment characteristics of the disabled (e.g. job history and career change) but whose insufficient variables on social and psychological characteristics has been pointed out as a limitation. The only national data containing information on the experience of discrimination and employment characteristics of those with disabilities was the fifth wave of KWPS.

2. Measurement

- Economic status

Ordinary income was used to measure one's economic status. It was calculated as a sum of earned income, transfer income, interests on saving, and income from real property.

- Category of disability

Types of disability were divided into physical and mental disabilities. Mental disorder, mental retardation, and developmental disorder (e.g. autism) were grouped as mental disabilities, while the others were categorized as physical disabilities.

- Level of education

The level of education was measured using a question on schooling. The categories of response were: "no education," "graduated from elementary school," "graduated from middle school," "graduated from high school," "graduated from junior college," "graduated from college," "earned a master's degree," and "earned a doctoral degree." A higher score here means a higher level of education.

- Health condition

One's health condition was rated through a question on his/her subjectively perceived, general health condition. The categories of response were: "very poor," "somewhat poor," "fair," "somewhat healthy," and "very healthy." A higher score means a better

health condition.

- Labor ability

One's labor ability was measured using a question on physical and mental competences for labor, with five response categories offered from "no ability" to "extensive ability" for labor.

- Use of activity assistance service²

Those surveyed were asked whether they turned to activity assistance services. Responses were dichotomized into "use" and "no use."

- Experience of discrimination

The experience of discrimination was measured with 19 questions as to whether the respondents experienced discrimination in various settings and issues—including school, work place, community, marriage, and use of information technology. The frequency of positive response "yes" was taken as the level of discrimination. A higher score means more experience of discrimination.

3. Statistical analysis

Determinants for the employment status of persons with disabilities were analyzed by logistic regression. Characteristics of analysis variables and subjects were examined through descriptive analyses. SPSS was used for the statistical analyses.

IV. Research results

1. Descriptive statistics

1.1 Characteristics of subjects

54.14% of subjects were male and 45.68% female. 0.39% of them were teens, with 2.42% in their twenties, 5.78% in their thirties, 11.95% in their forties, 16.8% in their fifties, 23.98% in their sixties, and 38.67% in their seventies or older. 17.89% had no education; 34.61% graduated from elementary school, 16.02% from middle school, 22.50% from high school, 3.05% from junior college, 4.84% from college, and 1.10% from graduate school. As for their marital status, 61.64% of the subjects were married, 19.38% widowed, 5.78% divorced, 0.86% separated, and 11.56% unmarried. Most of them were classified as physically disabled, with only 8.20% having mental disabilities.

Table 1. Demographic characteristics of respondents

N=1280

Category		n	%
Sex	Male	693	54.14
	Female	587	45.86
Age	18-19	5	0.39
	20-29	31	2.42
	30-39	74	5.78
	40-49	153	11.95
	50-59	215	16.80
	60-69	307	23.98
	70-79	378	29.53
	80 and over	117	9.14
Education	No Education	229	17.89
	Elementary	443	34.61
	Middle school	205	16.02
	High school	288	22.50
	Junior college	39	3.05
	College	62	4.84
	Graduate school	14	1.10
Marital status	Not applicable	3	0.23
	Married	789	61.64
	Widowed	248	19.38
	Divorced	74	5.78
	Separated	11	0.86
	Unmarried	148	11.56
	Others	7	0.55
Type of disability	Mental disability	105	8.20
	Physical disability	1175	91.80

1.2 Variables of analysis

Of 1,280 subjects, 34.92% were employed and 65.08% unemployed. 9.92% of them were aged

2) Activity assistance services are public services for individuals with disabilities, run with taxpayers' money based on the assessed needs for assistance in their daily activities.

between 18 and 40, 39.22% between 41 and 64, and 50.86% aged 65 and above. Only 2.50% of them got help from activity assistance services.

Table 2. Descriptive information on variables

Category		n	%
Employment	Yes	447	34.92
	No	833	65.08
Age group	18-40	127	9.92
	41-64	502	39.22
	65 and over	651	50.86
Activity assistance service	Use	1248	97.50
	No use	32	2.50

The mean age of subjects was 62.34, with the youngest aged 18 and the oldest 95. The mean of their ordinary income was 2,570,000 won with a range from 14,570,000 to 27,120,000. The mean of their health condition was 2.64, a figure slightly higher than “somewhat poor” but lower than “fair.” The mean of their experience of discrimination was 0.32, meaning that they experienced discrimination less than once on average.

Table 3. Descriptive information on variables

	N	Mean	SD	Min	Max
Age	1280	62.34	15.05	18	95
Ordinary income	1280	2,570,480	2461.23	1,457,000	2,712,000
Health condition	1280	2.64	1.01	1	5
Labor ability	1280	3.14	1.04	1	4
Discrimination	697	0.32	0.75	0	6

2. Factors affecting employment status

For the subjects aged 18-40, the overall model was statistically significant ($\chi^2=16.26$, $p<0.05$), and the total variance explained by this model was 3%. No variable associated with human capital (e.g. level of education) had a significant impact on employment status. Experience of discrimination was the only factor significantly associated with employment

status ($b=0.88$, $p<0.05$, $\text{Exp}(B)=2.4$) with the odd ratio of 2.40, implying that a one-point decrease in the score for “experience of discrimination” leads to a 2.4-times increase in the probability of employment. The limitation of logistic statistics on predicting a causal relationship, however, leaves the direction of causality unclear, so the results may also be interpreted as meaning that those employed are more likely to experience discrimination. Therefore, caution should be taken in explaining the correlation between employment status and experience of discrimination. No control variable was significantly associated with employment status.

For the age group between 41 and 64, its logistic model was significant ($\chi^2=46.95$, $p<0.0001$) and the total variance explained by this model was 24%. All variables of human capital were significantly associated with employment status. The level of education was negatively associated with employment status at a statistically significant level ($b=-0.45$, $p<0.01$, $\text{Exp}(B)=0.64$). The odd ratio indicated that, if one’s level of education increases by one point, he/she is 0.64 times more likely to be employed (i.e. 36% decline in employment probability). Labor ability significantly determined one’s employment status ($b=3.90$, $p<0.001$, $\text{Exp}(B)=49.35$). The odd ratio showed that a one-point increase in labor ability results in a 49-times increase in the probability of employment. One’s health condition significantly affected his/her employment status ($b=0.54$, $p<0.01$, $\text{Exp}(B)=1.72$). As the level of health condition grows by one point, the possibility to be employed increases 1.72 times.

However, the variables for social and psychological factors (e.g. experience of discrimination) were not significantly related to employment status. Among control variables, male ($b=0.9$, $p<0.01$, $\text{Exp}(B)=2.57$), age ($b=0.9$, $p<0.01$, $\text{Exp}(B)=2.57$), physical disability

($b=1.08$, $p<0.05$, $\text{Exp}(B)=2.95$), and economic status ($b=0.0002$, $p<0.01$, $\text{Exp}(B)=1.00$) were significantly associated with employment status.

For the subjects aged 65 and over, the overall model was significant ($\chi^2=36.08$, $p<0.0001$) and 13% of the total variance in employment status was explained by independent variables. Among these variables of human capital, only labor ability had a significant impact on economic status. As one's labor ability increases by one point, his/her possibility of getting a job soars by 32 times. No variable for social and psychological characteristics provided a significant explanation on employment status.

determinants of employment may change by life stage, this study sought to investigate variables determining the employment of the disabled by surveying the three age groups of young, middle-aged and old.

The analysis results show that the employment of young people with disabilities was not significantly influenced by human capital as represented by education, health and labor ability. Only the experience of discrimination had a negative impact on their employment, with the probability of employment decreasing as one suffers more experience of discrimination. Human capital for middle-aged people with disabilities, on the other hand, had a significant impact on their employment status, which was greater when their level of education was lower, health condition was better, and labor ability was greater. Unlike what has been suggested by the human capital theory, education was found to undermine the chance for middle-aged persons with disabilities to be employed. This coincides with the findings of Lee[4], meaning highly educated people with disabilities in Korea find it hard to get employed in specialized professions suiting their intelligent capabilities. The results highlight the need for a policy that expands job categories for the disabled—consisting primarily of simple and non-professional jobs—to highly skilled professions. They also show that the curriculum of education programs for people with disabilities has failed to contribute positively to their employment and should thus be reorganized, centering on relevance to employment.

The positive association between employment probability and health condition/labor ability has been supported by prior studies in a relatively rigorous manner[26]. This reaffirms the importance of preserving the residual functions of the disabled and offering rehabilitation services. In this vein, social

Table 4. Impact of variables on employment status

	18-40(n=82)			41-64(n=306)			65 and over(n=227)		
	B	Wald	Odd	B	Wald	Odd	B	Wald	Odd
Male ³	1.32	3.16	3.76	0.94**	7.44	2.57	0.73	3.29	2.08
Age	0.09	2.02	1.10	-0.06*	3.93	0.94	0.02	0.27	1.02
Income	0.0002	2.03	1.00	0.0002**	7.46	1.00	0.00004	0.08	1.00
Physical disability ⁴	0.50	0.30	1.65	1.08*	4.17	2.95	-0.57	0.14	0.57
Education	-0.28	0.43	0.76	-0.45**	8.23	0.64	-0.07	0.16	0.93
Labor ability	11.89	0.02	99.99	3.90***	14.97	49.35	3.48***	32.62	32.40
Health	0.28	0.54	1.32	0.54**	8.39	1.72	-0.09	0.17	0.91
Service use ⁵	-10.60	0.002	0.001	-0.01	0.00	0.99	-8.01	0.0004	0.001
Discrimination	0.88*	3.71	2.40	0.19	0.72	1.21	-0.26	0.36	0.77
	-2 log L=106.54 Wald $\chi^2=16.26$ Df=9 p<0.05			-2 log L=417.85 Wald $\chi^2=46.95$ Df=9 p<0.0001			-2 log L=357.57 Wald $\chi^2=36.08$ Df=9 p<0.0001		

* $P<0.05$ ** $P<0.01$ *** $P<0.001$

V. Discussion

This study was carried out in an endeavor to identify variables determining the employment of people with disabilities, with the theories of human capital and screening used as the basis. Based on the argument of Sung and Ahn[7], who claimed that

3) Male=1, female=0

4) Physical disability=1, mental disability=0

5) Use=1, no use=0

services for the disabled in Korea, which have been structured mainly around simple services for assisting daily life activities, should be shifted to more proactive services aimed at rehabilitation and health promotion.

The only factor that significantly explained the employment of the disabled elderly was their labor ability. The research findings that elderly workers in Korea are employed primarily in farming and fishing industries[30] explain, albeit partially, why the impact of education and other forms of human capital on their chance of employment is found to be limited. Many of old people with disabilities engage in farming and other jobs requiring simple labor, which seems to be the reason for the strong influence of labor ability.

The implications of this study are two-fold: First, wide-ranging employment promotion policies and strategies should be developed, with the life stages of the disabled fully taken into account, for the determinants of their employment vary by age group as illustrated above.

Second, the human capital theory, which suggests that education, training and other forms of human capital improve one's productivity and thereby his/her chance of employment and wages, successfully explains the correlation between human capital and employment for those without disabilities, but it proves less effective when applied to the disabled whose physical and mental competences differ from those of their non-disabled counterparts and who face additional challenges of social prejudice and repression. In other words, the usefulness of the human capital theory in predicting one's probability of employment was found to be limited when explaining the employment of disabled people. This implies that enhancing the employment probability of the disabled requires structural efforts to eliminate the prejudice of

employers and society as a whole as well as to foster the human capital of those with disabilities.

The limitations of this study are as follows: First, the share of respondents using activity assistance services was minimal at less than 10%, making it difficult to accurately analyze how the use of social services affected one's chance of employment. Future studies may use adequate data to analyze how the use of wide-ranging social services influence the probability of employment for the disabled, thereby demonstrating the usefulness of these services and suggesting great ideas for further improving them.

Second, this study as a secondary data analysis leveraged limited variables like education and health in analyzing the impact of human capital on one's possibility of employment, as the data used did not contain diverse information on human capital such as job training and work experience. If job training and other various indicators of human capital are to be added, this will help identify the impact of human capital on employment probability more accurately.

Lastly, this study explored on the impact of human capital and psycho-social factors on employment, with a focus placed on one's employment status. It should be noted, however, that the impact of human capital and psycho-social factors on the quality of employment (e.g. job stability, form of employment, wage) may be different from what affects the probability of employment, hence the need for further research that leverages a wide array of variables to illuminate how human capital and psycho-social factors affect the quality of employment for the disabled.

In spite of aforementioned limitations, this study holds great significance in that it helps verify how the experience of discrimination influences the employment of the disabled, which has been rarely studied as a key factor of employment in previous

studies. Research in the future needs to examine the impact of psychological experience on the employment of the disabled, focusing on various psychological factors like mastery and locus of control.

참 고 문 헌

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