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# The lived experiences of underemployed first-generation college graduates

Shane Gibbons  
*University of Iowa*

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THE LIVED EXPERIENCES OF UNDEREMPLOYED FIRST-GENERATION  
COLLEGE GRADUATES

By

Shane Gibbons

A thesis submitted in partial fulfillment  
of the requirements for the Doctor of Philosophy  
degree in Psychological and Quantitative Foundations (Counseling Psychology) in the  
Graduate College of  
The University of Iowa

August 2016

Thesis Supervisor: Associate Professor Saba Rasheed Ali

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Graduate College  
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CERTIFICATE OF APPROVAL

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PH.D. THESIS

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This is to certify that the Ph.D. thesis of

Shane Gibbons

has been approved by the Examining Committee for  
the thesis requirement for the Doctor of Philosophy degree  
in Psychological and Quantitative Foundations (Counseling Psychology) at the August  
2016 graduation.

Thesis Committee:

---

Saba Rasheed Ali, Thesis Supervisor

---

William M. Liu

---

John S. Westefeld

---

Stewart W. Ehly

---

Carolyn Colvin

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## ABSTRACT

In this study, we conducted a qualitative exploration of the lived-experiences of underemployed First-Generation College Graduates (FGCG). The purpose of the study was to expand and promote a thoughtful discourse about a more inclusive and domain-sensitive approach to counseling underemployed first-generation college graduates. Participants' consisted of seven underemployed first-generation college graduates in a small Midwestern city. Participants' ages ranged from 22 to 30 years old ( $M= 27.8$ ,  $SD=2.7$ ). Of the participants, all were Caucasian (5 female, 2 male) and had graduated within the past six years. Using Consensual Qualitative Research (CQR; Hill et al., 2005; Hill, 2012), we conducted seven 60-minute semi-structured individual interviews. Five domains emerged from analysis of the results: (1) Messages concerning the college to work connection, (2) lived-experience of underemployment, (3) perceived barriers to adequate employment, (4) resources and coping strategies, (5) future outlook. Within these domains 10 categories and 29 subcategories emerged. A detailed summary of these results and implications will be provided.

## **PUBLIC ABSTRACT**

First-generation college graduates represent a large and growing proportion of graduates entering the United States workforce. Unfortunately, they are likely to enter a precarious job market characterized by widespread underemployment. Precarious work - low-wage, low-skill, low-autonomy work – undermines a person’s ability to fulfil their needs for survival, connectedness, and self-determination (Blustein, 2006). This study gathered the lived experiences of seven underemployed first-generation college graduates. Underemployed first-generation college graduates reported an inability to acquire financial stability, strong social relationships, and self-determination. Moreover, they reported disgruntlement that their post-graduation experience contradicted prior messages about the utility of a college degree in acquiring adequate work. Despite facing many challenges in underemployment, underemployed first-generation college graduates reported a wide range of coping strategies which enabled stability, connectedness, and self-determination outside of their work environments. Furthermore, a majority of interviewees reported a general optimism about their ability to acquire adequate work through further training and education.

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## CHAPTER 1

### INTRODUCTION

The employment crisis caused by the Great Recession has brought access to adequate work into the public consciousness and the forefront of economic, political, and public policy dialogues. At the center of this dialogue is an acknowledgement of the increasing precariousness and inadequacy of work opportunities (Kalleberg, 2008; MacDonald, 2009; Quinlan, Mayhew, & Bohle, 2001). As Beck stated, “The boundaries between work and non-work are becoming more fluid. Flexible, pluralized forms of underemployment are spreading” (Beck, 1992, pp. 142). Beck’s words are over two decades old but they are no less true in the post-recession work environment. Dooley (2003) contended that traditional notions of employment status (i.e. unemployment and employment) inadequately capture the continuum ranging from adequate to inadequate work. Underemployment – work which is characterized by inadequate hour, pay, status, and/or skills use- represents the gray area between employment and unemployment and has garnered increased attention among scholars.

The literature on underemployment points toward aversive vocational, psychological, and physical health outcomes for those who are underemployed (Feldman, 1996; Feldman & Turnley, 1995; Friedland & Price, 2003; Wilkins, 2007). A majority of these studies are quantitative, and while informative, do not provide insight into the lived experiences of the underemployed (Blustein, Kozan, & Connors-Kellgren, 2013). Additionally, most of this literature has inadequately acknowledged the distinction between unique types of underemployment (i.e. wage, hours, and skills/educational underemployment). Of those which do make this important distinction, most have focused on wage and hours underemployment. This has left skills/educational

underemployment relatively understudied. Furthermore, most studies were conducted prior to the Great Recession. Except for a select group of studies (Blustein, Kozan, & Connors-Kellgren, 2013; Maynard & Feldman, 2011; McKee-Ryan & Harvey, 2011; Wilkins, 2007), prior research may not accurately reflect the nuances of the current world of work. Specifically, the literature has inadequately addressed those who are most likely to face skills/educational underemployment, recent college graduates (Vedder, Denhart, & Robe, 2013).

Historical and contemporary college enrollment data consistently indicate that college enrollments increase in times of economic recession (Leslie & Brinkman, 1987; Long, 2007; Long, 2013). Consistent with historical trends, at the height of the Great Recession, colleges experienced an enrollment boom (Fry, 2009). Post-secondary education can appear an attractive option compared to the grim prospect of finding employment during times of economic downturn (Dellas & Sakellaris, 2003). Although recessions typically limit readily available funding sources, educational loans remain relatively accessible and students are willing to incur significant education-related debt if they believe it will lead to future competitive advantages in the labor market (Dellas & Sakellaris, 2003). Bureau of Labor Statistics (2012) data confirmed the link between higher educational attainment and increased labor market competitiveness. Compared to those with a high school degree or less, college graduates are less likely to experience extended periods of unemployment and are more likely to remain in a position once hired. Furthermore, those with a college degree are more likely to experience internal promotion than those with less education. One particular group of incoming freshman

who are most likely to believe college is a gateway to further employment opportunities are first-generation college students (Choy, 2001).

First-generation college students are an increasingly common subset of students for whom neither parent/guardian obtained a bachelor's degree (Bui, 2002). Choy (2001) emphasized that first-generation college students are a diverse group whom share a set of common experiences, motivations, and assumptions about college and the world of work. First-generation college students encounter multiple barriers and challenges in obtaining a college diploma. The literature tends to categorize these challenges into three time periods: Before college, during college, and the transition between (Pascarella, Pierson, Wolniak, & Terenzini, 2004). Pascarella et al. (2004) noted that a majority of studies have focused on pre-college barriers to college education; such as, poor academic preparation, low socioeconomic status, false assumptions about the college admission process, and a lack of college-educated mentors and role models. Despite these barriers, first-generation college students believe that their efforts to enroll in college will eventually lead to a better life for them and their families (Choy, 2001).

First-generation college students also share common challenges in transitioning to college. A common challenge first-generation college students encounter is dislocation anxiety. London (1989) examined the tension between first-generation college students' desire for close proximity to family and access to further education. London poignantly stated, "It is only when we see that mobility involves not just gain but loss... that we can begin to understand the attendant periods of confusion, conflict, isolation, and even anguish that first-generation college students report" (London, 1989, p. 168). It is not

unexpected that dislocation anxiety is likely to persist beyond college and influence first-generation college students' vocational decisions.

First-generation college students also experience a significant shift in cultural values through their college experiences. College environments represent and perpetuate a culture of privilege. Stephans, Fryberg, Markus, and Johnson (2002) found that university administrators strive to create college environments which uphold traditional affluent, Caucasian, Euro-American values, which conflict with a large portion of first-generation college students' cultural values. For example, first-generation college students are likely to endorse collectivistic values; yet, most major post-secondary institutions emphasize individualism. This cultural mismatch may contribute to first-generation college students' reduced help-seeking behaviors, and contribute to increased attrition rates (Stephans, Fryberg, Markus, & Johnson, 2002). Additionally, first-generation college students may feel simultaneous pressures to assimilate to their new cultural environment and maintain their own culture. These pressures can lead to consternation; as they feel torn between two cultures (Stephans, Fryberg, Markus, & Johnson, 2002).

First-generation college students are likely to be underprepared for necessary academic tasks of college (Pascarella, Pierson, Wolniak, & Terenzini, 2004). On average, first-generation college students are deficient in math and writing skills compared to continuing-generation college students. Consequently, first-generation college students are often placed in remedial courses which increase time and money spent on obtaining a college degree (Striplin, 1999). First-generation college students are also likely to experience challenges in choosing a major. According to Chen and Carroll (2005), one in

three first-generation college students had not identified a major after entering college, compared with 13 % of student whose parents had a bachelor's or advanced degree. Among those with a major, business and social science were the two most popular fields, where as their counterparts whose parents had a bachelor's degree were more likely to choose a major in science, mathematics, or engineering. In combination, these factors are likely to have a negative impact on first-generation college students' ability to adjust to college.

First-generation college students are also likely to share similar experiences in their time as college students. Pascarella, Pierson, Wolniak, and Terenzini (2004) discovered that first-generation college students engage in a process of cultural assimilation. One significant shift during this process is a shift toward an internal locus of attribution. As previously mentioned, the college environment is typified by culture norms which promote independence over interdependence, Pascarella et al. (2004) found evidence that first-generation college students are increasingly likely to attribute academic success and failures to their personal abilities as they progress in their education. Although attributing successes to the self was found to be helpful for academically successful first-generation college students, those who experienced academic difficulties were more likely to experience decreases in self-esteem and self-efficacy. Rendon (1994) linked the expectation for first-generation students to assimilate into the dominate college cultures to students' development of feelings of alienation and intimidation.

In spite of the challenges first-generation college students encounter, many obtain a college degree and make the transition to the world of work. Fouad and Bynner (2008)

noted that vocational psychology research has provided insights into the subjective experiences and mental health repercussions of the college to work transition.

Specifically, those employed in work that does not meet their intellectual capability and skills report a sense of stagnation. This stagnation comes at a critical stage in emerging adult identity development (Arnett, 2006) and has the potential to prompt a crisis that leads to reexamination of values and commitment to previous roles or values. Adjusting to the consequences of stagnation depends on a number of personal factors, including, emotional, personal, social, and financial resources the individual brings to the transition.

Vedders and colleagues (2013), using Bureau of Labor Statistics (BLS) data, provided a sobering picture of the economic climate college graduates enter. By their estimations, 48 % of employed recent college graduates hold jobs that the BLS suggests necessitates less than a four-year degree, 11 % more than a high school diploma but less than a bachelor's degree, and 37 % are in occupations necessitating no more than a high school diploma. In other words, a significant portion of recent college graduates are likely to encounter early career underemployment. Furthermore, Vedders et al. (2013) suggested that the problem of college graduate underemployment is also likely to exponentially grow over the next decade. There are over 13 million more working college graduates than jobs that require a bachelor's degree or more. Of the 30 occupations with the largest projected growth in numbers from 2010 to 2020, only seven are occupations requiring any postsecondary education, and only four require a bachelor's degree or more (e.g. postsecondary teachers, elementary school teachers, accountants, auditors, physicians, and surgeons). Therefore, as the number of Americans with bachelor's

degrees will grow over 31 % during the current decade, only 14 % of job growth will occur in occupations which require a bachelor's degree.

### **Statement of Problem**

First-generation college students represent a diverse group of students who share the common experience of being first in their family to attend college. This transition can be hampered by institutional and personal barriers; such as, poor academic preparation, unclear or incorrect assumptions about college, diminished connection to family and culture, and the difficult process of acculturating to college norms of independence. Despite these challenges millions of first-generation college students enroll into four-year colleges. Perhaps what is most known about these students is that they will face significant barriers to obtaining a bachelor's degree; yet, many persist through graduation. The literature on first-generation college students generally fails to selectively follow these students beyond the veil of graduation. Implicit in this phenomenon is the assumption that receiving a college degree diminishes the salience of the first-generation college student identity. However, it is likely that the experience and barriers which occur before college, during college, and within the transition, carry psychological significance into the college to work transition. Of the few investigations of college graduate underemployment, all have failed to distinguish the potentially unique experiences of underemployed first-generation college students.

### **Current Study**

The current study seeks to address the paucity of research concerning underemployed first-generation college graduates (FGCG). Previous economists, sociologists, and psychologists have explored the impact of underemployment; however,

most of these studies lack a complex investigation of the subjective experience of the underemployed. Therefore, the current study will use a Consensual Qualitative Research (CQR; Hill, 2012) approach to capture the lived experiences of the underemployed. Secondly, although the literature on underemployment has provided insights into the psychological consequences of underemployment it has not adequately addressed the unique phenomena of skill/educational related underemployment. This study will attempt to explore the psychological consequence of skill/education related underemployment. Thirdly, the literature on first generation college students has explored the unique experiences and challenges of first generation college students but has provided limited insights into their post-college work transition. This study will address four primary research questions: (1) What are the lived experiences of underemployed first-generation college graduates?, (2) What are the barriers underemployed first-generation college graduates encounter in attaining adequate work?, (3) What resources and coping strategies do underemployed first-generation college graduates use in coping with underemployment and finding adequate work?, and (4) What are underemployed first-generation college graduates' envisioned pathways and expectations of adequate work?

### **Implications of Current Study**

As previously stated, there has been extensive literature addressing underemployment and first-generation college student issues within the college environment, but with the recent spike in the number of underemployment among recent first-generation college graduates there seems to be an increasing need to explore their experiences. The current study provides an opportunity to look at the lived experiences of underemployed first-generation college student graduates. In doing this, the reader is

provided with a new level of insight into the global and personal struggles associated with first-generation college graduates' experiences of underemployment.

In addition, this study may also provide participants with an opportunity to voice their experiences as underemployed first-generation college graduates. The literature suggests that first-generation college students face a number of barriers in attempting to obtain access to and complete a college education. These barriers include both cultural and academic difficulties which can leave first generation college students feeling isolated. This study may provide participants with a venue to discuss their experiences of college and the college to work transition.

Finally, first-generation college students and underemployment among recent college graduates is a growing problem. The current study will provide a point of reference for future studies to engage and expand even further into this population. As such, this study may serve as a springboard for further investigations into the clinical implications and practices of vocational psychologists' work with underemployed first-generation college students.

## CHAPTER 2

### LITERATURE REVIEW

The topic of unemployment has a broad literature base reaching into the disciplines of economics, psychology, history, sociology, and other associated social sciences (Amundson, Borgen, Jordan, & Erlebach, 2004; Borgen & Amundson, 1987; Hanisch, 1999; Petersen & Mortimer, 1994). The subject of underemployment represents only a modest research line within vocational psychology (Blustein, 2006; 2013; Blustein, Kozan, & Connors-Kellgren, 2013; Herr, Cramer, & Niles, 2004) and a somewhat larger range of literature within organizational psychology (Feldman, 1996; Feldman, Leana, & Bolino, 2002; Feldman, Leana, & Turnley, 1997), social ecology (Dooley, 2003; Dooley & Prause, 2004; Dooley, Prause, & Ham-Rowbottom, 2000), economics (Bernstein & Mischel, 2003; Doiron, 2003; Green & McIntosh, 2000; Wilkins & Wooden, 2011), and sociology (Allan & Steffenmeier, 1989; Slack & Jensen, 2002; Wilson, 1996). In this literature, there is a paucity of knowledge about the subjective experiences and meaning-making processes of the underemployed. To date, much of the literature base focused on accurate measurement of individual characteristics as they contribute to underemployment rates (e.g., race, age, gender). Psychologists have a opportunity to move the dialogue of underemployment from descriptive statistics to the lived experience of underemployment.

#### **What is Underemployment and How is it Measured?**

Prior to the 1930s, unemployment was measured using the gainful-worker approach. In this approach, workers were asked whether they were employed in a “gainful occupation”. Those denied employment in a gainful occupation were considered unemployed. Jensen and Slack (2003) noted that this approach had two fundamental

flaws: the gainful- worker approach does not provide a clear-cut time reference and those who had never held a job but were currently looking were considered out of the workforce. The lack of a clear timeframe is problematic for multiple reasons. First, it does not provide a measurement of unemployment duration. Second, it does not adequately account for seasonal type work (e.g. construction). Third, the combination of the previous two flaws created inconsistent measures of unemployment. The approach mistakenly identified those who had not worked within the past two weeks as unemployed despite nearly a year of gainful employment.

The International Labour Organization (ILO), largely motivated by the shortcomings of unemployment measures, held a series of conferences with the intent of developing solid measures of underemployment (Clogg, 1979). In what would become known as the Labor Utilization Framework (LUF), economists developed a theoretical framework to account for various types of inadequate employment; including both visible (less than full-time employment) and invisible (those who are employed full-time but skills/education remain underutilized or is not appropriately compensated) (Hauser, 1974). The LUF conceptualizes the total workforce as divided into those whose labor is used adequately and those whose labor is used inadequately. Those who are used inadequately can be further divided into four categories: unemployment, part-time employment, low-wage employment, and over-skilled or over-educated employment (Jensen & Slack, 2003), each level potentially interacting to create a complex experience of underemployment.

Although the LUF provided insights into the various forms of inadequate work, the concept of over-skilled or over-education underemployment remained imprecise.

Objective measures of over-education employment were developed by collecting employer educational requirements for a position and comparing those requirements against the education attainment of workers. Subjective measures simply asked workers whether they believed they were employed in an occupation which underutilized their education or training. Both approaches provided insights into the measurement of inadequate work. Other scholars used subjective measures of underemployment to understand the unique human consequences of underemployment. However, it would take further advances in economic theory before behavior scientists were fully able to comprehend the complexity of underemployment.

The 16th International Conference of Labour Statisticians (1998) adopted new guidelines which stipulated that workers may be underemployed in any one of three ways: involuntary part-time work, low-income work, and occupational mismatch. The first two forms of underemployment are self-explanatory; however, occupational mismatch represents a complex construct which encompasses both subjective and objective measures of occupation. For example, the image of a college educated young person working as a barista is often used in the public discourse to illustrate underemployment. Although this commonly used image conveys the general meaning of underemployment, it ignores the multifaceted qualitative aspects of skills use and worker experiences. Although the individual is not technically employed in their field of study, they may be able to adapt their skills to the new environment.

While economists laid the groundwork for understanding underemployment, perhaps the best conceptualizations of inadequate employment are offered by behavioral scientists. Behavioral scientists have proposed a wide variety of theoretical and

methodological approaches to the study of inadequate employment. Feldman (1996) argued that prior underemployment research lacked theory and the field would benefit as researchers integrated more theory into their work (McKee-Ryan & Harvey, 2011). Feldman suggested that theoretical conceptualizations of inadequate employment would provide key insights into the underemployment process and its negative outcomes. Scholars heeded his call for a deeper theoretical understanding of underemployment and two major theoretical perspectives developed to explain underemployment: Human Capital Theory and Relative Deprivation Theory.

### **Human Capital Theory (HCT)**

Human capital theory, the dominant approach used by behavioral scientists to explain education-based underemployment, posits that individuals invest in developing human capital (e.g. knowledge, skills, and experience) to obtain higher salaries and career mobility (Becker, 1964; Ng, Eby, Sorensen, & Feldman, 2005). Although increased human capital is associated with better earnings and performance, the theory does not specify what happens when employee resources exceed job requirements (Luksyte & Spitzmueller, 2011).

On one hand, excess human capital should lead to detrimental work outcomes. Underemployment represents an erosion or depreciation of human capital because outcomes (i.e. wages) are not commensurate with the worker's investment in their employment assets (Buchel, 2001). Furthermore, the underemployed tend to voluntarily quit their jobs (Erodgan & Bauer, 2009), creating difficulties for organizations which attempt to build firm-specific human capital (Buchel, 2001). On the other hand, surplus human capital may be beneficial to employees and employers if adequately managed and

utilized. Luksyte and colleagues (2011) suggested that excess human capital can lead to positive outcomes if employers are able to provide overqualified workers with increased job complexity. By offering more challenging and intrinsically motivated jobs, employers would be able to use the excess human capital to promote organizational welfare, coworker cohesion, and reduce negative outcomes associated with underemployment.

The human capital approach to underemployment is less susceptible to subjective individual differences in underemployment, making it a useful perspective on aggregate underemployment. However, human capital theory does not provide a useful framework for understanding the perspective of those who are underemployed (Luksyte & Spitzmueller, 2011). For example, an employer may perceive a worker's qualifications as commensurate with the job requirements, while the employee may perceive a poor return on their investment. One important referent in deciding if one has received an adequate return on investment is their relative position among peers.

### **Relative Deprivation Theory**

Relative deprivation theory (RDT) posits that individuals compare their current work situation with their desired or preferred employment based on some standard of comparison, which varies person to person, but typically includes peer comparison (Luksyte & Spitzmueller, 2011). Relative deprivation theory enables scholars to further explore the relational nature of underemployment and its negative psychological outcomes. RDT has been used to investigate a number of work related factors, including job satisfaction (Erodogan & Bauer, 2009; Fine & Nevo, 2008), voluntary turnover (Erodogan & Bauer, 2009), income and pay satisfaction (Sweeney, Dean, & Edward, 1990). Furthermore, empirical evidence seems to support RDT's underlying assumptions

that negative outcomes associated with judgments (e.g. resentment, anger, dissatisfaction, and other deprivation-related emotions) vary with the individual's subjective assessment of their work status (Bernstein & Crosby, 1979).

Labor economists and behavioral scientists have provided important insights into the conceptualization of underemployment. Before the early 20th century, labor economists looked only at the extremes of employment and unemployment and did not consider the gray area of underemployment. Although the early 20th century ushered in new definitions and measurements of underemployment, little was done to provide insight into the live experiences of the underemployed. For example, the Labor Utilization Framework developed by Feldman et al. (1996) does not speak to the process of adjusting to underemployment. Furthermore, labor economists implicitly make a distinction between work and non-work life. This does not accurately reflect the interaction between work and home life. The economics literature does not explore the inner lives of individuals who are coping with underemployment. Behavioral scientists have provided clearer insight into the complex comparisons individuals make between their work environment and peer groups while deciding the adequacy of their work. Specifically, Human Capital Theory provides a theoretical framework which acknowledges the decision making process and expectations of individuals when they invest in building skills and knowledge (i.e. attending college). Furthermore, Relative Deprivation theory provides a theoretical framework for understanding the discontent people feel when they compare their employment to others and perceive they have less than what they are entitled to. Although these two theories provide important insights into

the process of determining whether a person is underemployed, they do not account for how underemployment is experienced.

### **The Psychology of Working**

Blustein (2006) proposed that work is a vehicle through which many human needs are met. Furthermore, that traditional career counseling and vocational psychology has focused on an affluent and privileged portion of society. The psychology of working perspective aspires to include all types of work and work related life experiences.

Building on the integration of prior vocational theory and research, Blustein (2006) proposed that working has the potential to fulfill the need for survival and power, for social connection, and self-determination.

According to Blustein (2006), one function of work is the provision of a means of survival and empowerment. Blustein defined power as “the actual exchange of work for money or goods and services, which then allows an individual to sustain his/her life” (Blustein, 2006, p.22). Although the notion of work as a means of survival is not novel, Blustein highlighted that it is notably absent from many vocational development theories. Blustein further explained, “As an individual becomes more entrenched in the labor market and develops more skills and access to the resources that are associated with marketable skills, the ability to survive is then transformed into social and economic power” (Blustein, 2006, p.85).

The second major function of work is to connect people to their social context and interpersonal relationships. Blustein argued that both vocational psychology and organization development are moving toward a more relational understanding of human motivation. Underlying this perspective is the assumption that humans have a natural,

inherent strive for interpersonal connections, attachment, and intimate relationships.

Therefore, it logically follows that some of the functions of work may be understood as supporting the “inherent striving for connection” (Blustein, 2006, p.97). Working also has the potential to connect an individual to the larger social environment. As individuals develop interpersonal relationships within the workplace they also develop a sense of contribution to society. An individual can develop a sense of competence and value their place within the functioning of a larger society. Given the importance of work in the development of social connection, Blustein argued for its inclusion in any understanding of an individual’s psychological functioning.

The third major function of work is its ability to fulfill the human need for self-determination. At its best, work provides individuals with the opportunity to engage in interesting, stimulating, and meaningful work. Blustein (2006) noted that the Social Cognitive Career Theory (SCCT) framework provides a helpful perspective on the motivational aspect of vocational behavior. However, one limitation of the SCCT is its ability to understand the process through which extrinsic motivations become intrinsic. Deci and Ryan’s (1985) Self-Determination Theory (SDT) is offered as a useful supplement to the SCCT framework. Ideally, work serves the function of fulfilling intrinsic needs and interests; however, most of the world’s workforce is motivated by the need for survival. Therefore, motivation is contingent upon the array of resources from one’s social, familial, and psychological contexts. SDT proposes that although workers may be initially extrinsically motivated to work to fulfil a need for autonomy, social relatedness, competence have the potential of workers transforming motivators from extrinsic to intrinsic.

### **Studies on the Experience of Underemployment**

The empirical literature on the lack of work supports the role of subjective experience and meaning-making of work in fulfilling human needs for survival, social connection, and self-determination. Blustein, Kozan, and Connors-Kellgren (2013) used narrative analysis of interviews with unemployed adults to better understand their experiences and to learn how they coped with job loss. Seven men and six women, ranging in age from 24 to 62 with an average age of 47, who were receiving career exploration and job search services, were interviewed at a one-stop career center. Participants included two African Americans, one Ethiopian, one Asian-American, one Haitian, one biracial (White-Hispanic), one unidentified, six Caucasians, and one person of mixed background. Nine of the participants had at least two years of college, eight had a bachelor's degree or higher and two had a Master's degree. The findings revealed three core themes: the story of unemployment, factors that affect the unemployment experience, and coping strategies for unemployment. Participants used both micro and macro level perspectives in constructing meaning about their unemployment.

Participants' understanding of why they were unemployed were divided into two, although not mutually exclusive, categories of attribution: individual-level and macro-level. Those who attributed job loss to individual level factors tended to emphasize individual shortcomings or lack of qualifications. Those who adopted a macro-level perspective focused on the economy, the government's role in the job market, or social factors, such as discrimination. These individuals believed that changing their circumstances would require larger social and economic changes.

The results support Blustein's (2006) assertion that work provided a relational support network. Positive relationships emerged as one of the most influential factors on participants' experience of unemployment. Participants reported losing the opportunity to socialize, losing a large portion of their social networks, and feeling disconnected from society. Some of the participants had financial resources, which significantly improved their experience of unemployment. Some participants viewed their unemployment as an opportunity to explore other careers. Those without the financial cushion reported enormous amounts of stress and very negative experience of unemployment. Other participants were distressed by the lack of educational opportunities and perceived barriers related to their physical health conditions, such as discrimination in the workplace, which resulted in feelings of discouragement about getting a new job. Participants also described a number of different coping strategies, including accessing training and education, networking, focusing on their own physical and mental health, and positive reframing. A strategy associated with positive experiences of unemployment is focusing on health and wellness (e.g. opportunity to engage in healthy physical activities or attending to emotional needs). However, not every person used healthy coping strategies. Increased number and significance of barriers led to increased questions of self-worth and feelings of powerlessness.

Feldman, Leana, and Bolino (2002) investigated the experiences of laid-off executives. Using a sample of 517 senior executive managers who lost their jobs due to downsizing, Feldman and colleagues explored how underemployment affected executives' experience of work and the role of perceived relative deprivation as a mediator. The average respondent in the study had been working for his/her current

organization for eight months at the time of the survey. On their replacement job, 33 % earned over \$100,000 per year, 50 % earned between \$50,000 and \$99,000 and 17 % earned less than \$50,000. In terms of job functions, 28 % were re-employed in marketing and sales, 14 % in finance and accounting, 19 % in engineering, operations, and information technology, 27 % in corporate and general management and 12 % in other areas. The results indicate that those executives re-employed in work that did not fully utilize their skills had consistently reported lower satisfaction with various aspects of their job environment (e.g. working condition and supervisor-employee relationships). In addition, the results suggest that relative deprivation is an important mediator in understanding how underemployment can lead to poor work experiences. In almost every case, relative deprivation fully or partially mediated the relationship between underemployment and poor job related outcomes (e.g. job satisfaction, trust in employers, advancement within an organization, and commitment to work).

Burris (1983) investigated the underemployment experiences of young college-educated clerical workers. Burris noted that although prior survey data concerning the impact of underemployment suggests negative job-related outcomes, it is necessary to explore the subtle and unanticipated consequences of underemployment, as well as the relationship between education and work. Thirty-two low-level clerical workers of various educational backgrounds (12 college graduates, 10 employees with some college education, and 10 high school graduates) were interviewed in a semi-structured interview format. All participants were asked whether they felt overqualified for their jobs. The results indicated that college graduates were frustrated with the lack of learning opportunities and opportunities to apply the skills and knowledge acquired in college.

Although, they sometimes felt that certain types of expertise acquired were useful at work (e.g. people-skills, self-confidence, math and English skills). Underemployed college graduates were also more likely to express job dissatisfaction and have negative feelings about their co-workers, compared with those with two years of college or less. Resiliency was observed in college graduates who were able to conceptualize their underemployment as a structural issue rather than a personal failure. Burris provides important insight into the human effects of underemployment among college graduates; however, it is questionable if these results are applicable to modern day college graduates. Furthermore, Burris (1983) did not make a clear distinction among college graduates field of study and reasons for entering college. Future research would need to account for these factors as they shape the college graduate's experience of underemployment.

### **Conceptual Issues in Measurement of Underemployment**

Within the International Labour Organization (ILO) framework there are those who are economically active and those who are not, the former being divided into the employed and unemployed. One flaw of this approach is that at any point there is a group of workers who are considered economically inactive but are interested in working if the labor market were more favorable (e.g. discouraged workers or hidden unemployment). Another flaw is the full utilization of the labor force is not taken into appropriately considered. As previously mentioned there is a significant amount of workers who are technically employed full-time, but in jobs which do not match their qualifications. Current ILO guidelines, adopted in the 16th International Conference of Labour Statisticians (1998) classifies these individuals into two types of underemployment: time-

related underemployment and inadequate employment situations. Time-related underemployment refers to a situation of insufficiency in the volume of work were an individual is willing to work additional hours, are available to work those additional hours, and had work less than a predetermined threshold (ILO, 1998). Inadequate employment situations refers to a variety of other limitations in which the worker's full productive potential, including skills-related underemployment (i.e. invisible unemployment), income-related underemployment, and excessive working hours. Although all three forms of inadequate employment are important, this author believes skills-related underemployment has the most relevance for college graduates.

### **Skills-related Underemployment**

Measurement of skills-related underemployment is complicated by the difficulties associated with both identifying the skills requirement of different jobs and measuring skills levels. McGuinness (2006) identifies four approaches to measuring skill-related underemployment. One approach is to assess the difference between the individual's level of education and mean education level for all workers in the same occupation. Sullivan (1978) adopted this definition and defined workers as underutilized if his or her number of completed years of schooling was one standard deviation about the occupational group mean. This metric has been adopted and used in later research (Mendes de Oliveria, Santos, & Kiker, 2000); however, one SD is arbitrary and assumes equal distribution of under and over education, which is unlikely, making this form of measurement problematic

A second approach is to compare the education requirement of an occupation, as determined by occupational job analysts (e.g. the Occupational Network or O\*NET), with

the individual's level of education. A problem with this approach is that it assumes all occupations within the same job category require and utilize the same skills. There is too much heterogeneity within occupations to make this assumption. Also, definitions are infrequently updated. In addition, these measures place an emphasis on educational mismatch rather than occupational skills mismatch, and there is good evidence to suggest the two are not analogous (McGuinness and Wooden, 2009). These measures also tend to ignore on-the-job skills experiences and education, and do not account for degree of fit between education skills set and job requirements.

A third, more subjective approach, compares worker subjective assessment of job education requirements and worker's level of education. Although this approach is helpful in illuminating worker perspectives and referents it is dependent on workers knowing the education and skills required to complete their job.

The fourth approach is to directly ask workers if they believe they are over educated and/or over skilled for their current job. This approach has the most potential of illuminating the subjective experiences of the underemployed. Yet, rarely has an attempt been made to directly quantify the extent to which an individual's skills are not used, and those attempts that have been made only employ very crude categorical distinctions. In an attempt to add to the underemployment literature this study will explore the workers' perceptions of the depth and breadth of their skill usage.

### **Current measures of underemployment**

Contemporary academics routinely utilize an assortment of subjective and objective measures of underemployment. For example, Bolino and Feldman (2000) Person-Environment Fit and Relative Deprivation theoretical constructs to create a 13-

item scale to gauge expatriates perceived underemployment. Johnson, Morrow, and Johnson (2002) created a multi-dimensional scale of subjective over qualification that measured individual perceptions of incongruity between skills-underemployment and work with inadequate development prospects (Luksyte & Spitzmueller, 2011). This scale has been used by other researchers to discover subjective underemployment among demographically and occupationally diverse populations (e.g. Erdogan & Bauer, 2009; Luksyte, Spitzmueller, & Maynard, 2011). Maynard, Joseph, and Maynard (2006) created The Scale of Perceived Overqualification (SPOQ), a nine-item measure used to assess subjective perceptions of skill, education, and work experiences usage. The SPOQ differs from Johnson and colleagues scale as underemployment is theorized as a one-dimensional construct. This scale has been translated and validated in several languages including Spanish (Maynard et al., 2006). Given the empirical and theoretical support for the previously mentioned underemployment measures, these measures will serve as a basis for the creation of this study's interview questions.

Furthermore, underemployment scholars have noted the potential utility qualitative methodologies in unraveling the experience of underemployment (Friedland & Price, 2003; Pedulla & Newman, 2011). Most researchers have measured overeducation and skill-related underemployment using self-report measures (Erdogan & Bauer, 2009; Luksyte et al., 2009; Maynard et al. 2006; Nabi, 2003). However, scholars have stressed the importance of more objective measures of skills-related and education-related underemployment. Ultimately, an appropriate conceptualization and measurement of underemployment is likely to comprise both objective and subjective underemployment.

## **The Nature of Inadequate Employment**

### **The Growth of Underemployment**

Because underemployment has been theorized and measured in many ways, exact statistics on the magnitude of underemployment in the United States are not easily obtainable. Nonetheless, the figure of 14.5 % of the workforce being underemployed appears to be a realistic approximation (BLS, 2014). Three trends, in particular exemplify the current scope of underemployment in the United States.

First, the development of a steadily growing contingent workforce in the U.S. has been notable. Part-time, contract, and temporary employment are some of the more commonly recognized types of ‘contingent work’. Recent investigations indicate a noticeable upsurge in these forms of work over a rather brief timespan while more ‘traditional’ forms of employment have waned. Currently, approximately 7.3 million individuals in the workforce are engaged in part-time work (1-34 hours per week) for the reason that no alternative employment prospects are available (BLS, 2014). Moreover, nearly one in four of 2013’s college graduates were hired for part-time or contingent work (Abel, Deitz, & Su, 2014).

Second, throughout the Great Recession employment losses occurred throughout the economy but were absorbed disproportionately in mid-wage incomes. During the recovery, employment gains have been concentrated in lower-wage occupations, which grew 2.7 times as fast as mid-wage and higher-wage occupations (National Employment Law Project, 2012). Low-wage jobs paid an average wage below \$25,000 per year in 2012, and comprise occupations such as retail sales people, food preparation and service, along with clerks and customer representatives (BLS, 2014). Analyzing the percentage of

underemployed college students, Abel and colleagues (2014) found a clear trend: the number of underemployed college graduates employed in low-wage has significantly risen in the past decade.

Third, underemployment appears to be increasing among the highly skilled and educated. Estimates of skill-based and education-based underemployment among recent college graduates vary widely due to many of the methodological difficulties previously mentioned. Vedder, Denhart, and Robe (2013), using the Bureau of Labor Statistics (BLS), estimate approximately 48% of employed U.S. college graduates hold jobs that the BLS suggests necessitates less than a four-year college degree; 11% of employed college graduates are in occupations necessitating more than a high-school diploma but less than a bachelor's, and 37 % are in occupations necessitating no more than a high-school diploma. As concerning as these numbers appear, the actual percentage of skill-based and education-based underemployment is likely to be higher. Although a laudable attempt to quantify college graduate skill-based and education-based unemployment, Vedders and colleagues' estimates suffer from a reliance on objective measurement of underemployment (i.e. BLS occupation education requirement data and employees' highest obtained degree). There is a lack of consideration of those employed in occupations that require a college degree but do not exhaust the employee's skill set. It also fails to acknowledge subjective forms of skills-based and education-based underemployment.

### **Antecedents to Underemployment**

Compared to the study on the consequences of underemployment, there has been relatively little research on its antecedents. However, a growing body of literature on

underemployment suggests several promising avenues for identifying those factors that might be highly correlated with underemployment. As the author will suggest below, economic, job type, career history, job search strategies, racial/ethnic characteristics, individual work preferences are theorized to be significantly associated with individuals' vulnerability to underemployment.

**Economic factors.** Feldman (1996) suggested that underemployment is closely associated with the overall state of the economy. For example, Feldman noted that historical trends indicate that underemployment peaks in times of deep economic downturns (i.e. recessions and depressions) and uncertainty in the economy about governmental regulation of wages, benefits, and protections for workers. Certainly, it appears the 2007-2009 economic recession had a large effect on underemployment. The U-6, an alternative measure of labor underutilization used by the Bureau of Labor Statistics, is commonly viewed as a conservative estimate of underemployment (McKee-Ryan & Harvey, 2011). Despite its conservative nature, the U-6 rose from 8.4 % in December 2007 (the official start of the Great Recession) to an average of 13.8 % throughout 2013. Simultaneously, the number of full-time employment opportunities markedly decreased, while part-time work grew (Bureau of Labor Statistics, 2012; Jefferson & Preston, 2010).

Feldman (1996) also believed underemployment rates to be susceptible to the economic conditions at the company and industry level. As economic conditions shift, as they often do, the natural order of competition will cause fluctuations in hiring patterns across economic sectors. For example, the Great Recession and the subsequent economic fallout was particularly harmful to traditionally cyclical industries such as manufacturing

and construction. Decreased government spending and home construction deeply reduced the need for construction workers. Economic difficulties in the auto industry appear to have been devastating to residences of states which have traditionally relied on this industry (e.g Michigan). Slack and Jensen (2004) found that those employed in extractive industries (e.g. farming, fishing, and logging) confronted higher underemployment rates than those in other industrial sectors. The Great Recession was also distinctive with regard to the extensiveness and penetration of the employment decline in private service-providing industries (Goodman & Mance, 2011). Thus, there is support for Feldman's assertion that underemployment is likely to differentiate among industrial sectors.

**Job type.** Additionally, research indicates that susceptibility to underemployment is not equally distributed throughout firms. Feldman (1996) contends that underemployment susceptibility is highest among middle-manager (versus front-line supervisors or top level strategic planning) since middle-managers are more vulnerable to lay-offs and downsizing, administrative staff (versus line workers) because their work is not viewed as less essential, and those employed in marketing and research and development (versus legal, financial, and accounting) because of stabilization of the firm requires meeting creditors' demands for cuts to discretionary spending quickly. As noted by McKee-Ryan and Harvey (2011), "support for these propositions would require research comparing the underemployment rates of various employee types, and we found no direct research comparing these particular occupational groups." (p. 975). Likewise, this author did not find evidence, other than antidotal, of middle-management employees' susceptibility to underemployment. Administrative staffs have experienced significant

increases in underemployment since the onset of the recession, many of which were forced to accept lower-paying work or lower-hours (BLS, 2012).

**Career history.** Research indicates that an individual's own career history is likely to influence susceptibility to underemployment. Feldman (1996) speculated workers who have been laid off, who experienced extended unemployment, and who are career have plateaued are likely to experience higher underemployment. Feldman also found evidence of unemployment related stigma present in responses to job applicant resumes. In addition, they found that length of underemployment and unemployment has an effect on interview rates but the effect was not economically or statistically significant.

Career plateaued workers, those who are unlikely to be promoted or given positions of increased responsibility (Evans & Gilbert, 1984; Duffy, 2000), are expected to experience higher levels of underemployment. Feldman (1996) theorizes that career plateaued workers face underemployment as companies downsize and "retrench" during economic downturns. Career plateaued employees may be cast as non-essential and appropriate targets for downsizing or layoff. Moreover, as these workers enter the struggling labor market they are unlikely to receive job offers which commensurate with their previous work. Although career plateaued individual are susceptible to underemployment and are likely to become a growing issue with the aging of the baby boomer generation, it is beyond the scope of this study.

**Job search strategies.** Feldman (1996) proposes that workers who are proactive in the job search process and those who are willing to relocate geographically are more likely to fend off underemployment. However, Brasher and Chen (1999) note the job-search literature base lacks consistency in the operationalization of 'search success' and

that previous conceptualization of the job-search process (i.e. Feldman, 1996) oversimplify a complex and multidimensional construct. In a review of the literature, Brasher and Chen found operationalization of search success centered on nine key criteria including; starting salary, duration of search, job offers, job interviews, job/school match, search stress, job satisfaction, pay satisfaction, and intent to quit. Using a sample of 1425 college graduates, Brasher and Chen surveyed job search strategies and success, as measured along the above-mentioned nine criteria. The results indicated that general job satisfaction and pay satisfaction were moderately related to each other, job/school match (level of similarity between school and job environment) was positively correlated to salary and general job satisfaction. In addition, a stressful job search experience was negatively correlated with salary and both job and pay satisfaction. Intent to quit was associated with stressful job search experiences, mismatch between job and school training, low starting salary and job dissatisfaction.

**Racial/ethnic inequalities.** The segment of the U.S. population comprised of non-white racial/ethnic minorities has increased pointedly in recent decades, and is projected to continue growing into the near future. Perhaps the most extraordinary growth has occurred within the Hispanic population. Since, 1980 the U.S. Hispanic population has grown from 14.6 million people, to nearly 52 million as of 2010, and increased by 43 percent over the past decade (Census Bureau 2011). The projected number of the non-white Hispanic population is forecast to reach an estimated 128.8 million by 2060. Furthermore, projections also indicate that Hispanics are projected to represent a larger proportion of the youth (aged 18 or younger) and the working-age population (aged 18 to 64) (Slack & Jensen, 2011). These trends powerfully suggest that the economic welfare

of Hispanics will be an increasingly salient question in the twenty-first century, not only for this specific group but for American society as a whole. As the baby boomer generation moves into retirement, non-white, especially Hispanic, workers will be called upon to carry the weight of financial supporting entitlement programs (i.e. Social Security and Medicare) on which many will come to be reliant on after their departure from the labor. A clear and evident conclusion from a review of immigration and migratory patterns within U.S. history would be that non-white racial and ethnic minorities have consistently faced barriers to safe and consistent work. Slack and Jenson (2011) note, “Epoch of colonial invasion and European expansion, forced migration through slavery, and massive waves of immigration coming in sequence from all corners of the globe have seen race and ethnic groups collide, compete, and struggle” (p.128). The reality of people of color in the United States is that their work lives are consistently characterized by a lack of volition (Smith, 1986). While definitions are constantly in flux, the author here invokes the term “race” to refer to reflect a social construction as opposed to biological or physiological characteristics (Helms & Cook, 1999); a phenotypic characteristic that has the potential to conjure a host of social responses and consequences. The author will also use the word “ethnicity” to refer to the cultural factors such as one’s ancestry, geographic origin, language and beliefs (Perez & Hirschman, 2009). In many ways these are not discrete and separate categories with inherent conceptual meaning, but are used in the process of understanding social narratives and experiences (Helms & Cook, 1999). However, economic and census bureau literature tends to create stronger distinctions between these two constructs. In an effort to accurately report primary resource data, this author will use the term as it is used by primary resources.

The greatest portion of social science inquiry dedicated to exploring racial/ethnic stratification has been attentive to black-white inequality (Slack & Jensen, 2011). It is evident that black-white employment inequality stretches back to slavery, and the ramifications of this bygone period are present today. Regarding modern-day inequality in inadequate employment, consistent empirical evidence indicates a persistent “black-white gap” in unemployment rates from 1960 to 1990s (Fairlie & Sundstrom, 1999). Others (Slack & Jensen, 2002) have noted, that although the gap remains evidence suggests the gap has narrowed slightly during the period from 1968 to 1998.

In a parallel fashion, scholars have also documented inadequate employment among between Hispanics and non-Hispanic whites, the so called Hispanic-white inequality gap. According to Arbona’s (1990) review, people from Latin American countries living in North America have also faced barriers to meaningful and volitional employment. Barriers include racism, language issues, and immigration histories (Blustein, 2006). However, continued discrimination continues to threaten Latino/a access to the world of work and career development (Arbona, 1990)

In 2011, 58.9 % of Latinos aged 16 and over were employed and slightly fewer than 20 % of those employed worked part-time. Of those employed, Latinos were much less likely to have a college degree than either Whites or African Americans. Approximately one in six employed Latinos aged 25 and over have completed a bachelor’s degree, less than half the proportion among employed Whites. Since 2000, the gap in the share of employed Latinos and Whites who are college graduates has widened; from 17.6 %age points to 20.1 %ages points (U.S. Department of Labor, 2012).

Within the Latino labor force, unemployment rates vary by ethnic subpopulation. Puerto Ricans have historically had the highest unemployment rates, while Cuban Americans have had the lowest. Between 2006 and 2010, the unemployment rate sharply rose among Mexican-American, Puerto Rican, and Cuban-Americans. However, all three groups saw improvements in 2011. Puerto Rican Americans appear to have the highest unemployment rate, approximately 2.6 percentage points above the overall Latino unemployment rate of 11.5 % (U.S. Department of Labor, 2012).

During the recent recession Latino employment declined most significantly in construction, manufacturing, financial activities, and professional and business services. Together, these industries represent a loss of 1.1 million jobs among Latino workers. In 2010, job losses subsided and Latino employment slightly rose. In 2011, Latino employment continued to grow in retail trade and professional business services while job losses continued in other industries. The rebound in Latino employment continues in 2014, as employment levels reach their highest in post-recession times (U.S. Department of Labor, 2012).

Among whites, Hispanics, and Asians, the type of underemployment impacting the highest portion of employees is underemployment by low income (Slack & Jensen, 2011). According to Mishel, Bivens, Gould, and Shierholz (2012), roughly one-fourth of all workers are in jobs with a wage at or below the wage that full-time, full-year workers would have to earn to live above the federally defined poverty threshold for a family of four. In 2014, this is would be \$11,490 for a single person and 23,550 for a household of four. Low income (or working poor) includes full-time workers (i.e. those employed 35 or more hours per week) whose individual average weekly earnings in the previous year

were less than 125 % of the individual poverty threshold (Slack & Jensen, 2011). Nearly 26.5 % of Latino Americans live in poverty. From 2005 to 2009, median household wealth (all assets minus all debt) among Latinos fell by 66%, compared to 53% among blacks and 16% among whites (Kochhar, Fry, and Taylor, 2011). Poverty rates are higher and income levels are lower on the average for Latinos than for non-Hispanic Whites (Davila, Mora, Hales, 2008) with median Latino households income in 2011 was \$38,624.

Educational level is one of the most significant elements of employment wage, and on the whole, lower levels of educational obtainment by Latino American may explain some of the growing Hispanic-white employment gap. However, other evidence suggests that employment and wage disparities persist even with equal levels of education (Carnevale, Rose, Cheah, 2013). Positive trends in Hispanic educational show that between 2000 and 2011 the percentage of high school dropouts was cut in half (from 28 % to 14 %) (Fry & Lopez, 2012). In addition, a record setting 69 % of Hispanic high school graduates in the class of 2012 enrolled in college that following fall, two % points higher than the rate (67%) among their white counterparts; however, most of this growth occurred in community college attendance (Fry & Lopez, 2012). Latinos continue to lag in bachelor's degree attainment in comparison to other racial categories. In 2010, 13 % of Latinos and 18 % of blacks completing college, compared to 31 % of non-Hispanic whites and 50 % of Asian Americans (Fry & Lopez, 2012).

Underemployment (e.g. low-wage, low-hour, contingent work) has increased for all racial and ethnic groups following the Great Recession, Latino American appear to be the most severely afflicted. Latinos are more likely that both their white and non-white

counterparts to be underemployed, to be employed in a low-wage job, despite their growing presence in higher education. This glaring employment discrepancy is made even more unnerving considering Latino Americans are projected to represent a racial majority within the next 50 years. Therefore, vocational psychology and American society would benefit from an in-depth examination of the factors which contribute to and propagate discrepancies in inadequate employment.

Underemployment is a complex experience. In this section, the author has reviewed the antecedents of underemployment and noted many key predictors of underemployment. Two primary trends materialize among the diverse findings. First, susceptibility to underemployment occurs on a variety of levels. Whether it is at the global/national level, within industries, firms, or job types within firms, all levels of society are at risk of experience the negative effects of underemployment. Second, there are a number of individual characteristics which can increase or mitigate the risk of underemployment (e.g. race, ethnicity, job search strategies). Thus a number of factors contribute to underemployment susceptibility but those who are often traditionally marginalized are at the greatest risk for underemployment.

### **Consequences of Underemployment**

This next section examines the ways in which underemployment may be associated with job related, career related, and personal well-being outcomes. Anderson & Winefield (2011) suggests that the negative outcomes of underemployment can be conceptualized as the results of poor person-environment fit. Indeed, a meta-analysis by Kristof-Brown, Zimmerman, and Johnson (2005) suggests that the fit between worker

needs and work environment is the best predictor of changes in worker attitudes and beliefs.

### **Job Related Outcomes**

Research indicates that experiences of underemployment may negatively affect job attitudes including job satisfaction, facet job satisfaction, job involvement, work alienation, and organizational commitment. For example, Maynard, Joseph, and Maynard (2006) found consistent negative relationships between job satisfaction and perceptions of underemployment, perceptions of skill-underutilization, perceived or actual mismatch between educational levels and the job requirements, employment outside of one's field, holding a temporary or part-time position, rather than permanent or full-time work, and degree of pay difference between previous and current job. In a meta-analysis of 21 studies, Mckee-Ryan and Harvey (2011) found an average correlation of  $-.22$  between perception of underemployment and most measures of job satisfaction, suggesting that objective underemployment negatively affects job satisfaction both directly and through subjectively determined underemployment.

Another job related outcome of underemployment is decreased organizational commitment. Meyer and Allen's (1997) three-component model of organizational commitment has become a dominant model for the study of workplace commitment (Jaros, 2007). According to Meyer and Allen (1997) organizational commitment is comprised of three parts: affective (employee emotional attachment to an organization), continuance (the costs associate with leaving the organization), and normative (a sense of duty or obligation to remain with the organization). Diminished organizational commitment was found among those experience perceived overqualification (Maynard,

Joseph, Maynard, 2006), subjective underemployment (McKee-Ryan et al, 2009), and relative deprivation (Feldman & Turnley, 2004) were less committed across a variety of organizations (e.g. academia, technical workers, nurse, railroad workers, and postal workers). Ultimately, decreased organizational commitment can lead to rapid turnover and increased psychological and interpersonal distress (e.g. manipulative interpersonal behaviors and taking “mental health days”) (Feldman & Weitz, 1991).

### **Career Related Outcomes**

Underemployment is likely to be negatively associated to career attitudes and positively linked to careerist behaviors (Feldman, 1996). One facet of career attitudes which is negatively associated with underemployment is career satisfaction (Khan & Morrow, 1991) and career prospects (Fox & Stephan, 2001). Khan and Morrow’s (1991) study was unique in its distinction between subjective and objective underemployment. Contrary to their expectations, objective underemployment was not associated with decreased career satisfaction. In fact, subjective underemployment mediated the relationship. Abrahamsen (2010) found overemployment (i.e. working more than 40 hours a week) is predictive of reduced satisfaction and commitment to a profession and organization, but underemployment (i.e. low hours) alone is not. In addition, early career subjective underemployment appears to have long-term effects on younger employee who have unrealistic expectations and feel more frustrated than older employees who may see this as a desirable option as they phase out of the workforce into retirement (Feldman & Turnley, 2004).

## **Mental Health Outcomes**

For most of the world, work represents a means of survival (Blustein, 2006) however many scholars have noted the role of work in improving and maintaining psychological health (Brockner, 1988; Pierce & Gardner, 2004; Judge, Jackson, Shaw, Scott, & Rich, 2007). Likewise, when work involves many undesirable features, any benefits from being employed may be negated. Research in this area is limited in extent when compared to the considerable amount of research on the unemployment and psychological well-being (Winefield, 1995); nevertheless, the literature has started to accumulate.

There is general support for the assertions that underemployment adversely affects psychological well-being including effects on psychosocial stress (Jones-Johnson & Johnson, 1992), general affect and loss of control (Feather & O'Brien, 1986), marital, family, and social relationships (Dooley & Prause, 2004; Feldman, 1996), depression (Dooley, Prause, Ham-Rowbottom, 2000), and self-esteem (Prause & Dooley, 1997). Underemployment also has significant direct effects on healthy and unhealthy eating, physical activity, cigarette smoking, and alcohol consumption (Rosenthal, Carroll-Scott, Earnshaw, Santilli, & Ickovics, 2012)

Friedland and Price (2003) explored how the adequacy of a person's employment status influences their health. Using the Labor Utilization Framework (LUF), Friedland and colleagues were able to distinguish between different forms of underemployment (hours, incomes, skills, and status) and test their relative effects on a range of physical health and psychological outcomes. The analysis was conducted on a subsample (N=1,429) of the data from the Americans' Changing Lives (ACL) study. The

researchers classified respondents into one of four groups: unemployed, underemployed, overemployed, and adequately employed. Physical health was measured as a multidimensional construct that consisted of three measures: subjective health, functional health, and chronic disease. Psychological well-being was measured as a multidimensional construct that consisted of general well-being (i.e. life satisfaction, depression symptoms, and positive self-concept) and context-specific (i.e. job satisfaction).

The results indicated that underemployment is related to both physical and psychological negative outcomes. Only income and status underemployment are related to physical health. Status underemployed report more chronic disease than the adequately employed. People who are income underemployed report less functional health compared the adequately employed. The results concerning psychological well-being. Those who are income-underemployed report higher levels of depression symptoms and lower positive self-concepts than do adequately employed workers. Status-employed also report higher levels of depression symptoms and lower levels of positive self-concept. Murphy and Athanasou (1999) used meta-analytical techniques to survey sixteen recent longitudinal studies for evidence that change to one's employment status affects one's mental health. Their second objective was to describe the effect size of employment status on mental health. The authors search both the MEDLINE and PSYCLIT databases for studies that used standardized psychological tests as measure of the dependent variable, were conducted within a longitudinal design, and were published within the last 10 years. The process yielded 16 studies. The results of the meta-analysis suggested that unemployment has reliable (negative) effects on mental health outcomes. Furthermore,

based on ten effect sizes, the move from unemployment to employment is associated with improvements to mental health outcomes of roughly about half a standard deviation. The effect size for the movement from employment to unemployment was roughly .36, or as Cohen (1977) describes, a 'small' effect size. Although Murphy and Athanasou (1999) provided preliminary data concerning the negative mental health outcomes of experiences of unemployment, they did not provide an in-depth analysis of how participants' perceptions of their unemployment or employment were related to mental health outcome.

Artazcoz, Benach, Borrell, and Cortes (2004) examined gender differences in the effects of unemployment on mental health and assessed whether such effects are associated with interactions among gender, family roles, and social class. The study included 3881 employed and 638 unemployed workers, aged 25 to 64 years, interviewed in the 1994 Catalonian Health Survey. Mental health was measured with the 12-item version of the General Health Questionnaire, a common instrument used in unemployment research. Two characteristics of unemployment were considered: receipt of unemployment benefits and duration of unemployment. Family roles were classified into three categories: single; cohabiting or married; and separated, divorced, or widowed. Occupational social class was measure by current occupation or most recent occupation. Results indicated that unemployment had more of an effect on mental health of men than on women. The effects were related to family responsibilities and social class. Unemployment benefits exhibited protective effects for both men and women. Marriage is a protective factor for women but not for men.

## **Summary of Underemployment Research**

A new research paradigm has emerged in the past two decades, one that disposes of the simplistic dichotomy of employment and unemployment, in favor of a perspective that places worker employment status on a continuum (Dooley, 2003). By attending to underemployment, researchers have developed more accurate and detailed understanding of the relationship between employment status and economic, occupational, and psychological stress (Friedland & Price, 2003). One particular form of underemployment that seems to have devastating effects is over-skilled and over-education underemployment. Those who are more likely to be affected by this are the college education or highly skilled. At the same time, research indicates that underemployment disproportionately afflicts those from traditionally marginalized groups (i.e. Latino Americans). This author is unaware of a study that has specifically investigated experience of skill-related an education-related underemployment among Latino college graduates entering the labor force.

### **Research on First-generation College Students**

In the United States, a college education is often seen as a means to social mobility. The United States higher education system has one of the highest rates of participation among the world and the commitment to increasing access to higher education continues to be a major societal and political imperative. President Barack Obama has charged lawmakers with the task of supporting his goal of ensuring that, by 2020, the United States will have the highest proportion of college graduates in the world (U.S. Department of Education, 2011). As the number of enrollments has grown each

year, students of historically underrepresented groups are increasingly participating in higher education (Choy, 2001; Ishitani, 2003; Kojaku, Nunez, & Malizio, 1998).

In October 2011, 74.5 % of the 1.3 million 2011 recent college graduates were employed; somewhat higher than October 2010 (U.S. Bureau of Labor, 2013). Despite the modest improvement from previous years, employment ratios of both bachelor's and advanced degree recipients remain below their prerecession levels. However, unemployment statistics do not adequately capture the disparities between college graduates' skills and job placement. Of the employed, 50 % were employed in professional work related to their educational training. The other half, those who were employed in non-professional or occupations unrelated to their educational training, found work in sales and office occupations (23.1 %); management, business, and financial operations occupations (11.6 %); and service occupations (15.3 %). Of those possessing a post-secondary degree, nearly all of those employed in service occupations were those with a Bachelor's degree.

First Generation College Students (FGCS) are typically defined as students from families where neither parent nor primary guardian obtained a Bachelor's degree (Choy, 2001). Although generally accepted, this definition is not without controversy. This description of first generation college student is far-reaching and ambiguous, due to its reliance on quantitative data. A more useful conceptualization of first generation college students would include an appreciation for the large span of cultural and ethnic groups that comprise first generation college students. It is worth noting that the educational and vocational literatures referencing other groups of students who possess similar characteristics to first generation college students often fail to provide the nuanced

discussion that is merited. These groups may include non-traditional students (i.e., students older than 24 years of age); underrepresented students (i.e., students underrepresented in higher education, generally minority racial and ethnic groups); or disadvantaged students (e.g., educated at low-income schools characteristically known to provide minimal college preparatory coursework) (Striplen, 2000). Each of these groups differs and overlaps with first generation college students in important ways.

Furthermore, evidence suggests the considerable ethnic/racial variation among first generation college students between academic institutions. For example, a survey of a large Midwestern public university suggested that over 60 % of their first-year cohort was comprised of first generation college students; a majority of which were African American and came from rural communities (Ishitani, 2001). Another study, conducted in a large West Coast public university, found that a high proportion of first generation college students were Latino/Latina and Asian American (Bui, 2002). Warburton, Bugarin, and Nunez (2001) found the first generation college student population at another institution to be predominately White students from rural communities.

Therefore, extreme caution should be use when generalizing conclusions about first generation college students without systematic consideration of various demographic and cultural factors. Given the diversity within the first-generation college student population, future first generation college student vocational research would benefit from localized models. Blustein (2006) described these localized models as “[models] that are relevant to a given population at a given time in history.” (Blustein, 2006, pp.219).

First generation College Students have an increasing presence on American college and universities campuses. The number of first generation students enrolling in

four-year institutions has consistently grown since 2000 (Choy, 2001; Ishitani, 2003; Kojaku, Nunez, & Malizio, 1998). Higher education institutions experienced a record level surge of new first-year enrollments in 2012; roughly 21.8 million students attended college in 2012, an increase of 6.5 million since the fall of 2000 (National Center for Education Statistics, 2012). Of those enrolled, 34 % of four-year university students were classified as first generation college students, a group which is likely to continue growing. This statistic provides an impetus for psychologists to build proficiencies in working with first generation college students. Proficiencies are necessary given first generation college students' distinct challenges, aspirations, and cultural experience (Cross, 1990; Terenini, Springer, Yaeger, Pascarella, & Nora, 1996).

### **Major Issues Related to First-generation College Students**

First generation college students face unique challenges as they transition into and out of the college environment. These challenges of cultural, social, and human capital have direct effects on vocational development and later work-related experiences. For instance, first generation students frequently encounter personal and institutional barriers which may impact future vocational self-efficacy and outcome expectations; such as, limited knowledge of jargon, traditions, and patterns of expected behavior (Cushman, 2006); a set of skills some has defined as "cultural capital" (Bourdieu, 1973). These factors, although not formally expected of students, is a crucial factor in determining a student's experience of college. Evidence also suggests early adoption and building of the middle-class normed cultural capital predicted first generation college students' successful or unsuccessful departure from college (Astin, 1993).

First generation college students frequently encounter academic, economic, and personal barriers which may impact future vocational trajectory. A large body of first generation literature, located within higher education, falls into three broad categories: precollege, high school to college transition, and the effects of college experiences on attrition and persistence (Terenini, Springer, Yaeger, Pascarella, & Nora, 1996). The first category consists of studies exploring first generation college students' precollege expectations, planning, or their college choice process. The second category concentrates on the difficulties during the transition between high school or work and college. The third category examines the effects of college experiences on persistence during college, typically in comparison with their "traditional" peers. Higher education researchers have provided crucial insights into the struggles to improve access, persistence, and academic performance of first generation college students

**First-generation college student demographics and precollege experiences.**

First generation college student scholarship often includes examination of the differences amongst first generation college students and continuing-education students – those who have a parent or guardian who has a bachelor's degree or more- along a number of demographic and precollege characteristics. Demographic comparisons include analysis of race, sex, family income, age, and marital and dependents status differences. Precollege characteristics such as access issues, college expectations, and college choice.

Concerning first generation college student demographics, researchers have noted that first generation college students are more likely to be members of racial or ethnic minority groups, female, low-income, older, married and have dependents. (Choy, 2001; Horn & Nunez, 2000; Inman & Mayes, 1999; Nunez and Cuccaro-Alamin, 1998;

Terenzini, Springer, Yaeger, Pascarella, and Nora, 1996; Warburton, Bugarin, & Nunez, 2001).

Concerning precollege characteristics, compared to continuing-generation college students first generation college students are regularly at a distinctive disadvantage. Research has provided insight into multiple factors that negatively affect first generation college students' college attendance, including lower levels of academic preparation, lower educational aspirations, less encouragement and support to attend college particularly from parents, less knowledge about the application process, and fewer resources to pay for college. Consequently, first generation college students are much less likely to go to college, especially four-year colleges or university, than their continuing-generation counterparts. After graduating from high school, 47 % of first generation college students enroll in any postsecondary institutions, compared to 85 % of continuing-generation students (National Center for Education Statistics [NCES], 2002). These students are also more likely than their counterparts to enter college with less academic preparation, and have limited access to information about the college experience, either first hand or from relatives (Thayer, 2000).

Choy (2001) summarized the findings of a series of three NCES studies on the experiences of high school graduates and college students. Choy incorporated data from the National Educational Longitudinal Study (NELS), The Beginning Postsecondary Students Longitudinal Study (BPS), and The Baccalaureate and Beyond Longitudinal Study (B&B).

The NELS studied a cohort of 1988 8th graders every two years until 1994, and again in 2000. The BPS included students (of all ages) who enrolled in college in either

1989-90 or 1995-96, who were later surveyed again in 1992, 1994, and 1998. Of the students whose parents never attended college 49 % of the 1992 cohort were only marginally qualified or were not qualified to attend college when they finished high school, compared to 33 % of continuing-generation students. Specifically, first generation college students' were less likely to enroll in 8th grade Algebra, a "gateway course" to college and careers in science and technology, and to complete advanced math courses in high school than continuing-generation students (63 vs. 83 %). Horn & Nunez (2000) noted that potential first generation college students are less likely to receive encouragement from their parents to take higher level high school math courses. However, increased levels of parental involvement and encouragement increases the likelihood that students will take rigorous math coursework and increase the likelihood of enrolling in college, even after controlling for parental education. Rather than enrolling in advanced math courses, potential first generation college students are more likely to be placed in vocational, technical, and/or remedial programs which impede their ability to enter four-year colleges and receive poor academic counseling (Striplin, 1999). Academic preparation appears to be especially lacking for Hispanic students; on average, Hispanic students score lower on standardized math and English standardized college-admission tests (i.e. SAT, ACT), and require more remedial English and mathematics compared to White students (Terenzini, Springer, Yaeger, Pascarella, and Nora, 1996). In addition, Pratt & Skaggs (1989) found evidence that first generation college students are more likely to doubt their academic preparation for college.

Making the situation even more challenging, research also indicates that educational support is likely to vary by parents' education as early as 8th grade. Only 55

% of 8th grade potential first generation college students aspired to obtain a bachelor's degree, compared to 71% and 91 %, respectively, of 8th graders whose parents had attended college or had a bachelor's degree (Choy, 2001). Tym, McMillion, Barone, Webster (2004) found that potential first generation college students often face conflicting obligations, false expectations, and lack of support. Students may be forced to choose between a focus on remaining close in proximity to family members and providing financial support while at the same time receiving encouragement to attending college. Furthermore, potential first generation college students also report that despite family support family members are unable to provide adequate support due to their lack of college experience. In addition, first generation college students families sometimes actively discourage students from enrolling in college and this can lead to alienation from family support. As previously mentioned, potential first generation college students are likely to question their academic abilities, without family support these students may be forced to overcome this challenges on their own (Striplin, 1999) Potential first generation college students are also less likely to receive guidance from teachers and other high school personnel on how to prepare for college. Horn & Nunez (2000) note that even academically prepared first generation students are less likely than their counterparts to take college entrance exams and to apply to college. Hellman and Harbeck (1997) noted that because of the challenges first generation college students face and lack of family and educational support they are at risk of developing lower self-efficacy and to internalize barriers as reflections of their own inadequacies.

Potential first-generation college students are also at a comparative disadvantage in their ability to finance their college education. Low socio-economic status, minority,

and first-generation college students are especially likely to need financial aid, but commonly lack an understanding of the steps necessary to finance a college education. Low income African-American and Latino families tend to overestimate the cost of tuition and underestimate the availability of financial aid. In addition, these families are least unlikely to understand the steps necessary to finance higher education. According to the American Council of Education (2004), 26 % of low-income students do not apply for federal aid, even though they would qualify for grants. Consequently, students may be more likely to accept costly private loans as a form of financial aid. This lack of financial literacy may contribute to higher loan debt among low-income first-generation college students, which can burden them for life.

In summary, the empirical research suggests potential first-generation college students differ from their continuing-generation college peers in both demographic and precollege characteristics. Demographically, potential first-generation college students are more likely to be female, older, married, identify as a racial/ethnic minority, low socio-economic status, and to have dependents. Furthermore, potential first-generation college students differ on a number of pre-college characteristics including, reduced access to college, less academic preparation especially in math, lower levels of family and institutional support, higher levels of personal inadequacies, and limited financial resources. Likewise, first-generation college students also experience unique challenges in the college environment.

**First-generation college students in college.** Pascarella, Pierson, Wolniak, Terenzini (2004) noted that although much is known about first-generation college students demographics, relatively less is known about their college experiences.

Consequently, the authors sought to investigate the difference between first generation and other college students along a number of academic and nonacademic experiences. In addition, they intended to explore differences between first-generation college students and other students' cognitive, psychosocial, and status attainment outcomes and how these outcomes are shaped by their college experiences. Using prior theory and research on first-generation college students' cultural and social capital, the authors theorized that first-generation college students were at a disadvantage to their counterparts due to a lack of familiarity with the culture of college campuses. First-generation college students were theorized to be at a disadvantage in terms of in their accessing and understanding information and attitudes relevant to making beneficial decision about the importance of completing college, which college to attend, and what kinds of academic and social choices to make while in attendance. As a result, they may be at a competitive disadvantage compared to their peers.

Pascarella et al.'s (2004) study consisted of a sample of students from 18 four-year colleges for a period of three years who participated in the National Study of Student Learning (NSSL), with an original sample of 3,331 students. Data on student science reasoning, writing skills, reading comprehension, critical thinking, openness to diversity and challenge, self-understanding, locus of attribution for academic success, higher order cognitive tasks, and educational plans were compiled and compared according to generational status. The results indicated that parental level of education had a significant impact on the academic selectivity of the institution a student attends, the nature of experiences one has during college, and the cognitive and non-cognitive outcomes of college experiences. First-generation college student were less likely to choose

academically competitive schools even when other important factors were controlled for. In addition, first-generation college students were less likely to participate in extracurricular activities, most likely due to working part-time despite taking a lighter workload. First-generation college students also had significantly lower cumulative grades than similar students whose parents both went to college.

Despite these early disadvantages, Pascarella and colleagues (2004) also found evidence of first-generation college students' resiliency. By second-year, most first-generation college students had significantly closed the gap on all major measures of academic achievement. Interestingly, first-generation college students were found to have a larger shift toward an internal locus of attribution. The authors speculate this may be attributed to the level of self-sufficiency first-generation college students require to excel, due to lack of support from their parents. Furthermore, first-generation college students appeared to develop cultural and social capital the more they were involved in extracurricular activities.

Pascarella, Pierson, Wolniak, and Terenzini's (2004) landmark study serves as an effective modernization of decades of similar research and expansion into the study of first-generation college students' non-academic experiences. For the purpose of this study, two particular results stand out as important to the experience of underemployed first-generation college graduates. Pascarella and colleagues' longitudinal study highlighted the important social and cultural shift which attending college. One significant shift for first-generation college students is the shift to a more internal locus of attribution. In the college environment, this has been shown to be associated with higher levels of performance. However, this change does not come without its costs. Second,

despite the resiliency of first-generation college students, their unfamiliarity with the college environment has lifelong career implications. Students' college choice and course load decisions may have the unintended effect of limiting later life career options. Furthermore, it is notable that despite these disadvantages first-generation college students achieve equal levels of science, writing, and math achievement, along with comparable development of self-understanding and higher-order cognitive skills. The strength and limitation of this study is one in the same. Specifically, the use of longitudinal quantitative data provides in-depth understanding of first-generation college student's academic and non-academic achievement. However, it does not provide insight into the lived experiences of first-generation college students and their adjustment to the college environment.

According to Chen and Carroll (2005), the National Education Longitudinal Study of 1988 estimates that 28 % of 12th graders in 1992 were potential first-generation college students. However, they represented 22 % of those who entered postsecondary education between 1992 and 2000. Of those who enrolled, roughly 43% left college without a degree, while 24 % graduated with a bachelor's degree. As with earlier studies (Ishitani, 2003), the authors found evidence that first-generation students are more likely to be Black or Hispanic and come from low income families. Approximately, 55 % of first-generation college students were required to complete remedial courses. In particular, 40 % required mathematics remedial courses and 13 % required reading and writing courses. First-generation college students also appear to be disadvantaged in choosing an education major. One in three first-generation college students had not identified a major after entering postsecondary education. Among those who chose a

major, business and social science were the two most popular. In comparison to continuing-generation students, first-generation college students are less likely to choose majors which confer access to “high-skill” field (e.g. science, mathematics, engineering). Additionally, Chen and Carroll (2005) found that first-generation college students differ from their peers in coursework. First-generation college students earn an average of 18 credits in their first-year; compared with 25 credits earned by students whose parents had a bachelor’s degree or higher. This lower credit load may have the effect of extending first-generation college students’ time to graduation and substantially add to the cost of their education. In line with their poor college preparation and need for remediation, first-generation college students are more likely to have lower first-year grade point averages.

**First-generation college student cultural experiences.** Stephan, Fryberg, Markus, Johnson, and Covarrubias (2012) proposed that first-generation college students struggle academically, compared with continuing-generation students due to the college cultural climate. Specifically, they hypothesized that first-generation college students are mostly from working-class families and experience a mismatch with the middle-class independent norms of universities. Stephan and colleagues (2002) hypothesized, the American university culture reflects middle-class norms of independence, the effects of university culture of independence will depend on the model of self the student brings with them to college, and a cultural match or mismatch between the student and the university will affect students’ performance by shaping their perceptions of the setting and tasks required.

The first hypothesis was tested by asking university administrators to pick the five most important expectations of their university culture. The results suggest that an

overwhelming majority of administrators characterize their university as more independent than interdependent. The second hypothesis was tested by asking incoming students to complete an online survey before arriving on campus. They reported their motives for attending college and demographic information. Results indicated that social class background influenced students' focus on interdependence and independence, with low socio-economic status students favoring interdependence. Furthermore, students with interdependent motives for higher academic achievement (e.g. helping their family financially) were found to have lower academic achievement. The third hypothesis (cultural match or mismatch impacts students' performance by shaping their construal of academic tasks) was tested by providing incoming students with one of two welcome letters (i.e. one emphasizing interdependence and another emphasizing independence). Students were then asked to complete a mental task and were asked to rate the level of challenge. Yet again, when independence norms were stated, low socio-economic status students performed at a low level than when welcome letters included an interdependent prompt. The results indicated that the university environment tends to emphasize an independence ethos, which is likely to diminish the performance of students from low socio-economic status backgrounds. Furthermore, student's opinion of the difficulty of the task is likely also influenced by the stated cultural norms.

**First-generation college student identity.** Orbe (2004) explored the complex process of identity negotiation for first-generation college students. The study used analysis of communicative experiences to examine how salient first-generation college student status is to students and how it is negotiated at the personal, enacted, relational, and communal frames of identity. Over a two-year period, Orbe conducted 13 focus

group discussion and four individual in-depth interviews with a total of 71 first-generation college students and first-generation college graduates. The group comprised 46 women and 33 men. Thirty-four were European American, 29 African Americans, 12 Hispanic/Latinos, and four Asian Americans. The focus groups were conducted on six campuses across three Midwestern states. The focus-group discussions lasted approximately 45-75 minutes and to explore the question of “What it’s like to be a first-generation college student”. The interview protocol included questions such as, “How would you describe your transition to college during your first year?”, “What has been the most difficult part of your adjustment?”, and “What are some specific things that made your transition more or less successful?”. The results indicated considerable inconsistency in first-generation college students in terms of the centrality of that aspect of their identities. One of the most important factors which elicit first-generation status identity is largely influenced by the situation context. Second, first-generation college student identity became more salient when it intersected with other identities (I.e. race/ethnicity and gender). Third, first-generation college students lack any sense of community with other groups of first-generation college students.

**First-generation coping.** Phinney & Haas (2003) used a narrative approach to explore the process of coping with the stress faced by ethnic minority college freshman who are predominantly first-generation in their family to attend college. Particularly, the authors examined how situational factors, social support, and personal characteristics contribute to successful coping. The primary source of data for the study were narratives written by students once a week for three weeks. The participants were 30 freshman (21 were female, 9 males; with an age range of 18-19 years) from an urban commuter

university in southern California. Of the 30 participants, 19 were Latino, 8 were Asian American, 2 were African American, and 1 was of mixed heritage. Qualitative analysis showed that participants identified seeking support as the most successful coping strategy, significantly more than avoidance. Students also reported that coping was least successful when students needed understanding and emotional support. In addition, those students who reported a strong sense of self-efficacy seemed to engage in the most successful coping. Students who had lacked a belief in their ability to succeed and chose avoidant behaviors were the most likely to experience difficulty in coping with the transition to college. In general, the most important factors in successful coping were self-efficacy and social support.

Barry, Hudley, Kelly, and Cho (2009) investigated the role of self-disclosure as a potential stress reduction strategy among first-generation first-year college students and indicator of support networks. Data was collected at four college campuses across the U.S. and represent a mix of public/private schools, rural and urban colleges, and relatively large and small campuses. College campus populations ranged from 20,000 undergraduates to 1,110 at the smallest campus. The sampled group included 1,539 participants of which nearly all (92%) were between 17 and 19 years old, had lived in the U.S. for more than ten years (94%), and had never married (99%). The sample was moderately ethnically diverse with 13% Latino, 10% Asian American, 6% African American, 64% White, and 7% other or mixed; 36% of the respondents were first-generation students (n=556). The results indicated that first-generation college students were less likely to disclosure stress. Barry and et al. (2009) speculate that first-generation college students lack of social network with relevant experiences limits their ability to

receive support from others. Specifically, first-generation college students are less likely to disclose college-experience related stress to family, friends from home, and friends at school than their continuing-generation counterparts. The consequence of a insufficient support system is first-generation college students are forced to navigate college stressors alone. The authors suggest that if first-generation college students were given the opportunity to express their stress they would be better suited to navigate the college environment.

Folger, Carter, and Chase (2004) studied the effectiveness of a group-oriented Freshman Empowerment Program in improving first-generation college students' grade point average (GPA). The group was designed to support first-generation college students with the opportunity to disclose and discuss difficulties in adjusting to the college environment. In addition, staff provided information on academic assistance, career counseling, and advising services. Community building was a central component of the intervention program and participants were encouraged to form relationships to make connections with faculty, staff, and other students on campus. Six groups involving 53 participants met over eight consecutive weeks in the fall semester; a control group of 53 students were placed on a waitlist. The results of study indicate that those students who were enrolled in the Freshman Empowerment Program were likely to have a significantly higher GPA at the end of the first semester. Staff provided information accounts for a portion for this raise in GPA, however, the results also indicate the support network and open environment provided by group meeting also served a significant role in increasing student GPA.

**First-generation college students after college.** It is apparent that a college education is likely to provide its recipient with more than a degree and a particular set of skills and knowledge. However, first-generation college students consistently report their main reason for attending college is to obtain a well-paying, stable, and respectable job (Choy, 2001). In accordance with the priorities of first-generation college student, it is important to discuss first-generation college student college outcomes and the transition to the workplace.

The literature on first-generation college student labor market outcomes are scant. However, it can be assumed that first-generation college students are likely to face high student loan debt and constrained early-career choices. Baum and O'Malley (2003), using loan repayment surveys, found that college graduates are able to articulate the competitive advantage of a college degree and the prospect of financial returns on their student loan debt, yet hold negative attitudes and dissatisfaction with their level of debt. Interestingly, Baum and O'Malley found that students of low socio-economic background were no more likely to report evidence that debt was causing more hardship than their wealthier counterparts. However, the authors also note that receiving a Pell Grant (i.e. a need-based grant) may have a significant effect on perceived debt burden. The strength of the current study is its wide sampling and longitudinal data, however, it is limited by its context. Since 2003, federal and state funding for educational grants (e.g. Pell Grants) has significantly decreased despite exponential growth in Pell Grant eligible college students (Fain, 2012). Another financial mechanism to improve access to higher education for first-generation and low-income students is the federal subsidized Stafford Loan program. Unfortunately in the recent federal budget cuts many students experienced reductions in

subsidized loans and increases in unsubsidized loans; further adding to the burden of student loan debt. El-Ghoroury, Galper, Sawaqdeh, and Buffka (2012) found that among psychology graduate students, the burden of student debt is associated with disruptive levels of stress during graduate training and is likely to affect student wellness; including substance abuse, suicidal ideation, and family issues.

In addition to debilitating levels of educational debt, first-generation college students, much like their continuing-generation counterparts, are likely to experience dismal employment prospects as they transition from college to work. Kahn (2010) studied the long-term labor market experience of white-male college graduates as a function of the economic condition at the time of graduation. Specifically the Kahn analyzed wages, labor supply, occupation, and educational attainment as a function of economic conditions in the year of their graduation using the National Longitudinal Survey of Youth with Youth who had graduated between 1979 and 1989. In 1979, 12,686 adolescents between the ages of 14 and 22 were interviewed and followed annually until 1994 and biennially thereafter. The most recent data available is from the 2006 survey. Kahn found that in the first year after college graduation working in high and medium national unemployment cohorts earned substantially less than those in the low unemployment rate cohort. The full effects of the national unemployment rate on wage loss ranged from 1.3% to 20% per year over a 17 year period. In addition, those who graduate in high unemployment economic environments are likely to have longer work tenure. Job stability is generally considered a positive outcome; however, those who graduate in a poor economy are likely to remain in work that is lower paying and provides little opportunity for advancement.

Robst (2007) noted that despite a growing literature on the mismatch between college education and employment outcomes, there is a paucity of research exploring the connection between college major and employment. Robst sought to provide insight into the proportion of college graduates working in jobs unrelated to their field of study, which majors lead to greater mismatch, and the monetary effects of working outside one's field of study. The data used for the study was derived from the 1993 National Survey of College Graduate from the National Science Foundation. The sample of 124,063 individuals had at least a bachelor's degree and included an oversampling of certain groups including women, minorities, the disabled, and foreign-born.

The results indicate that 25% report working in a field of study which does not closely relate to their college major. Mismatch was most reported by men, the disabled, and people who have never been married. Among race/ethnic groups, Whites and Asians report more mismatch than Blacks and Hispanics. Among majors, computer and information science, health professions and library science, engineering, engineering technology, architecture, and business management have the least likelihood of mismatch, while English and foreign languages, social sciences, and liberal arts had a high rate of mismatch. Those employed in jobs unrelated to the degree field were also likely to be paid less. Graduates who had majored in business management, engineering, the health professions, computer science, or law all experienced more than 20% wage penalties for working outside their field of study.

## **CHAPTER 3**

### **METHODS**

Previous economists, sociologists, and psychologists have explored the impact of underemployment; however, most of these lack a complex investigation of the subjective experience of the underemployed. Therefore, the current study used a Consensual Qualitative Research (CQR) approach to better understand the lived experiences of the underemployed first-generation college graduates. Secondly, although the literature on underemployment has provided insights into the psychological consequences of underemployment it has not adequately addressed the unique phenomena of skill/educational related underemployment. This study explored the psychological consequences of skill/education related underemployment in a sample of recent college graduates. Thirdly, the literature on first-generation college students has explored the unique experiences and challenges of first-generation college students but has provided limited insights into their post-college work transition. This study investigated first-generation college students' difficult transition from college to work and the process of coping which may occur as they encounter underemployment. This will address the following primary research question: What are the lived experiences of underemployed first-generation college graduates?

#### **Consensual Qualitative Research**

In this study, Consensual Qualitative Research (CQR) was used as the primary research methodology. CQR is one of the most frequently utilized qualitative methodologies within counseling psychology research (Ponterotto, 2013). One of the explanations for its acceptance is that it was developed to combine the strengths of both qualitative and quantitative methodology (Hill, Thompson, & Williams, 1997; Ponterotto,

2013). CQR was created by using features from phenomenological, grounded, and comprehensive process analysis (Hill, Knox, Thompson, Williams, Hess, 2005). In combination with these recognized methodological components, Hill et al. (1997) added elements that differentiate it from other qualitative measures, as well increased consistency in the process of data collection and analysis.

CQR is comprised of several important components, some of which are similar to other qualitative methods and others which are unique (Hill, 2012). The first component is the use of open-ended questions in order to not restrain participant responses. Hill et al. (1997; 2005) suggested that researchers recruit approximately 8-15 participants, with fewer participants needed when more data are collected or the sample is very homogenous. Typically one to two interviews are conducted per participant; an initial interview and a follow-up. This sample population should be randomly selected from a homogenous group that is very knowledgeable about the phenomenon (i.e. recent experience) under investigation

The second key component is the rigorous process of consensual agreement (Hill, 2012). This may become difficult as biases and expectations are unintentionally interjected into this process. In order to overcome this limitation, one of the most critical and unique components of this method is the use of several judges within the primary team as means to gain multiple perspectives of the narrative data gathered. Hill et al. (2012) recommended that the team include at least three members to provide a variety of viewpoints during the data analysis. This allowed for a more accurate interpretation of the findings through a process of checks and balances to refute any potential biases or to acknowledge information missed by any one team member. Hill (2012) recommended

research team members report their expectations and biases at the outset of research. Furthermore, researchers are also encouraged to include an honest assessment of how these expectations and biases influenced data analysis. Each research team member listed their expectations and potential biases at the outset of the study. Research members spent time discussing their expectations and potential biases.

The third component of CQR is the identification and categorization of domains and core ideas. Domains are defined as, “a conceptual framework to manage the overwhelming amounts of data typically collected” (Hill et al., 1997, pp. 543). When the list of domains is finalized, the creation of core ideas from these domains is the next step. These core ideas have been described as a “summaries of the data” that capture the essence of the domains (Hill et al., 2005, pp. 200). These core ideas should be free of biases and prejudices of the researchers, and therefore it is imperative that researchers take the time to fully explore and be transparent about their biases.

The fourth component of the consensus process is the inclusion of an outside auditor. The auditor should check the primary team’s work and help to minimize potential biases and prejudices that may form within the group. To accomplish this, the auditor will need to review both the domains and core ideas that are generated by the team, and question the discrepancies that arise from the team members’ judgments of the data. Hill et al. (2005) suggested that the auditor for student dissertation be their advisor of the project. Once the auditor gives their feedback to the team, the feedback will be discussed amongst the team members and addressed as they see fit. After the data has been analyzed and meaning generated by the research team members; a new hypothesis is formed for future researchers about the population or topic under study.

### **Rationale in using CQR**

There are many reasons for the use of CQR as a research methodology. Hill (2012) stated that CQR methodology is best used when studying topics that are in the early stages of research or are questions previously unexplored. Given the current state of literature regarding the experience of underemployed first-generation college graduates, using CQR would be most appropriate. The reasoning behind the use of the CQR methodology specifically is due to its distinctive strength in offering “vivid, dense, and full description in the natural language of the phenomenon under study” (Hill et al, 1997, pp. 518). The use of interview data allows for deeper understanding of the phenomena studied (Hill, 2012). In CQR, participants are free to expand on their responses in a multitude of directions, thus broadening the range of possibility of understanding the complexity of the studied phenomenon.

Hill (2012) suggested that qualitative research methodology is best used in explaining complex phenomenon, in which the understanding of the research questions comes from examining the context in which the phenomenon is experienced. Constructivists believe that reality is created, and the multiple valid versions of the “truth” can exist (Hill et al., 2005; Ponterotto, 2013). By collecting these multiple truths, researchers may better understand the socio-cultural influences that are relevant to the topic of inquiry. The purpose of qualitative research is to find the commonality between these different realities that are experienced in order to generate an understanding of the phenomenon (Hill et al., 2005). The constructivist nature of qualitative methodology is relevant in vocational research, as the study of career development incorporates complex integration of social, cultural, and political meaning created by the participants (Blustein,

2006). However, this method of research also has its' limitations. Qualitative studies have often been criticized for its' lack of rigor and its' subjectivity (Ponterotto, 2013). CQR does address some of these concerns as its epistemology is categorized as both constructivist and postpositivist in nature (Blustein, 2006; Hill et al., 2005).

CQR is an approach that is a marriage of both the richness of information that can be gained from a constructivist approach, as well as the rigor in methodology of the post positivist approach. The ontology of both ideologies are contradictory as constructivist believes that there are multiple realities and that one exact reality can never be obtained; whereas postpositivism believes that an objective reality is obtainable, though imperfect, as it is subject to be disproven (Ponterotto, 2013). However, the methodology of CQR has been described as falling between the constructivist and postpositivist continuum (Ponterotto, 2013). CQR utilizes a narrative approach as well as an axiology that is more aligned with the constructivists' view point. However postpositivism methodology is introduced by utilizing a semi-structured interview process as well as utilizing a consensus analysis. CQR thus implies that there is one approximate reality that can be generated by shifting through multiple narratives (Ponterotto, 2013). Therefore, despite the use of narrative and subjective data, CQR implements a rigorous consensus formulation in the methodology so that the results are able to increase the general understanding of the topic and population of concern.

Qualitative methods also allow psychologists to broaden the field's conceptual knowledge of work and its' multicultural concerns (Blustein, 2006; Ponterotto, 2013). Blustein et al. (2006) praised CQR as "an exemplary post-positivist qualitative approach that has received increasing attention within career development and psychology of

working literatures” (pp. 357). Additionally, multicultural research has also started to embrace the benefits afforded through the use of qualitative research methods (Ponterotto, 2013). Ponterotto (2013) stated that qualitative methods, such as CQR, promotes less preconceived biases to enter the data without being accounted for, as well as allows for a more culturally responsive research methodology for groups who may not respond well to traditional quantitative measurements.

### **Participants**

The participants recruited for this study were 7 underemployed first-generation college graduates. Participants were recruited primarily through university listservs (e.g. TRiO, Research), flyers placed on a university campus, by word of mouth by participants. To protect the confidentiality of the participants, demographic descriptors of these 7 participants will be presented in summary format. In terms of fields of work; healthcare (n=3), education (n=1), customer service (n=1), child care (n=1), secretarial (n=1). All participants were between the ages of 22-30 (M= 27.8; SD=2.7), all identified as underemployed first-generation college graduates. In terms of ethnicity, all participants (n=7) identified as Caucasian. Participants’ average monthly incomes were between \$1,000 – \$2,500 (M= 1786; SD= 575). Five participants reported holding student loan debt ranging from \$10,000- \$75,000 (M= \$30,170). The participants also indicated their social class via the MacArthur Subjective Social Status Scale (Adler, 2007). The social class ladder consists of 11 rungs, with the top rung representing the wealthiest in society and the lowest rung representing the poorest. Participants’ reported family of origin social class ranged from 4-8 (M= 5.75; SD= 1.66), and current social class ranged from 3-8 (M=

5.6; SD= 1.5). Based on the social class ladder, this indicates that, on average, participants' social class has remained consistent.

In narrowing the scope of the subject pool, participant selection criteria included those who have graduated with a bachelor's degree from a four year institution after 2009. Participants were recruited through snowball sampling methodology, in which after contacting one potential participant they were encouraged to provide the contact information of the primary investigator to other first-generation graduates who meet the selection criteria. Participants were provided with the email address of the primary investigator, and encouraged to follow up should they express interest. Following email communication, participants were provided with an overview of the study; once they agreed to participate, an interview time was agreed upon.

Participants were provided compensation for their participation. Prior to engaging in the interview, participants were notified of the potential benefits and harms associated with taking part in the interview. Potential benefits to the study include offering the participant to discuss their underemployment experience, in an effort to inform psychologists who might work with other underemployed college graduates. The participants may have also gained a sense of satisfaction for contributing to the first-generation college student community. In addition, the participants were made aware of the potential harms through their involvement in the study. Discussing their experience of underemployment may have reactivated uncomfortable memories and feelings.

## **Measures**

In terms of measurement, all participants were given a demographic questionnaire and the socioeconomic status measurement (See Appendix A). In addition to the demographic questionnaire, an interview protocol (See Appendix B) had been generated.

### **Demographic Questionnaire**

The demographic questionnaire included twenty-four items that asked about the participants' age, gender, occupation, past major, ethnicity, parent's occupation, monthly income and expenses. This questionnaire served also as a screening questionnaire to ensure that the participant meets the entire inclusion criteria. Within the demographic questionnaire, there was a subjective measure of socioeconomic status.

### **MacArthur Subjective Social Status Scale**

The MacArthur Subjective Social Status Scale (Adler, 2007) consists of two parts: a subjective and objective measure of socioeconomic status (See Appendix A). For the purpose of this study only the subjective ladder scale was used. Participants were asked to rank their family's socioeconomic status and their current socioeconomic status. Both ladders have eleven rungs participants were asked to mark, indicating which level represents their social economic standing best.

### **Interview Protocol**

The interview protocol consists of eight open-ended questions (see Appendix B). These questions were initially based off of Blustein, Kozan, Connors-Kellgran (2013) qualitative research study of unemployment. The initial interview protocol was piloted once, as recommended by Hill et al. (2005). The pilot was with a 28 year old female underemployed first-generation college graduate. This individual gave feedback

regarding the wording of the questions. The interview protocol was changed to clarify the meaning of questions. The final questions related to (a) messages related to the college to work connection, (b) current work situation, (c) impact of underemployment, (d) reason for becoming unemployed, (e) underemployment coping strategies, (f) and future career outlook.

### **Researcher Expectations and Biases**

Consensual Qualitative Research (CQR) best practices suggest exploring and articulating researcher's bias prior to the start of analysis (Hill, 2012). Research members explored researchers' expectations and biases that may interject prejudices and biases into data analysis. With exploration of expectations and biases they are less likely to be present within the analysis (see Table 1).

### **Procedures**

#### **Pre-interview Procedure**

The in-person interviews took place in a private office on campus. Following participant consent, the interviews were recorded to facilitate later transcription of the interview. Participants were e-mailed a consent document which summarized the purpose of the study, expectations of the participants, any potential benefits and harms associated with participation. Participants were asked to review this document prior to the interview and given the opportunity to ask questions. In accordance with the Institutional Review Board, all interviewees will be given pseudonyms.

#### **Data Analysis**

**Coding the data into domains.** All seven interviews were transcribed, the next task was developing domains, or general topic areas. Each of the team members

independently read through all of the transcripts and assigned each block of data (phrases or several sentences which all related to a specific topic) to a domain. Once each member of the team had independently coded all of the data into domains, the primary team met to discuss their coding of the transcripts. A final list of domains was formed as a result.

**Core ideas.** After creating a final list of domains, each team member independently read through all the raw data for each domain and summarized the data into core ideas. The aim was to condense key domains into fewer words to create greater clarity. Once each team member independently developed the core ideas, the team came together and discussed their ideas until consensus was reached. Once consensus was reached about the core ideas for each domain of a specific case, the case was given to the auditor. The auditor reviewed each of the raw data and how each fit into the domains, insuring all important data was contained in the domains, and that the wording of domains was concise and reflective of the data (Hill et al., 1997). Following the audit the primary team once again met and discussed the auditor's suggestions, making decisions on maintaining edits as they saw fit.

**Cross-analysis.** Cross-analysis comprises a shift to a higher level of abstraction in analyzing the data (Hill, 2012). At this point, team members examined the phenomena within each individual case. The team looked for common domains and core ideas across multiple interviews. During this process, team members developed alter categories to increase clarity and capture multiple core ideas. Once the final list of categories were developed and agreed on by all team members, the list was set to the auditor. The auditor evaluated the essence of the core ideas and if they fit within the cross-analysis categories.

Once again, the auditor's final suggestions were reviewed by the primary team until a consensus was reached.

**Frequency.** The final step of analysis was to characterize the frequency of occurrence of the categories. Hill, Knox, Thompson, Williams, and Hess (2005) recommended that researchers identify the frequency of categories, by labeling them into three types: general, typical, variant. 'General' indicates that a category occurs in all or all but one case. 'Typical' frequency would include a category is found in more than half of the interviews. 'Variant' frequency would indicate a category occurs at least in two and up to half of the interviews.

## CHAPTER 4

### RESULTS

#### Domains and Categories

Five domains emerged from the data during the analysis: (a) Messages concerning the connection between college and work, (b) lived experiences of underemployment, (c) perceived barriers to adequate employment, (d) resources and coping strategies, and (e) future outlook. Results detailing the frequencies and illustrative quotations for the domains and categories are reported in Table 2. The five domains, core ideas, categories and subcategories and subcategories, and frequencies will be described in further details in this chapter.

Domains 1 addressed the messages participants received prior to college about the usefulness of college in acquiring adequate work. Domain 2 addressed the second question of understanding the lived experiences of underemployed First-generation College Graduates (FGCG). Domain 3 addressed the question of identifying barriers encountered as they attempt to find adequate employment. Domain 4 addressed the question of the resources and coping strategies used by FGCG in underemployment. Domain 5 addressed the question of the future vocational outlook of FGCG in this study.

#### **Messages Concerning the College to Work Connection**

The first domain found in the data concerns the messages concerning the college to work connection of underemployed first-generation college graduates.

This section contains descriptions of messages participants have received concerning the utility of college in obtaining adequate employment. A general frequency, seven out of seven, of participants' narratives contained descriptions of messages from family, peers, and teachers prescribing college as a pathway to adequate and fulfilling

work. One participant, Ashley, described her parents' expectations and pressures on her to attend college,

It always seemed like that was the only way you were going to find a substantial job. If you didn't go to college your future was going to be really uncertain. And that it was almost guaranteed to be struggling.

Similar to Ashley, Kelly's parents demanded that she attend college,

I would say that, I guess I always thought I was going to college growing up. My parents didn't really make it an option. It's kind of like, 'You're going to go.' So, yeah, like that college was just basically a continuing education, like it wasn't, I never really saw a choice I guess.

However, Kelly's parents were not the only influences on her choice to attend college,

I don't know. I think that's how I always viewed college growing up. I don't know where it came from. Or, if it was like I was in this small school setting, and so I think a lot of that could have been from the high school, like high school teachers. Yeah, because they pushed college pretty hard. Especially for a small town school, I think they were like, 'Most of us don't go to college', so like trying to push people out into college.

Another participant, Amanda spoke of receiving messages that college was one piece of everyone's development,

But, the ...I guess the implication, but the idea behind it was always that it's just what you do. That's what you're, that's the logical progression of your decision and what you're going to do and after college you're going to get a job, you're going to live on your own, it's just kind of that, ...what's that term I'm looking

for, I can't think of it off the back of my head, but it's the ideology of the progression of my life, [laughter] I guess.

For Beth, going to college seemed like the next life development stage, "Most people when I was graduating, most everyone I graduated with was going to college and it just seemed like the natural next step for me." The remaining three participants shared similar stories, all participants shared their experience of parents, peers, friends, and teachers extolling the merits of college.

### **Lived Experiences of Underemployment**

The second domain found in the data concerns the lived experiences of underemployed FGCG, including working conditions and negative consequences of underemployment.

**Working conditions.** The category contains four sub-categories: (a) Ability to fulfill basic needs, (b) relationships in the workplace, (c) education/ skills use, (d) intellectual stimulation.

*Ability to fulfill basic needs.* A general frequency was found in regards to the amount of times participants spoke about concerns regarding adequate financial compensation and job stability. For these participants, underemployment meant that they earned enough money to only cover their monthly expenses. Beth noted, "It's usually about 1700 dollars a month which equals about the amount of living expenses I have each month." Beth's statement was echoed in all seven participants' transcripts, perhaps most painfully in Amanda's description of the most difficult aspect of underemployment, "Currently, I'd have to say it comes back to the financials. I am, like I said, I'm almost thirty and I'm still living at home and that's a struggle." While Jenny reported having

enough financial resources to cover basic living expenses, she took offense at the increase in financial compensation afforded by a college degree,

It's a little bit silly because it's like college isn't worth 25 cents per hour different, but at the same time I understand because there's not really anything [employer name omitted] can do about it because it falls back to Medicaid, and Medicaid is government funding and it falls back to everyone else and their paychecks.

Another topic participants discussed in regards to their ability to fulfill basic needs was the role of job stability/instability. For these participants, job stability was conceptualized as a steady source of income, consistent work schedule and job duties. Reported in a variant frequency, three participants discussed how job security/insecurity affected their experiences. Beth reported that one of the most enjoyable aspect of her job is consistency, "I like the benefits I receive and the consistency of my job. I do self-scheduling and I know my schedule months in advance. I enjoy that consistency, I guess." Two participants, Jenny and Adam, relayed that inconsistent work schedules contributed to a sense of precariousness. This is shown in Jenny's statement, "They have the ability to do that [unannounced cuts in work hours], and it is kind of frustrating. I know that they can do that at other jobs, but I feel like there is not protection for me."

***Relationships in the workplace.*** Within the relationship in the workplace subcategory the participants spoke about four areas: (a) Relationships with coworkers, (b) relationships with clients/customers, (c) comparison of self to others, (d) relationship with employer.

A variant frequency was found in regards to the amount of times participants spoke about the importance of relationships with coworkers in their work experiences.

Four participants spoke of the importance of social connection with coworkers as a fundamental aspect of their work experience. One notable commonality between three narratives was the impact of positive feedback from coworkers. For example, when prompted to comment on the enjoyable aspects of work Andy commented, “I get plenty of opportunities for, going above and beyond, working with, collaborating with nurses and doctors to make sure we, get patients extraordinary care; even in extenuating circumstances.” Andy’s shift from “I” to “We” is indicative of his larger work narrative, that he enjoys and values collaboration and social relationships within the workplace. For one participant, Beth, positive relationships with coworkers were not only a key source of enjoyment but also a factor in choosing a workplace. As Beth reported, “Well... there are a lot of family ties there. As far as, my mother is a nursing assistant there, my aunt is a nurse manager there on different units then where I’m working.”

The importance of social connection in the workplace was not limited to collaboration on work projects or family. For two participants, Adam and Amanda, comradery played a fundamental role in their enjoyable work experiences. When prompted to discuss the enjoyable aspect of work, Adam commented, “Maybe the comradery with the other teacher and other staff members. There’s moments when you can be a person rather than a mentor.” Likewise, Amanda noted, “The people. I mean that’s, I’m very much a social person. The engineers I worked with, we got along really well.” However, for Adam and Amanda, coworkers were also a source of distress and disempowerment within the workplace. For example, Adam described his coworkers (i.e. teachers) stigmatizing his work as,

I remember a day where I was sitting with a group of teachers at lunch and they, felt like we were have a real genuine conversation. These were people I didn't know, but thought, this was early on, but maybe becoming friends later and that sort. They asked me a few questions and then they got to a point where they thought, it finally hit them that I was a substitute paraprofessional rather than a teacher. And then, suddenly I became invisible. [laughter]. If there's anything negative it's the way certain teachers might look at you, might view you just as unnecessary help that they don't need.

Likewise, Amanda stated a contentious relationship with her "mentor" which impacted her work experience,

...She [mentor] had asked what I was doing and what I would want to do, kind of getting to know your peers kind of thing. And that [desire to become a project manager] came up and then she became always defensive. It was like, 'No, I want to be a project manager' even though she's been there six years there's an obvious difference of where we're at. But she became very defensive and shut off and not letting me help with any of that.

It is notable that for this sample of underemployed first-generation college graduates, their relationships with coworkers was an important factor in determining their work experiences. In particular, for four participants, camaraderie and collaboration with coworkers was the most enjoyable aspect of work. However, stigma and disempowerment perpetrated by coworkers was often the most disliked aspect of work.

A typical response from participants, while discussing workplace relationships, was to evaluate their work experiences by comparing themselves to others in the

workplace or field. Four participants discussed discrepancies in pay and education within the workplace as a source of devaluation. For Andy, his frustrations focused on being paid less than his coworker despite having the same education level. As Andy stated,

This guy who's in his 40s, he came in the same degree that you did and, you know, he's making twenty thousand dollars a year more than you are, but, you know, I've proven my own utility and everything in the same regard and sometimes doing the same job as some of these people are but not being compensated for it. And that's frustrating.

While for Ashley, she felt a sense of devaluation in being paid the same as her coworkers despite being more educated than her coworkers and boss.

...but having graduated college now, I'm in the same position that people who didn't go to college are in. So, like I said, I really haven't seen the benefit of it just yet." Later in the transcript adding, "And then, having supervisors that are not educated. I think that's really something that really bothers me the most is having a supervisor who hasn't gone through college because it's just a different skill set that they're drawing from. It's not as satisfying for me.

For one participant, Kelly, the discrepancy was apparent in her own path from college student to college graduate. Kelly described her pay raise after earning a college degree as, "There's a 25 cents per hour pay differential for having a four year degree, so I get 25 cents more than my coworkers that don't." later adding, "it's a bit silly because it's like college isn't worth 25 cents per hour difference..." And for Beth, her frustrations showed while describing pay discrepancy between her relatively more hand-on work contrasted to coworkers.

...and I mean I feel that the discrepancy between pay for nursing assistants and nurses seems sort of unfair to me sometimes because my job is so hands on... that I'm actually out on the floor with the patients 12 hours. I do 12 hour shifts. A lot of time the nurses are doing more charting and passing medications.

Jenny's dissatisfaction came from comparing herself (i.e. life stage and experiences) to others in her field of work. "When I look at other nannies, they're either college kids, trying, just wanting a job. Or they're older women who have already raised their family and this is what they want to do.

As with relationships with coworkers, social interactions with clients/customers were a source of enjoyment within the workplace. A typical response from participants was their interest in helping others. Three participants reported joy with helping clients/students in their development. When asked to describe the most enjoyable aspects of work, Beth enthusiastically responded,

I love watching the recoveries of patients, seeing people come in a very raw mental state, maybe feeling very disorganized or out of control, and then, kind of, watching them slowly come back to a spot where they feel they can function in their lives and society. That's my favorite part. I love that journey, watching the patients go through that journey.

For Adam, the joy of helping students learn and grow was accompanied with a sense of responsibility,

I enjoy working with students. I work with kids literally from 6 months of age all the way to senior in high school. I like being able to make some kind of impact. I think it can cause a little stress knowing that the students are looking up to you as

a mentor and you don't want to have a moment where there is something I said or way I acted which I wouldn't want the students to get the wrong idea or get the wrong education. So, I mean there's a kind of pressure there.

Likewise, Kelly reported enjoyment in helping students, "Definitely working with the students. Working with the clients. Yeah, just like, the rewarding aspect of helping them in whatever it is they need help with.

As can be seen from above quotes, enjoyment derived from helping others often revolved around facilitating others' growth. For two participants, Andy and Ashley, the direct connection between job duties and helping others was less direct. For these participants, enjoyment was derived from providing a service which benefited society as a whole. For example, as Andy succinctly noted, "I'm able to make a positive impact in people's lives and kind of flex some expertise." While for Ashley, work provided both an opportunity to engage in valued work and connect with a larger community.

I enjoy being able to serve the public. I like that I work for a non-profit organization, that's something important for me. Because philanthropy is really important to me. And just being a part of the community in general. I like that I work for the university that I degreed from. But like I said, the majority of the satisfaction come in from being able to be a part of the patient experience.

As with coworkers and customers/clients, a variant amount of participants spoke to the role of their relationship with their employer as a factor in their work experiences. Four participants reported frustration with company policies and regulation as the most disliked aspect of work. Two participants, Adam and Kelly took issue with their

employer's financial compensation policies and its impact on taxpayers. For example, Adam noted,

I think there may be some personal issues with how things are run from an administrative standpoint. I think there are days I'm overpaid or underpaid. And I find myself pondering, this is government funded, wondering how much I deserve." Kelly's remained more ambivalent, "I understand because there's not really anything [employer omitted] can do about it because it falls back to Medicaid, and Medicaid is government funding and it falls back to everyone else and their paychecks.

For Amanda, employer policies concerning collaboration and communication were a frequent source of frustration,

I think the communication from the higher level engineers that were looking at the broader spectrum of the project and being able to do that, there was communication that never got to me. So as I was completing some of these tasks, for example, I was given a certain set of documents to update so they could be released, well, they said, 'Okay go ahead and update these so we can get these released.' So, how they had said it I thought it needed to be as soon as possible, so I worked heavily on that for week. Well, come to find out they didn't have to be released for three months. So it was very much a lack of communication but that kind of came back to the politics of it, I guess.

While for Andy the company policies on advancement and retirement were his largest complaints, "... it's just that there's a lot of people. Some of them are getting really old and should get the hell out already." From these examples, it clear that social connection

and interpersonal dynamics of the workplace hold a prominent position in participants work experiences.

*Education/skill use.* A general amount of participants found their job duties required repetitive, tedious, physically disgusting and strenuous actions with little to no use of their education and skills. For instance one participant, Kelly, a participant that held two jobs, one as a direct support professional for intellectually and physically disabled individuals and another as a student services office worker described the repetitive and tedious aspects of daily documentation and tasks.

At [name of employer omitted] I really dislike writing notes because we have to do documentation for every shift for every client, because they're serviced by Medicaid. A lot of the holes you have to jump through which would be like those notes and documenting everything, signing for every single medication you pass, and explaining yourself for every single thing you do because they're serviced by Medicaid. It's pretty annoying... I think part of it is that it's repetitive, like a lot of what you do for them [clients] is the same every day. You always have to change their briefs, you always have to shower them, you always have to feed them and part of it is just like the fact that the whole system and the way that in America we service individuals with disabilities is really messed up.

Kelly's statement illustrates a common experience for many of the participants, notably, the repetitive and tedious nature of work. Some participants additionally noted performing physically disgusting and strenuous work.

When describing his most unfavorable aspect of work, one participant, Andy, a laboratory technician stated,

The handling. I have to transport some poop sometimes. Umbilical cords are disgusting. Surgical specimens can, they're interesting. If they're not already contained or fixed, or something like that they can be a little, you know, in the morning you come in, you're not quite ready for it. Give it some time.

Andy's experience was echoed by Beth, a nursing assistant,

I dislike the highly physical parts of the job. As far as sometimes we do get patients that need a lot of extra help with their cares and that sort of, personal care, and that sort of things. Currently we have an intellectually disabled patient that is quite a bit larger than I am. So, just to kind of, like, help her get around and stuff. I can tell it's kind of like it's wearing on my back at times and just a lot of the, I don't know, a lot of the personal cares are kind of... I don't know, not my favorite to do. [laughter] So, I mean just like toileting and feeding and all of that kind of stuff.

A general amount of participants talked about the underutilization of their education and skills. Participants discussed underutilization of their education and skills to varying degree. Some participants described a complete disconnection between their education and work duties. For instance, Jennifer, a nanny stated, "It doesn't. With history and museum studies have nothing to do with early childhood education.". Other participants described a work environment which might include opportunities to use their education and skills, but not in a direct or formal manner. For Adam, a former theatre major, described a creative use of his Theatre degree,

Theater people can just about put themselves in any place of employment and easily adapt to the environment and what they have to do, with really minimal

supervision. Very much what I had to do with the T.V. station, work under minimal supervision and take everything in fairly quickly. All my different duties are similar with the school district. Like putting myself in lots of different environments [laughter] and being able to adapt.

For others, such as Beth, their work environment provided opportunities to use their education and skills, but not in a formal capacity.

In my case too, I not using the information that I have to really change the treatment plans for the patients and I would love to have more initiative in their care. But really my role is not to make the treatment plans or to...even talking with the patients.

Another variant theme among participants was the use of computer and customer service skills learned in previous work environment. Ashely, a call center operator, described the congruence between her education and current job duties as,

Really it doesn't at all. The things I did as piecemeal work on the side. As far as working retail, working customer service over the years, at this point I have going on my 13th year of customer service. That's really what has, what this job utilizes. It really doesn't have anything to do with, so I majored in political science and psychology and then criminal justice. So it really has nothing to do with any of those. I'm just drawing off of life experience from part-time jobs.

As can be seen from a sample of participants' stated work experiences, underemployed first-generation college graduates reported performing repetitive, tedious, physically disgusting and strenuous work. Furthermore, participants note a lack of outlets to use their education and skills in the workplace. Although these work conditions are not

limited to underemployed first-generation college graduates, when combined with participant's prior expectations of postgraduate education and skill use, it indicates important aspects of consideration when trying to understand participants lived experiences of work.

***Intellectual engagement.*** During the discussion of their job duties, participants also described in general frequency the role of intellectual engagement and learning opportunities on their work experiences. A common theme among participants was an desire for intellectual stimulation and learning. Participants with typical frequency reported a frustration with the lack of opportunities to engage in intellectually satisfying work. When asked to discuss opportunities for intellectual stimulation, Ashley abruptly responded, "Not what so ever." Other participants with a typical frequency reported informal learning opportunities as rare but a valued aspect of their work experiences. Some participants found opportunities to expand on their education and skills, for instance Andy noted expanding his laboratory technician skills,

...Wrapping my head around exactly what's happening with all of that sort of stuff sometimes can be a little challenging. And lots of the bulk mailing components and stuff like that too can be a little bit... challenging as well. There's always this, it seems like there a lot stuff to learn.

Some participants found learning opportunities outside of their formal work duties which satiated their need to intellectually stimulated. Adam described his enjoyment in learning being a recess monitor,

It's really interesting learning new things that kids are doing versus what I did back in elementary school, and intermediate, and high school. Just earlier this

week I learned how to play four square. This game, like all the kids playing, found out I'm pretty good at it when I'm playing 10 year olds. [laughter]

**Consequences of underemployment.** During the discussion of their lived experiences of underemployment, participants also described in general frequency the consequences of underemployment. Within the consequences of underemployment category the participants predominantly spoke about seven areas: (a) Financial distress, (b) diminished sense of self, (c) social connection, (d) life goals, (e) questioning prior beliefs, (f) Stigma, (g) mental health outcomes.

**Financial distress.** A general frequency of participants reported experiencing financial distress as a consequence of underemployment. Six participants described experiencing psychological distress as a result of limited financial means. One pattern that emerged was that of the difficulty of paying student loans. For instance, Beth described the impact of high student loan debt combined with inadequate income, "... I've paid for all of my own education; all of my own education. So then all of the sudden I'm left with a lot of debt", later exclaiming, "Finances are probably one of the biggest things for me. It's definitely a big stressor in my life." Amanda succinctly echoed, "I can't afford to do this [underemployment] and pay off my student loans and my education, there's no way." For three other participants, inadequate income contributed to a constant state of worry. For example, Ashley notes the persistence of financial distress,

I think just that not being able to reduce the stress level because I'm just in a state of constant worry of how I'm going to, I have to worry about keeping a second job part-time on the side to afford anything beyond the basic necessities of life.

And for others, such as Kelly, they possessed enough financial resources to support their current life circumstance, but lacked flexibility, “It’s enough for a single 22 year old, it’s not enough for anything more than that.” A rare amount of participants reported an ambivalence about their current financial situation. For example, Andy’s ambivalent response contrasted with those of other participants, “It’s neither here nor there. It doesn’t, it something that I really don’t, I just make my payment and put the rest away and never mind.” A common theme among participants was student debt’s contribution to financial distress; however, even in the absence of student debt one participant experienced financial distress. Adam reported that he also experienced financial distress,

And now all my bills are paid, all of my loans are paid off. I don’t have any debt. So it’s not as difficult. It’s just kind of, I don’t necessarily unemployed because I’m working this part-time job but I’m still back in that area where I’m trying to save money rather than staying at absolute zero.

***Diminished sense of self-worth.*** The next consequence of underemployment that impacts the lived experiences of underemployed first-generation college graduates (FGCG) is their experience of diminished sense of self. Diminished sense of self was seen as decreases in self-worth. Five out of seven participants, a variant frequency, reported experiencing a diminished sense of self-worth in their life due to their employment situation. For example, Kelly spoke about her experience of struggling to find full-time work and its impact on her sense of worth, “Yeah, and then the working multiple part-time jobs definitely affects my self-image because it’s like, ‘Oh’ you know believing little lies like, ‘I’m not good enough to have a full time job.’” Incidences, such as Kelly’s, were not uncommon for underemployed FGCG. A diminished sense of self-

worth was described by Beth as an indictment of her work ethic, “I feel like somehow because I’m underemployed, maybe I’m not trying hard enough.” The diminished sense of self-worth was not only experienced in participants’ vocational identity, but extended into questioning their personality. One example of this is that of the experience of Andy,

And I don’t know it [being underemployed] makes me self-conscious sometimes. I’m definitely a character. I get that and I just kind of, I’m kind of a joyful person. And I kind of joke a lot. And I wonder sometimes if it’s not a little too much for people sometimes. I wonder if that plays into getting a call back on an application.” As can be seen from this quote, the participant wrestled with the acceptability of their personality, further compounding the struggle to find adequate work.

***Social connection.*** A loss of and/or decrease in social engagement with family and friends due to underemployment was also discussed by participants in a typical frequency. Participants noted a lack of financial resources and free time as significant barriers to maintaining personal relationships. Three participants of the five participants reported decreases in time spent with friends due to their limited financial resources, while two cited limited free time as a significant barrier to spending time with friends and family. One participant, Ashley, described the added embarrassment of declining friendship outings due to her limited financial means, “And for me then I can’t afford to see my friends. I think that’s probably the most difficult thing is having to sit out on everything. And say, ‘I’m sorry I can’t I go to this, I can’t go to that because I can’t afford to.’” Other participants reported becoming frustrated with their limited ability to

financially afford activities with friends, “Just again adding to the frustration. Wishing I could do more and be more with them rather than having to stay at home or try to come up with things where we don’t have to spend money.” While these participants felt lack of money was a barrier to maintaining friendships, two other participants discussed a lack of free time as a major barrier to maintaining friendships. For Kelly, work required odd hours leading to a disconnection with friends,

I mean definitely not being able to see them near as much because I work for Systems evenings, Wednesday evening through Saturday evening. Yeah, I don’t get to see them or hangout with them because I work when they hangout. I’d say that’s the biggest way for sure.

While for Adam, the amount of time he spent working prevented him from spending time with friends and family, “Not being able to see them really as much. When I was at the station I was working weekends and night time hours. I got to the point where my sleep schedule was being affected, really badly.”

***Unattained life/developmental goals.*** A variant frequency of participants reported experiencing a struggle in achieving life goals due to their employment situation. In general, participants reported a sense of “missing out” on key life/development events (e.g. starting a family, living on their own, moving into a higher socioeconomic status). For Amanda, a participant living with her parents due to financial constraints, living at home was a source of frustration and embarrassment,

I imagined moving out right after college because, well I’d have a job, living on my own and... very independent otherwise. I pay for everything, as much as I

can, but the fact that I can't afford to live on my own is always heavy on my mind.

Amanda's struggle for independence illustrates an underlying current of disempowerment and lack of self-determination in the lives of underemployed FGCG. For Jenny, her work as a nanny prevented her from having a child, "...But we can't even think about it [having a child] because we don't even have the money to even care for it. So I just feel like our life is on hold because of underemployment." Even for participants that felt relatively fortunate compared to their peers, they noted that financial insecurity prevented their ability to start a family,

Reaching for the middle class benchmarks in life. I've done really good. I really do feel like I'm head and shoulders above a lot of the people that I, that were my cohorts in college. And I'm lucky in that respect, but there's still some things where I'm not quite there yet. My wife and I would like to start a family at some point; that's important. I'm 30 years old and we wanted that to happen sometime soon. We thought sooner than now. You know, ten years ago. But, it's going to be another couple years before we have the financial security in our lives to make that step.

While these four participants identified specific stymied goals, one participant stated that there was a general and vague sense of missing out on important life events due to limited financial resources and free time.

***Questioning prior beliefs.*** Another reported consequence of underemployment discussed by participants was the questioning of prior beliefs. All seven participants reported that underemployment served as a catalyst to reconsider beliefs about the world

of work. In particular, participants questioned prior messages and beliefs about the connection between college and adequate work. A general amount of the participants described their dismay that hard work and college did not yield adequate work. In the absence of a clear reason for this failed promise, the participants described many potential causes. Beth fluctuated between questioning the larger socioeconomic climate (i.e. meritocracy) and herself.

I think there is a problem in our system, in our society about how college graduates are expected to go get your college degree... it's just kind of what you do. But then once you get out it seems that there's no direction, or just that you're all the sudden like, 'Oh wait! I just spent the last four year and thirty thousand dollars on something that I can't really use' ....I feel wronged somehow. But, at the same time, I understand my responsibility for my choices.

Jenny, also questioned her prior beliefs about the relative importance and value of a four-year college degree, "I feel almost having like a college diploma now, is having the equivalent to my mom and dad having a high school diploma." While Kelly questioned her prior beliefs about the functionality of a psychology degree,

Wish there was something I could do in a similar field that would use a four year degree and there's not really. Especially a psychology degree. [laughter] I feel like a four year [psychology] degree, I mean I think as a grad student you know, a four year [psychology] degree there's not much you can do [laughter] So, yeah, that's been frustrating.

A variant theme among the participants was their desire to share their experience with incoming first-generation college students. Participants noted instances of attempting to

guide potential college students into more pragmatic and profitable majors, or encouraging potential students to explore alternative options to college. Overall, FGCG reported questioning of prior beliefs resulted in a felt sense of betrayal and uncertainty.

*Stigma.* In variant frequency, four participants described being stigmatized based on their employment situation. Two participants, Adam and Jenny, reported experiencing stigma outside of the workplace based on their occupational titles. Jenny noted, “It’s really just the stigma. People look at you, like, that you don’t have a value, and that’s a challenge.” Adam stated, “In that sense I kind of, I guess, I felt looked down upon,” While for Andy, he felt stigmatized for the title and length of time spent in his current position, “It kind of makes you wonder if you get stuck in a position like mine for more than 10 years then all of the sudden they’re just like, ‘oh, this guy hasn’t done anything in the last 10 years.’” For Beth, stigma took the form of others’ unintentional microaggressions,

And I think that when I do tell people, when I told people I was doing this research study and they said, ‘You’re not using your degree? I thought you had to have your degree for that.’ and I’m like ‘no’, and then they’re kind of like ‘Oh, then why are you doing that?’ kind of thing.

### **Perceived Barriers to Adequate Employment**

For this domain, the participants discussed the barriers they felt hindered their ability to obtain adequate employment. This section will be divided into two main categories: macro-level and individual-level barriers. Under each category are several sub-categories detailing theme that emerged in the data.

**Macro-level factors.** In this category the participants described various macro-level factors in their underemployment focused on market saturation, potential employer preferences, policies, and discriminations. Macro-level factors were mentioned by the participants with typical frequency and revolved around four themes: (a) Market saturation, (b) potential employer preferences, and (c) workplace policies.

**Market saturation.** The first theme to emerge was the participants' implicated that saturation of unused labor within the economy acts a barrier to adequate employment (e.g., use of internship labor, high number of college graduates, baby boomers not retiring). This was mentioned with a typical frequency. In terms of potential employers' use of those early their career development (i.e. interns), Jenny stated, "There's none [jobs] here. All of the big museums are run by the university and they're all internships." later adding, "They have a few paid positions but they go to faculty, staff, and a lot of the work is done by interns. So, it's not really a permanent position." For two participants, those nearing the end of their career posed a significant barrier to adequate employment. We see that Andy becomes frustrated when he talks about his wish for more senior workers to retire and make way for early career technicians like himself, "Some of them are getting really old and should get the hell out already. But anything with the other ones, it's going to be a long time before that guy retires because he's in his 30s or early 50s. He's got a good working life ahead of him." Likewise, Ashley expressed frustration when she considered the prospect of waiting to find adequate work,

The job market is so saturated with these baby boomers. These people who in a lot of respects were grandfathered in before this necessity of college became

commonplace. Eventually when the turnover happens then these jobs will open up to people like myself.

The remaining three participants were less specific while identifying market saturation contributing factors. Rather, the participants' noted a gradual increase in college graduates combined with limited job availability.

***Potential employer preferences.*** Another theme that emerged under this category was that potential employer preferences hinder the participants' ability to find adequate work (e.g., valuing experience over education, participants' college major, and stigma/discrimination related to their current job title). Again, Ashley noted the impact of a large baby boomer population, "But, because they've [baby boomers] been in the workforce for twenty years. They're getting more opportunities than somebody who's coming right out of college. Which I don't agree with." Ashley's statement reflects her underlying belief that potential employers not only value baby boomers, but also value work experiences over education. Three participants noted the role of their choice in college to major in psychology. Beth shared,

I believe that my undergraduate degree in psychology is really what's kind of held me back from being able to make a bigger impact, because I think it's almost viewed as invaluable in some ways to different people and I mean eventually to myself too because I was just not able to do much with it.

The overall commonality between all three participants' narratives was that potential employers do not value a degree in psychology, limiting their ability to find work. For another participant, Jenny, she believed that her current work as a nanny, and its associated stigma dissuaded potential employers from contacting her,

I get really down about it. In February, sorry I'm getting emotional, I applied for 50 jobs. And I feel because my last job on there is being a nanny people look down on me, like job employers. I was offered two jobs and both were four dollars less an hour than I currently make. And it was just, it was really frustrating, and really just disheartening that they prefer people who have a coll..., a high school diploma, and you know I have more education than that, and I have more to offer than that. But, on my resume it doesn't look like I do. So, it's just frustrating,

From this sub-category we see that a typical frequency of the participants' lived experience is that they are not valued by potential employers. Specifically, for this population they felt their college education and work experiences were not valued by potential employers.

***Workplace policies.*** The third theme within this category was the role of workplace policies in hindering the participants' ability to acquire adequate employment. A variant frequency of the participants discussed restrictive workplace policies (e.g., promotion and work-based education opportunities) as a barrier to acquiring adequate work. Amanda shared her experience of being fired from a previous job, "Unfortunately, some internal politics came into play that were existent before I came in and it's easier to get rid of the contractor than it is the employee." Amanda's statement highlights the precariousness nature of underemployment. For Andy, his uncertainty about workplace promotion policies led to a sense of powerlessness within the workplace,

...when you are working in a university that is really this big, you wonder if you're on a bus and nobody is driving the bus. And nobody is sure where these

policies came into play or where we're going with this, or what they're trying to do with things. And so it sort of makes me wonder if the blind are leading the blind sometimes.

One participant reported his sense of confusion and powerlessness when reflecting on his prior workplace's promotion policies. "Asking departments' heads about it and kind of getting shut down. I didn't know if they just didn't understand what I'm capable of or just plain didn't want to know, this is the department you're in and that's where you're going to stay." As can be seen in these examples, a variant frequency of participants reported workplace policies as a barrier to adequate and contributor to a sense of uncertainty and powerlessness.

**Individual level factors.** A general frequency of participants discussed individual level factors which served as barriers to adequate employment. Three main themes emerged from the participants' narratives: (a) A lack of resources, (b) geographical restriction, and (c) demoralization.

***Lack of resources.*** A typical frequency of participants identified a lack of personal resources (e.g., financial and social) as a potential cause for their prolonged underemployment. Four of the six participants stated that a lack of financial resources impeded their ability to acquire further education, and subsequently obtain adequate employment. Kelly described her struggle to find a balance between obtaining further education and avoiding more student debt,

Both of them [ideal future career paths] would need more schooling and I would only be willing to get a master's if it, if I got into a program on a full ride. I'm not going to... at this point it's not worth it for me to go into debt.

Another participant, Amanda, spoke about the “Catch-22” of needing financial resources to return for further education while needing further education to gather financial resources,

Recently it just kind of seems like a lot of obstacles though. I mean, kind of the catch 22. I’m underemployed but I can’t afford to go back to school or, get all this and try to get a job but I don’t have the training. So it’s kind of a little bit of stuck in the middle.

For one participant, limited financial resources made taking a low-paying starter job, which would provide work experience, impractical, “That’s it’s hard, because I can’t really afford to take anything less, like a starting position for somebody with a high school diploma, I can’t afford to take that.” In addition to limited financial resources, another participant talked more generally about their lack of role models and relational supports,

Since I didn’t have anybody else who has been through it, there’s no knowledge base to draw off of. So I’m kind of starting out on my own versus being in a family where your parents or predecessors have gone through college they understand what it is like, and what you can ask for, and what, how things, the expectations of things.

***Geographical restriction.*** A variant frequency of the participants expressed geographical restriction as a barrier to acquiring adequate employment. Three participants described limited adequate employment options due to a lack of job opportunities in their current city and reluctance or inability to move to another city due to a desire to remain close to family. This is best illustrated by Adam’s statement of,

I think with my area of study, theater, I think for the most part they wanted me to look toward New York and L.A. and look for more opportunity. And I didn't really want to leave my home and my family. And really try to find anything closely related, within my boundaries really.

This statement showcases, that for Adam, there's a tension between finding adequate work and maintaining proximity and connection with his family.

***Demoralization.*** A variant amount of participants described a sense of demoralization when considering their employment situation. For five participants, the negative consequences of underemployment and the challenge of acquiring adequate work gradually diminished self-confidence and hope. Andy succinctly stated, "You know, I gave up on trying to find the next step, the next job for me." For Adam, not hearing from potential employers led to demoralization,

That's what's most frustrating is not getting any, a response at all. I think over the past I've applied for a handful of jobs I feel would help a lot [laughter] to not hear back at all is, it's just, it keeps me in waiting. I don't know if I want to keep pursuing these jobs I've applied for but haven't heard from, or move onto something else.

Beth poignantly stated,

I was really full of self-doubt and the thing that my psychologist helped me with a lot was just kind of coming back and believing in myself. And that, even though I had done college and had somehow failed by not being, not getting a better job. You know, even though I had felt that that was a failure but just to kind of like

rebuild my confidence and come back to like believe that I can make this right and go on to do something bigger, but it's still is too bad that it has to be that.

For many of these participants, their emotional experience of underemployment resulted in demoralization. Although the narratives point toward the grinding and demoralizing nature of underemployment, they also indicate a resiliency.

### **Resources and Coping Strategies**

Participants spoke about the resources and coping strategies used to mitigate the negative consequences of underemployment and to find adequate work with a general frequency. Three main categories emerged from this domain: (a) Problem-focused coping, (b) emotion-focused coping, and (c) appraisal-focused coping.

**Problem-focused coping strategies.** For this category, participants discuss the various coping strategies used to acquire adequate work. All participants discussed their strategies to find adequate work. Three themes emerged from this particular category: (a) Strategies used to find adequate work, (b) strategies used to establish financial security, (c) strategies used to fulfill a desire for education/skill utilization.

***Adequate employment.*** A common theme in all of the participants' narratives was a desire to acquire adequate employment. Participants used a wide spectrum of non-exclusive job search strategies including the use of online job databases, social networking, and high quantity/low standards applications. Three participants reported using networking as a job search strategy. Two of these three participants, Ashley and Beth, discussed reaching out to friends for advice and information. Beth simply stated, "Also I do always try to just word of mouth, throwing it out there to my friends or anyone

I know. Kind of what I'm interested in." Ashley took a more nuanced approach to gather detailed information about potential job openings and work-related information,

Working with friends who are older that I have met in my career and stuff like that; in the community. At least with the university they were showing me what I could be earning, here's a time frame of the median income for those different pay grades and things like that. And knowing in this next position that I'm certainly going to ask for more. Because it's something that they are potentially already paying people within that pay grade.

Three participants reported using online job search databases to find potential employment. Two of these three participants did not identify a particular job search database; however, one participant, Kelly, specifically named a university affiliated job database. Two participants noted using a high quantity/low standard approach to the job search process. Adam shared, "Once school started up again in January I've really accepted every job that I could." A common theme among participants was the combined use of many of the above job search strategies. Jenny illustrates this multimodal job search strategy well,

So, I'm going to the career fairs here. I worked, I've been going to a couple networking dinners that the fundraising and philanthropy have been hosting. I've been at the career center a lot, working on my resume and cover letters.

A second theme among the participants' narratives concerning finding adequate work was participants' attempt to expand education credentials and skills to appear more attractive to potential employers. Five participants reported educational and skill building as a key strategy for obtaining adequate work. Three main themes emerged from their

narratives: (a) Pursuing further formal educational credentials, (b) capitalizing on work-based learning experiences, (c) improving resume writing and interviewing skills through working with a career counselor. In terms of pursuing formal education, three participants described their return to formal education to obtain more credentials and skills. Jenny returned to formal education to expand her job options,

I just keep trying to get out of it. I did come back to school. I take a class at night to get my certificate in fundraising and philanthropy communications because that will open up more windows for me to work in a non-profit sector, not just a museum.

Likewise, Amanda returned to formal education to take a project management class.

Amanda shared that her experience with a supervisor who did not allow or encourage her grow into a project manager position, prompted her to turn to formal education. For Beth, graduate school was her preferred option,

...and that's what lead me to, eventually, finally I applied to graduate school, and I will be going in the fall. But, I actually chose to get my master of social work because most of the jobs I was looking at and interested in required a master of social work. So I just kind of, I feel the job field is just so narrow for a BA in psychology.

Two participants reported seeking a career counselor for aid in the building resume writing and interviewing skills. Ashley stated,

Like I said, my resume and worked with the career counselor here. My resume is very long [laughter] and it's, I've got a lot of really great stuff there. He talks, the career counselor I've worked with here, talks with me about how I'm such a great

candidate but the jobs that I've been applying for haven't taken a chance on me yet.

Overall, the participants described using a variety of non-mutually exclusive strategies to obtain adequate work. For many, the process of applying to jobs or seeking further education and work based learning experiences was confusing, frustrating, and demoralizing at times.

***Financial security.*** Participants' narratives commonly mentioned limited financial resources and its associated negative consequences. A typical amount of participants discussed strategies used to establish financial security. Three coping strategies emerged: (a) Frugality, (b) increased income, and (c) social financial resources. It was not uncommon for participants to disclose using multiple strategies to establish financial security.

A variant frequency of the participants talked about frugality as a strategy to mitigate the negative consequences of financial insecurity. For some participants, they found that scrutinizing expenditures, especially daily and monthly expenses, was effective in establishing financial security. For instance, Ashley talked about investing time and energy into cutting her expenses to the "bare minimum",

Incredibly scrutinized everything, why is it costing this much, is there any way to get it down lower, whether it's cell phone bills, whether it's heating cooling, anything like that. Anything with the car insurance. Anything like that. Just really investigating why it is costing this much, understanding that, and then knowing where my parameters are.

In addition to scrutinizing recurring expenditures, Andy reported reevaluating and reprioritizing his financial goals and values. For Andy, frugality required giving up the convenience of two cars for the purpose of working toward buying a home,

We didn't put things together very well to begin with, we just kind of went on living kind of haphazardly for a minute. And then we started to get some of our financial ducks in a row and prioritizing what we wanted in life. And then we figured out that it is actually cheaper to buy a house than to rent, especially in this city. And so that's what we did. But it kind of precluded some others. So we just we cut extra things out of our lives. I got rid of a car. I just bike 365 days a year, and we have one car.

One participant, Adam, reprioritized his life toward paying his student loans,

Since then I've, I worked, I was at least called to work every day for the school and worked at the station on the evenings and the weekends for, gosh how many years? I think I did all of those until I became debt free. And I think I reached that moment of debt freedom, I want to say in January 2014. And in 2012 or 2014, one of those years is when my student loans were finished and my car loan was paid off. I didn't think I necessarily needed the paraprofessional job as much, but my job at the station was getting a little more difficult. A lot of changes were happening. Sleep schedules were being affected. Kind of that evolution.

A rare frequency was found in regards to the amount of times participants spoke about finding additional income sources to establish financial security. For these participants, increasing financial stability required taking on extra work. Both participants within this subcategory reported taking on a second job and working overtime to increase their

income; however, increased income came with a price. For example, Ashley had to give up parts of her life to take on extra work,

Yeah. Really just being willing to work overtime and willing to sacrifice my social life and living in the here and now. Realizing right now my life is essentially is waking up going to work, coming home, waking up, going to work, coming home. That's the reality of it. There isn't a lot of time for extras.

One participant reported, with rare frequency, accessing financial resources within their friend network. For example, Kelly received monetary and housing aid from friends,

They just called me up one day and said, 'Hey, we know you are struggling. We know you're probably moving to Texas later this year, would you like to live with us until then? We'd love to help you get more involved in community and around people that love you and care for you' that's when I moved in with them. They have kids, so their kids are home all day and their mom is home all day. That's been really nice to be around people and around community that I know very well. That's the best way I have coped.

It is notable that one out of seven participants reported receiving monetary and housing aid from friends, perhaps indicating that first-generation college graduates may lack adequate financial support post-college.

***Further education/skill use.*** A third theme in the participants' narratives was their strategies used to cope with education and skill underutilization. As previously noted, some participants reported pursuing further education for the purpose of improving their chance of obtaining adequate work; however, participants also reported seeking further educational and work-based learning opportunities with the intention of reducing

boredom. Participants, with a typical frequency, reported engaging in a wide spectrum of intellectual tasks to satiate their interest in learning and skills use. For some participants, engaging in self-directed learning activities provided access to intellectual stimulations. Most of the participants chose to learn more about their current field of work as was shown when Beth elaborate on her work related activities,

I choose to do research sometimes, you know, on different mental health illnesses. Or, choose to spend a little more time talking with the patients. You know, and kind of trying to put together where some of their struggles may be coming from and that sort of thing. But, it's definitely a choice that I make, not something that is required of me.

As with Beth, Adam reported engaging in learning more about those he served, "I'm also learning about different, students with disabilities and with behavioral disorders." Andy spoke of his use of technology as a vehicle to satiate his hunger for knowledge,

And, well, and then I found out that you can find things out without paying for it. Oh my god! And that's where I kind of rejoice a little. I'm a heavy Lynda.com and podcast consumer and that's one of, you know, that's what gets me through the week. That's what satiates that hunger for knowledge that I have as well.

Jenny fulfilled her need to use her skills by volunteering at a local museum,

Yeah, I mean I volunteer a lot at the Czech Museum working in the archives up there. So, that really helps. You know, I wish I got paid to do it but [laughter] it's really fun. It provides me a new experience.

Overall, with typical frequency, the participants' narratives contained attempts to satiate their hunger for intellectual stimulation. Participants noted a natural delight in learning

and intellectual challenges as they attempt to cope with the negative consequences of underemployment.

**Emotional-focused coping.** Another theme within the participants' narratives was the use of coping strategies to mitigate the negative emotional consequences of underemployment. All participants discussed their strategies for coping with negative feelings related to their underemployment. The participants' narratives can be considered to fall into two subcategories: social support and self-regulation.

**Social support.** All seven participants reported using social supports to cope with emotional distress related to underemployment. The following excerpts illustrate how underemployed first-generation college graduates used a network of family, friends, and mental health professional to cope with difficult feelings such as demoralization, anxiety, and frustration. A variant frequency of participants' narratives contain numerous examples of family members providing emotional support. Adam's narrative is an example of this,

I know I can go to them for help. I don't feel very insecure. I think I know that they will help me if the need arises. They'll always give me that security blanket. At the same time I want to make sure I am keeping myself above the water, so to speak. I know I have potential. I really try to do the best I can to prevent needing the security blanket.

Adam's narrative helps to illustrate a common theme among participants' narrative; family members are supportive but there is an internal drive to be independence and self-sufficient. A typical frequency of participants' narratives included descriptions of supportive friendships. Two participants reported a sense of camaraderie from supportive

friends who are in a similar situations (i.e., underemployment). As Andy stated, “I think a lot of, a lot of my friends are in the same boat. So I guess we can kind of relate to one another on that regard.” As can be seen in Ashley’s narrative, friends who have moved out of underemployment and into adequate employment served as a source of hope,

And also just communicating with friends who are compassionate about the situation as well; who have been there. Who have maybe have seen three or four years post college of having that really difficult period and then being able to see that light on the outside.

And for Adam, supportive friends provided him an improved sense of self-worth,

Spending time with my girlfriend, my dog, my neighbors, different coworkers.

Every now and then someone will give you a reminder of how much you are valued. Whether it’s family or it’s friends, whether it’s coworkers. It really keeps me going. [laughter] I think I would be pretty frustrated if I didn’t have that.

[laughter]

Reported with a rare frequency, one participant talked about receiving support from a mental health professional. Beth shared that, in a time of low self-confidence, she sought a counselor to believe in herself again.

I actually went to a counselor when I was struggling with going back to graduate school. I was really full of self-doubt and the thing that my psychologist helped me with a lot was just kind of coming back to believing in myself. And that, even though I had done college and had somehow failed by not being, not getting a better job. You know, even though I had felt that that was a failure but just to kind

of like rebuild my confidence and come back to like believing that I can make this right and go on to do something bigger.

These participants' narratives illustrate that underemployed first-generation college graduates are more likely to seek emotional support from friends and family, respectively, than mental health professionals.

***Emotional self-regulation.*** Five participants, or of a typical frequency, talked about emotional self-regulation strategies used to cope with their experience of underemployment. The participants' emotional self-regulation strategies fall into three categories: Distraction/avoidance, refusing to ruminate, and finding enjoyment in small luxuries. Three out of seven participants' narratives discussed using distraction/avoidance as a way of diverting their attention away from their underemployment situation. For Jenny there was an active desire to ignore her employment situation, "I just, I kinda just ignore the fact [laughter] that I hate my job. [laughter]" Another form of emotional self-regulation for participants was an active process of refusing to ruminate on the negative aspects of underemployment. Two participants reported not dwelling on the negative and refocusing on optimistic thoughts. For Amanda, dwelling on the uncomfortable aspects of underemployment held little purpose,

I am one to internalize a lot of that. I'll kind of vent to a couple of friends but once it's said it just kind of, there's nothing I can do to change it. So it's, I try not to dwell on it because it just kind of stirs up more emotions. So, I guess, just kind of I think about it a lot but I try not to dwell on it because again there's nothing I can do.

Later adding, “But, just trying to move forward and not dwell on it because dwelling on it isn’t going to get me anywhere.” For Andy, social supports enabled him to disengagement from worries about paying his student loan debt,

It’s [monthly student loan bills] neither here nor there. It doesn’t, it’s something that I really don’t, I just make my payment and put the rest away and never mind.

We just kind of forget about it. We don’t dwell on it as a family.

Two participants reported coping with negative emotions by practicing gratitude and mindfulness. For example, Andy described being mindful of the power of small luxuries at the end of the workday to ease his distress,

Thoughtfulness. I think, I’m going to go with thoughtfulness. You know there’s a lot to be thankful for, I think. I mean I like cheap beer and sitting around on my deck. You know, that’s great. You know, and it’s, there are lot of those little moment that really make up life, especially when you get into the, when you start droning in your work every day. And you get to go home and then it’s like, ‘I’ve been waiting to do this all day. This is all I wanted to do. I want to go sit on the couch and binge watch, a couple seasons of Friends. [laughter]

**Appraisal-focused coping.** Six participants reported attempting to alter the way they think about underemployment and its negative consequences as a coping strategy. Participants’ appraisal-focused coping strategies largely consisted of making favorable comparisons to others, and considering their current situation as a small, but necessary, step toward adequate employment.

***Favorable comparisons to others.*** Three participants reported making favorable comparisons with others. Andy used favorable comparisons with his college cohort to

feel better about his current situation, “I’ve done really good. I really do feel like I’m head and shoulders above a lot of the people that I, that were my cohorts in college.” He also noted comparing his experience to those of other occupations, “I would have a lot more anxiety if it was like barista or something like that. That’s a tough sell.” Three participants’ narratives included conceptualizing their current situation as a step toward future adequate work. For example, Beth stated,

*Small steps toward a future.* Another appraisal-focused coping strategy consisted of participants conceptualizing their current employment as a small step or short-term inconvenience on their path toward adequate work. As Beth stated,

I try to look at this as a stepping stone, kind of, that while I’m gaining knowledge on the field of psychology. I feel that I have learned a lot working in the, the psychiatric unit. So I just try to view it as part of the big picture rather than my...than my forever and always or something.

### **Future Outlook**

The fifth domain found in the data concerns the future outlook of underemployed first-generation college graduates (FGCG). This section will be divided into three main themes: (a) Goals enabled by adequate employment, (b) further education as a path to adequate employment, (c) certainty of future/ self-efficacy.

**Goals enabled by adequate employment.** For this category, a general frequency of participants discussed the role future adequate employment would take in fulfilling their needs. Three themes emerged within this category: (a) working as a means to survival and power, (b) working as a means to social connection, (c) working as a means of self-determination.

***Working as a means to survival and power.*** Six participants' narratives contained the role of adequate employment in fulfilling their need for survival and power. This subcategory includes adequate employment as a means to adequate housing, financial security, and job stability. Three participants, a variant frequency, reported an expectation that adequate work would provide adequate housing (i.e., larger housing accommodations). For a typical amount of participants they reported their expectation that adequate employment would provide financial security. This was seen in Andy's statement of,

Yeah, I would like to say saving money, like, putting away and investing in something. And secure, building up a lot more financial security; paying down the credit cards that I have. I think I'm just going to leave my student loans on the back burner and just keep plugging away a little bit by little bit for twenty years or whatever. I know that's just throwing away money, particularly with the interest, but, if it's 400 dollars a month, I do that for 20 years. Whatever. If that means I got the money to save and live.

It was a rare frequency of that participant's' narratives discussed job stability as an expectation of adequate employment.

***Working as a means of social connection.*** A general number, all seven participants, reported that they believed adequate work would provide improved social connection. There are three themes within participants' narratives about the role of adequate employment in providing social connection: Opportunity to form/maintain social connection, starting a family, contributing to society. A variant frequency of participants spoke about adequate work as a means to improved social connection with

friends, family, and coworkers. A variant amount of participants, four in total, spoke about the role of future adequate employment in starting a family. Ashley poignantly stated,

One way that it's affected me personally is I'm approaching 30 years of age and I would not, in my right mind, start a family right now because I couldn't afford it. So it's a huge thing on that's on pause until I would find a more substantial career because it's not even a reality, it's not close. There's no way that I could start a family right now and not end up being dependent on a needs based program. I just couldn't have another person I would have to support right now. So that's really difficult for me because, I'd like to do that but it's all dependent on finding something more substantial, and whenever that would come. Hopefully, with when I still have viable years to start a family. Having enough money to have a couple extra dollars that I could put toward a family or starting a family.

This example shows how adequate employment provides more than financial stability and skill use, it provides a means to fulfilment of life goals and aspirations. Likewise, it emphasizes the difficult position underemployed first-generation college graduates face when they must decide between waiting to have a child and having a child without sufficient financial resources. A final theme within this subcategory was participants' desire to contribute to society. Three participants' spoke of the role of adequate work in providing opportunities to make a positive impact on society. For example, Kelly perceived adequate work as an opportunity to combat inadequacies in the educational system,

... if there is a big enough school district to hire someone specialized to work with autistic individuals, to work with individuals that have different intellectual and learning disabilities that so often in high school get pushed to the side. Because their teachers and even special ed. directors and stuff just don't know what to do with them. So that would be fun, working with a population like that, especially because those years are so crucial for their development. Yeah, that would be really fun.

For Beth, adequate work would provide her an opportunity to use her perceived ability in the interest of improving patient care,

Yeah, because I care a lot about the people I work with [patients], but I just don't feel like I'm able to make that big of an impact on their treatment plans and their goals. So, if I were able to, you know, help decide for their discharge planning or advocate a little more for medication changes and that sort of things. So I guess just kind of the same population but just with a greater impact and then eventually do something on my own like therapy, individualized adult therapy.

Jenny spoke of using her skills and interest in art conservation to have preserved art for present and future society,

Oh gosh, I would be... [laughter] working as a conservationist in a museum.

That's what I went to school for, that's what I really want to do. More specifically, either a cultural museum or a natural history museum. Just working on items that come in that need to be preserved, and kept for all of eternity. Even though that's not possible, [laughter] you know, working on repairing damage that has been done over time, so that maybe that we can hold onto them, the

objects, for more years before they totally disappear [laughter] I'm a total geek for, for old things. [laughter]

In this section we see that underemployed first-generation college graduate participants express a belief and hope that adequate work can improve relationships with friends and family, enable individuals to have a child, and aid them in having a positive impact on others and society in general.

***Working as means of self-determination.*** A typical number of the participants also saw adequate work as a means to actualizing self-determination. For these participants, adequate work represented an opportunity to manifest or express their interests in the world of work. Two themes emerged from the data within this subcategory including; use of education and skills, autonomy, and room for advancement and growth. Five participants commented on their hope that future adequate work would provide full use of their education and skills. For one participant, use of her skills within the workplace and room to grow and advance were important,

So being able to have that relationship [with their employer] is important and being able to continue to grow within the position, personally as well. Going back to Rockwell where I wasn't giving the opportunities to kind of use my skills and to be able to be my full potential and to grow.

Likewise Beth stated, "I want to live, you know, live out my life to the best of my abilities. Not just, kind of use parts of my abilities. So, I think that I would feel more, just emotionally fulfilled in my work." Other participants, with a rare frequency, indicate a belief that future adequate work would provide autonomy. For one participant, Beth, she looked forward to adequate work providing autonomy in the workplace. For another

participant, Amanda, she believes adequate work would provide autonomy in her work and home life,

I would be out of the house. [laughter] I... every other aspect I'm a very independent person. I live at home but I still, as much as possible. I buy the groceries. I have a cat. I buy his supplies and you know I still... After college and the few years initially there after I was accumulating furniture thinking, 'Okay, I'm going to be moving out soon. This is great' and being able to pay for everything else, very much independent, just that last piece. If I can get just that extra, get out of that underemployment, that's kind of the biggest thing is to be able to move out and officially start my own life.

**Further education as a path to adequate employment.** To a typical frequency, participants discussed further education as a path to adequate employment. A few participants reported with certainty that they were returning to further education in the near future within a specific field. Beth confidently noted, "I'm going back to graduate school and my long term career goal would be to become a therapist." Others, such as Adam, had less defined future education plans, "I try to view my experience now as... working toward my future. Plans to get back to school and to get a different [laughter] career path going for myself." As can be from the prior quotes, despite skepticism about the helpfulness of an undergraduate education in finding adequate work, it was typical for participants' to consider further education as a pathway out of underemployment.

**Certainty of future/ self-efficacy.** In this category, participants described their confidence in achieving adequate employment. All participants' narratives described their

optimism and confidence in their ability to acquire adequate employment. For Beth, confidence arose from her recent acceptance into a graduate program,

I'm very confident in it. Especially that since I just got into graduate school.

When I was initially going to apply I had so much self-doubt and I just thought,

'Okay, if I have to just stay around that could I be happy with that?' But now that

I actually got in, it feels really doable for me. So, I feel 100% confident that I will

be able to, at least move forward from where I'm at.

Other participants were cautiously hopeful, one example of this is found in the narrative of Amanda,

Not so much. I'm more hopeful than confident. I guess if you give up hope it's kind of the self-fulfilling philosophy is kind of my thought process. I don't want to give up because then of then of course it's never going to happen if I don't try.

But, my confidence about it, not so much...cautiously hopeful. So I'm hopeful but I'll believe it when I see it, kind of thing too.

In contrast, three participants were uncertain to the next steps they would need to take to move closer to adequate employment. As Adam stated in his narrative, the future is filled with uncertainty, making it difficult to predict his path to adequate employment,

Gosh, I think that's what's most confusing. Not being able to understand quite what that would look like. Really, I think your question is taking me back because it reminding me that I haven't thought of it. [laughter] I haven't thought about what my life would be like if I had made it. Yeah that kind of confusion.

[laughter]

## CHAPTER 5

### DISCUSSION

This qualitative study explored the lived experiences of underemployed first-generation college graduates (FGCG). First-generation college students overcome many barriers and hardships in attaining a postsecondary bachelor's degree, often doing so with the presumption of gaining access to adequate work. However, recent changes in the world of work, precipitated by a drastic decline in the economy, have decreased the availability of well-paying and secure employment opportunities. Despite the growing precariousness of work for newly graduated first-generation college students, there is little known about their lived experiences of underemployment and finding adequate employment. This study focused specifically on first-generation college graduates categorized as underemployed, workers who are highly skilled/educated but working in low paid, low skilled, and/or part-time work against their preferences. This section of the study will address the four primary research questions of this study: (1) What are the lived experiences of underemployed first-generation college graduates?, (2) What are the barriers underemployed first-generation college graduates encounter in attaining adequate work?, (3) What resources and coping strategies do underemployed first-generation college graduates use in coping with underemployment and finding adequate work?, and (4) What are underemployed first-generation college graduates' envisioned pathways and expectations of adequate work?

One unique aspect of this study was to look in depth at the intersections of first-generation college graduate status and underemployment. Using a semi-structured interview with seven underemployed first-generation college graduates, five domains were found to illuminate the lived experiences of underemployed FGCG. These five

domains were messages concerning the college to work connection, lived experiences of underemployment, perceived barriers to adequate employment, resources and coping strategies, and future outlook. The following section will examine in detail the findings of these five domains.

### **Domain 1: Messages Related to the College to Work Connection**

The first domain, which described messages received by participants about the importance of attending college and its utility in acquiring adequate work, provides a context for understanding participants lived experiences of underemployment. One important finding within this domain was that all of the participants reported receiving messages about the importance of college. Family members supplied a large portion of these messages, often in the form of injunctive norms (e.g., “You have to go”). This is consistent with Choy’s (2001) findings that first-generation college students’ decision to attend college is rooted into a sense of duty to family. This is important as it affirms prior research findings that first-generation college students are most commonly motivated to attend college to fulfill their parents’ expectations (Bui, 2002; Choy, 2001). Friends, peers, and high school teachers were also a source of pressure to attend college. For participants, friends, peers, and high school teachers were important sources of descriptive norms. Participants commonly noted following their peers in the process of preparing for college, another finding congruent with previous research (Bui, 2002; Choy, 2001). Participants reported internalizing these messages and developing goals and values centered on earning a bachelor’s degree. This followed Deci and Ryan’s (2000) assertion that an individual seeks to transform external expectations or demanding into internally consistent values and beliefs. The implications of Deci and Ryan’s work is that

internalization of formerly external expectations become self-motivated and fulfilling. Participants reported a sense of satisfaction, accomplishment, and pride in completing their college education.

The second finding in this domain, and a unique finding of this study, was that messages concerning the utility of college in finding adequate work occupies an important role in first-generation college graduates' lived experience of underemployment. A general theme among participants' narratives was receiving messages about the value of college residing in its ability to provide adequate employment (e.g., high pay, high skill, secure work). Consistent with Deci and Ryan's (2000) assertion, participants reported internalizing a belief and valuing college for its ability to provide adequate work. This finding is consistent with prior research on first-generation college students' college outcome expectations (Pascarella, Pierson, Wolniak, Terenzini, 2004). This study contributed to the literature base by providing an understanding of the lived experience of those who are unable to meet the vocational expectations. Unlike obtaining a bachelor's degree, participants reported not meeting others and their own expectations that they would obtain adequate employment. All participants noted a vexation with their employment situation, some participants internalized their frustration and engaged in self-blame, other turned their frustration toward those who had "sold college" as a gateway to fulfilling work. Participants' reactions to underemployment as it relates to prior messages will be discussed in further detail later on in this paper. Before understanding participants' reactions to underemployment, it is important to consider their daily work experiences.

## **Domain 2: Lived Experiences of Underemployment**

### **Ability to Fulfill Basic Needs**

The second domain addressed the first research question regarding the lived experiences of underemployed first-generation college graduates. One of the findings from this study was that participants' descriptions of their working conditions can be placed into four categories, each representing a core function work has the potential to fulfill. This lends credence to Blustein's (2006) assertion that three core functions are fulfilled by work: working as a means of survival, working as a means of social connection, and working as a means of self-determination. One unique finding in this study is that these core functions appear to be hierarchical in nature. Participants' narratives indicate, although work serves to fulfill a spectrum of needs, similar to Maslow's (1943) Hierarchy of Needs, participants seek to fulfill their most basic physiological and safety needs (e.g., adequate housing, food, living expenses) then seek fulfillment of basic social needs (e.g., health relationships, sense of belonging) and finally seek self-determination and self-actualization (e.g., use of education and skills, intellectual stimulation). Furthermore, based on participants' narratives, underemployed first-generation college graduate must satisfy lower level basic needs before moving toward higher level self-actualization. Therefore, understanding the lived experiences of underemployed first-generation college graduates requires exploring the nuances of the core functions fulfilled by work. This following sections will discuss, in detail, the core functions of work in meeting participants' needs. It should be noted that each core function will be discussed in order of its perceived importance among participants' narratives.

The second finding within this domain was that underemployed first-generation college graduates reported dissatisfaction with their ability to fulfill their need for security and survival. When prompted to discuss their lived experience of underemployment, all participants reported concerns about their ability to obtain the financial resources needed to afford monthly expenses. Similar to the findings of Abel, Deitz, and Su (2014), reasons for insufficient financial resources varied for many participants, from low wage, low work hours, and inconsistent work. It should be noted that no participants reported voluntarily choosing to work under these conditions. One notable factor contributing to low financial resources was a confluence of low financial benefit from attending college and student loan debt. Participant narratives described a frustration with being paid the same as their less educated coworker, but incurring student loan debt. Likewise, participants reported a frustration with older coworkers whom were paid more for the same work. Some of the factors which eased financial distress included financial support from others and learned frugality. These resources and coping strategies will be discussed in further detail later in the chapter.

One of the outcome expectations present in participants' narratives was the belief that attainment of a college degree would improve participants' chances of attaining adequate work (i.e. high paying, secure work) over those whom had not attended college. Likewise, participants' narratives contained an expectation that they would be paid more than their less educated counterparts. They tended to believe the worth of their college education and self to a company would translate into higher pay. However, many participants reported little to no financial benefit to attaining a bachelor's degree which led to frustration and anger. Participants were paid equal to or marginally better than their

lesser educated coworkers. This affirms a core tenet of Relative Deprivation Theory, that people judge that they are worse off than another by a given standard, in this case participants reported worse than others who had attended college and obtained adequate work. This has important implications for underemployed first-generation college graduates sense of empowerment. Goldschmidt's (1990) assertion that access to basic resources has been a key indicator of one's social standing holds particular relevance to underemployed first-generation college graduates. As previously noted, participants' reported a sense of frustration in being paid the same as less educated coworkers. The participants' narratives indicate that their relative social standing with coworkers contributed to a diminished sense of self-worth. It also contributed to a sense of powerlessness as participants' narratives contained theme of powerlessness to change their current work conditions. Further research is needed to understand the role of relative deprivation in underemployed first-generation college graduates' lives.

**The role of social connection in the workplace.** Another factor that was seen as important to first-generation college graduates lived experience of underemployment was participants' ability to connect with others within their social context. The impact of social relationships on the lived experience of work has long been of interest to researchers, generally in the form of enquiries regarding the positive impact of social support (Blustein, 2001; Flum, 2001; Loscocco and Spitze, 1990; Schultheiss, 2003). One major theme that links this emerging perspective is the explicit attempt to broaden traditional career theory to acknowledge work's ability to foster direct contact and meaningful contact with others (Blustein, 2006). Furthermore, evidence suggest that relational supports are especially important to working-class and young adults

(Schultheiss, Kress, Manzi, and Jeffrey, 2001; Stephens, Fryberg, Markus, and Johnson, 2002; Way & Rossman, 1996). Seven out of seven participants identified connection to others, in its many forms, as an enjoyable aspect of work. Coworkers served as a source of information, distraction, and positive feedback. Customers/clients presented an opportunity for the participants to care for others and have a positive impact on society. It was these satisfying relationships that acted as “relational safe havens” in an otherwise highly stressful work situation (Blustein, 2006).

Another important finding of this study was that working life for underemployed first-generation college graduates often generated important relational challenges. The impact of negative interpersonal interactions in the workplace has received relatively less attention than positive social interactions (Morrison and Nolan, 2007). The lack of meaningful power within workplace relationships was a consistent theme among the participants’ narratives. Participants who reported working within hierarchical and rigid management structures reported lower levels of job satisfaction than those with participatory management or collaborative management structures. This is consistent with findings that participatory management styles, workplaces in which power is shared among managers and subordinates (Soonhe, 2002), predict job satisfaction (Lucas, 1991). In particular, participants enjoyed work environments which encouraged learning and growth opportunities. In addition, the participant narratives indicated that perceived unfair financial compensation for their education and skills was associated with lower job satisfaction. Research regarding the role of management styles, learning opportunities, and fair financial compensation in underemployed first-generation college graduates should be further investigated.

Distress within coworker relationships was also associated with job and life dissatisfaction. The most commonly experienced form of coworker relational distress was ostracism. A typical frequency of participants reported experiencing stigma related to their job title and duties. Participants reported that coworkers were hesitant to form relationships or perceive participants as equals, leading one participant to feel “invisible” in his workplace. The “silence treatment” is one of many forms of ostracism, but perhaps the most prevalent and potent in participant narratives. Ostracism in the workplace can have profound psychological impacts. As Kipling Williams’ (2001) asserted in *Ostracism: The Power of Silence*, the power and simplicity of coworker silence contributes to its effectiveness in reinforcing hierarchy and power differentials in the workplace. Ostracism in the workplace, or being labeled less-than, can be a profoundly demoralizing experience; this is consistent with participants’ narratives. Further research is needed to better understand the impact of healthy workplace relationships and ostracism on underemployed first-generation college graduates’ lived experiences of underemployment.

**Skill utilization and intellectual stimulation.** Another factor that was also seen as important in underemployed first-generation college graduates’ lived experience of underemployment was skill utilization and self-determination opportunities. A general frequency of participants reported engaging in repetitive and tedious work. Consistent with Burris (1983) findings, participants in this study reported a frustration with the lack of learning opportunities and opportunities to use their skills. Furthermore, participants echoed Burris’ (1983) finding that basic skills (e.g., basic communication skills, computer skills, customer service skills) were most useful in the workplace environment.

Participants' sought out work opportunities that enabled them to use their area of expertise, and provided learning opportunities. A unique finding of this study was the importance of intellectual stimulation in underemployed first-generation college graduates lived experiences of underemployment. Participants' channeled their natural interest in learning and intellectual stimulation into their work environment. For some participants, their interest in intellectual stimulation and learning led to taking on new work duties. For other participants, rigidity in workplace duties stymied any attempts to find more fulfilling work. Those who were able to take on new tasks and find intellectual stimulation indicated a higher level of job satisfaction.

### **Consequences of Underemployment**

**Financial distress.** Once the participants discussed their working conditions, many of them discussed the various negative consequences of underemployment. Participants' discussion was consistent with prior research conducted on the negative consequences of underemployment (Dooley, Prause, Ham-Rowbottom, 2000; Friedland and Price, 2003; Jones-Johnson & Johnson, 1991); that is to say that underemployment has a wide range of economic, social, psychological, and physical negative consequences. As discussed earlier, many participants reported a dissatisfaction with perceived inadequacies in financial compensation for their labor. Often participants spoke about financial distress (e.g., inability to pay for monthly expenses and student loans), or progress toward important life goals (e.g., buying a house and/or starting a family). A few participants remarked on their experience of embarrassment for not meeting important life goals. This is consistent with Arnett's (2000) concept of 'emerging adulthood'. A key feature of emerging adulthood is the exploration of identity,

particularly in the areas of love, work, and worldviews (Arnett, 2006). Stagnation at this crucial life stage may have lifelong negative implications. Stagnations in vocational development may lead to decreases in job satisfaction, lifelong earnings, and promotions (Abrahamsen, 2010; Maynard, Joseph, and Maynard, 2006; McKee-Ryan and Harvey, 2011). It was often a topic that emerged throughout their lived experience and motivated them to continue to seek adequate work.

**Social connection.** One of the findings was the breadth of negative consequences for underemployed first-generation college graduates' ability to find and the loss of social connection outside of the workplace. Literature has found that a strong social support network is effective in developing a healthy work life (Blustein, 2011; Blustein, Kozan, Connors-Kellgren, Flum, 2001); including, improved job search behaviors (Slebarska, Moser, Gunnesch-Luca, 2009), and career optimism (Garcia, Restubog, Bordia, Bordia, Roxas, 2015). Participants' narratives disclosed many examples of limited social connection due to underemployment. In regards to reasons for limited social connection, participants' narratives identified limited financial means and limited free time. In addition, participants reported an embarrassment and stigma associated with their inability to spend time with friends and family. However, in general, participants reported a consistent satisfaction with the quality of their social connection, but a dissatisfaction with the frequency of contact with others.

**Diminished sense of worth and stigma.** Participants' narratives included mention of diminished sense of worth due to their employment situation. Diminished sense of worth included decreases in self-confidence and self-esteem. This affirms prior research concerning the effects of underemployment on self-esteem (Prause & Dooley,

1997). Regarding diminished sense of worth, participants' narratives of lowered self-worth corresponded with participants' stigma experiences. In particular, participants' noted their low pay as a especially devaluing experience. Participants' felt they were undervalued (i.e. not adequately compensated) which led them to internalize feelings of inferiority. Diminished sense of worth and stigma also contributed to participants' avoidance of social situations.

**Life goals.** Another negative consequence of underemployment is the inability to achieve life goal. As Arnett's (2006) outlined, emerging adulthood is a time for identity exploration. Emerging adults seek out role exploration and experimentation, finding their niche place within society. It is only when an individual reaches their late twenties that exploration narrows and instability decreases. Participants' narratives affirm Arnett's emerging adults themes, younger participants reported greater instability and exploration. Older participants, those near 30 years of age, expressed a frustration with not meeting their life goals by the end of their twenties. A common theme among participants' narratives was a focus on starting a family and owning a home. For some participants, they experienced a hopelessness about their ability to find adequate housing or have a child in the near future.

**Questioning prior beliefs.** Another reported consequence of underemployment discussed by participants was questioning prior beliefs. All seven participants reported that underemployment served as a catalyst to reconsider beliefs about the working world. The participants' narratives contained reference to reevaluating prior beliefs in meritocracy and the utility of a college education. A general amount of participants reported a dismay that hard work and college did not yield adequate employment. Liu

(2011) explored the role of meritocracy in the context of the California higher education system. Liu noted that “meritocracy” consist of four dimensions; (a) defining merit, (b) distributive justice, (c) quality of opportunity, (d) social mobility. In regards to this study, the participants conceptualized meritocracy as their skills and intelligence. In this study, a common theme among participants was that their merit (e.g. skill, intelligence, ability, and effort) was not adequately rewarded and undermined a belief in distributive justice, the belief that resources are allocated based on merit. Furthermore, participants expressed encountering limited ability to display their merit, whether due to limited job availability or interns and older adults occupying job positions. Lastly, despite participants reported social mobility on quantitative measures, participants spoke of limited social mobility due to their employment situation. This finding is important as it also influenced participants’ interactions with other first-generation college students. Some participants reported dissuading potential first-generation college students from attending college, or only attending college and pursuing profitable majors. This can have important consequences on the overall state of first-generation college students, such as decreased enrollment of first-generation college students.

### **Domain 3: Perceived Barriers to Adequate Employment**

The third domain addressed the second research question regarding participants’ perceived barrier to adequate employment. Predominate themes within this domain included the participants’ beliefs that marco-level and individual-level factors contributed to their struggle to acquire adequate work. This parallels prior research which found that participants implicate macro-level factors in their understanding of how they became unemployed, and individual-level factors in understanding how they remain unemployed

(Blustein, Kozan, and Connor-Kellgren, 2013). A typical amount of participants reported market saturation (e.g., interns labor, baby boomer workers, high number of college graduates) as a root cause of their underemployment. The participants' narratives echo the documentation and speculation of economists about the role of 'cheap labor'. Vedder et al. (2013) documented the rising number of college graduates entering the economy each year. They assert that with rising supply (e.g., number of graduates) demand falls; the economy becomes an employer's market. This combined with a growing trend of employers using cheap labor (i.e., interns, externships), new graduates have limited access to entry-level jobs. In addition, Vedder et al. note the presence of baby boomer generation employees occupying higher-level jobs. Longer life expectancies and financial insecurity has led many older adults to remain in their job position. This creates a ceiling of which the participants have difficulty penetrating. The participants' narratives clearly illustrate a general sense of feeling pinched between cheap labor and baby boomers.

Another important theme that emerged in the participants' narratives about barriers to adequate employment was the role of stigma in underemployment. Participants expressed a perception that employers were hesitant to hire them due to stigma related to their current job. For example, Jenny believed her work as a nanny would be seen as an indicator of incompetence. It is difficult to pinpoint one reason for underemployment, but evidence does suggest that care work, such as nannying, is not viewed with equal respect as other vocations (Blustein, 2006). Likewise, two participants reported the belief that their college major (i.e. psychology) was not desirable to potential employers. As Vedder et al. (2013) note that "not all majors are created equal", their analysis of years of labor statistics indicates that majors such as psychology and social work are likely to have

difficulty finding work and earning adequate salaries, affirming participants' lived experiences.

In addition to macro-level explanations for continued underemployment, the participants' narratives contain reference to individual-level explanations. Participants' individual-level explanations included lacking resources which provide a pathway to adequate employment, geographical restriction, and demoralization/apathy. In general, the participants' individual-level explanations mostly pertained to the reason they continue to be underemployed. Participants, of a typical frequency, identified their lack of financial resources as a significant barrier to adequate employment. Participants' narratives frequently made reference to further education as a pathway to adequate employment; unfortunately, many participants also expressed a inability to obtain further education or training due to financial limitations. A trend within this theme was the influence of student loan debt on participants' decision making process. Participants cited concerns about acquiring further debt without a promise of adequate work. Another financial barrier to adequate employment was the inability to take a low-paying entry-level job. One participant reported her anxieties and indecision about taking a entry-level position. Overall, participants' faced the difficult decision of returning for further education to potentially improve their access to adequate work or attempt to access adequate work by other means.

Regarding geographical restriction, a variant frequency of participants reported geographical restriction as a barrier to finding adequate work. First-generation college students, in comparison to their second generation counterparts, attend colleges close to home (Tym, McMillion, Barone, Webster, 2004). Participants' narratives reflects this

tendency to remain close to home post-college and the barrier it causes in finding work. This finding is similar to London's (1998) findings that first-generation college student experience a tension between educational mobility and loyalty to family. Interestingly participants' in this study reported a continued tension between mobility and loyalty to family; this presents an interesting finding that needs to be further explored.

A final theme within individual barriers to adequate employment category was participants' demoralization. Participants acknowledged the impact of demoralization on their ability to acquire adequate work. Demoralization impacted participants' self-confidence and job-search efficacy. Participants noted feeling apathetic about initiating the job search process because they had a pessimistic future outlook. Snyder and Nowak (1984) found that financial distress is strong predictor of demoralization, or hopelessness. Future research is needed to better understand the impact of demoralization on underemployed first-generation college graduates.

#### **Domain 4: Resources and Coping Strategies**

The fourth domain addressed the third research question regarding participants' resources and coping strategies in mitigating the negative consequences and finding adequate work. Coping strategies that were discussed by the participants often fell into three broad categories; coping strategies related to finding adequate work and financial resources, managing the distressing emotional consequences of underemployment, and changing thoughts associated with underemployment. This followed prominent theories which divide coping strategies into three broad categories, problem-focused, emotion-focused, and appraisal focused coping strategies (Zeidner and Endler, 1996). All participants identified their underemployment as problematic; therefore, it's not was not

surprising to find that a majority of participants' problem focused coping strategies centered on acquiring adequate work.

Past job search literature distinguishes between three types of job search strategies: (a) Exploratory, (b) focused, (c) haphazard (Hanisch, 1999; Koen, Klehe, Van Vianen, Zikic, and Nauta, 2010). The participants reported engaging in using internet job databases, social networking, and lowering their standard to take any work. Most participants reported being dedicated to their job search and willing to explore multiple employment opportunity (i.e., an exploratory job searching strategy). Online job databases were often the most common mechanism of applying to jobs, but social networking (e.g., asking friends, networking dinners) aided participants in finding meaningful work. A couple participants used a haphazard approach, often switching job searching strategies and passively gather information about job opportunities. Participants who used an active exploratory approach reported increased self-efficacy, this is consistent with prior research (Koen, Klehe, Van Vianen, Zikic, and Nauta, 2010). Participants also attempted to develop skills and educational credentials to improve the likelihood of finding adequate employment. A majority of participants believed and engaged in further formal education as a means to adequate work. Other participants used work-based experiences as opportunities to build skills that they believed were desirable to potential employers. Lastly, a typical amount of participants sought a career counselor to develop better resume writing and interviewing skills. Further research is needed to better understand the intersection of job search strategies. Currently, no literature exists on the utility of the above mentioned job search strategies for underemployed first-generation college graduates. Furthermore, given the small sample size of this study it is

difficult to generalize these findings to the larger population. Future research would benefit from larger sample sizes.

Regarding coping strategies directed at remedying the participants' financial distress, participants relied on a combination of social financial support, frugality, and alternative sources of income. Financial hardships in combination with underemployment can have a devastating effect on an individual. In fact, financial hardship is the most important predictor of psychological distress and subjective well-being among the underemployed (Creed and Bartrum, 2008; McKee-Ryan et al., 2005). Unfortunately, first-generation college students are likely to have limited access to supportive financial resources (Choy, 2001). This study's participants' narratives parallel the findings of previous research. For those participants who had access to financial resources, in most cases money from their family, they were better able navigate the challenges of underemployment. These participants appeared to have a more optimistic outlook and engaged in exploratory type job searching behaviors. On the other hand, those participants who lacked financial support, appeared more demoralized than their counterparts, they tended to use a haphazard job searching approach.

It was not a surprising to find that some participants reported becoming more frugal in underemployment. The participants' narratives contained stories of scrutinizing monthly expenses. An interesting finding of this study was that participants also reported reprioritizing their expenditures to correspond with their values. One participant, who had an aversion to debt, reported prioritizing his life to pay his student loans. Another participant who reported prioritizing the smaller joys in life, placed his loans on the "back burner". Still other participants focused on cutting back on daily conveniences and social

activities. These findings suggest that there is not a one size fit all approach to frugality among underemployed first-generation college students, likewise, it indicates that career counselor must bring a discussion of values into money management discussions. Further research may be used to determine which of the various approaches to frugality listed provides the best outcomes.

Another finding of this study was participants' tendency to engage in emotional focused coping strategies when they were less optimistic about their future work prospects. This finding is consistent with prior research which has shown that self-defeating and less optimistic job seekers favor emotional coping strategies (Latack, Kinicki and Prussia, 1995; Solove, Fisher, Kraiger, 2014) Emotional coping strategies can be divided into two distinct categories; self-regulation and social support. Participants' narrative included three forms of self-regulation coping strategies including distraction/avoidance, refusal to ruminate, and gratitude/mindfulness. The negative consequences of underemployment are many, but the participants in this study tended to focus on emotional distress related to their financial situation. Distraction and avoidance were two common approaches to coping with high levels of student debt. This is consistent with prior coping strategies research that suggests distraction and avoidance correlate with a feeling of helplessness. Participants also spoke about refusing to ruminate on distressing thoughts and emotions. Family and friends were a key source of support in participants' ability to disengage from excessive rumination. Lastly, a couple participants reported using gratitude and mindfulness as a coping strategy. This is consistent with prior research which has shown positive emotions, such as gratitude, are helpful in developing resiliency within difficult situations (Emmons and McCullough, 2003).

The final finding within this domain was participants' use of appraisal focused coping strategies (e.g., favorable comparison to others and conceptualizing their current situation). According to Relative Deprivation Theory, individuals naturally compare themselves against standards; whether it be a personal standard (egotistic) or social standard (fraternalistic) (Luksyte and Spitzmueller, 2011). The participants in this study reported using fraternalistic comparisons to arrive at a more favorable appraisal of their lived experience of underemployment. Andy's statement is an excellent example of this concept "I would have a lot more anxiety if it was like barista or something like that. That's a tough sell". Participants also reported reappraising their current situation with help from their optimistic outlook. A common theme among the participants' narratives was their ability to conceptualize underemployment as "a small step toward" adequate employment. Participants who were able to reappraise their current appeared to experience less distress than their counterparts. Further research the role of emotional and appraisal focused coping strategies of underemployed first-generation college graduates would provide better insight into their lived experiences and provide helpful guidance for vocational counselors.

### **Domain 5: Future Outlook**

The fifth domain, which described participants' future outlook, addressed the fourth research question regarding participants envisioned pathways and expectations of adequate employment. One surprising finding of this study was that many participants' narratives contained optimism about their future vocational opportunities. This gave an indication that these participants possessed a form of resiliency; participants were able to hold optimism about their vocational future despite encountering the disappointment of

underemployment following college and encountering significant barriers to acquiring adequate employment. One commonality among participants who expressed optimism about their future vocational opportunities was their relatively higher level of self-efficacy and self-esteem. These participants described elevated levels of self-efficacy concerning their ability to take the appropriate step to acquire adequate employment. They also expressed a general positive self-esteem and belief in their own worth. This finding is consistent with prior research that has found self-efficacy and self-esteem predict positive coping with adverse employment circumstances (Judge, Locke, and Durham, 1997; McKee-Ryan, Wanberg, and Kinicki, 2005). The findings are also consistent with In addition this study found that less optimistic participants reported lower level of self-efficacy exhibited by their more optimistic counterparts, and less time spent considering their ideal work.

Another surprising finding within this domain was that optimistic participants often considered further education as a viable pathway to adequate employment. Participants' perception of education as a path to adequate employment confirms Dellas and Sakellaris (2003) suggestion that in time of economic downturn or career stagnation individuals see further education as a pragmatic choice. This was consistent with the Social Cognitive Career Theory model of career development, as participants are likely to have received prior messages about the importance of education and found success in completing their education they are more likely to develop goals and values which include further education (Lent, Brown, and Hackett, 2002). Although Dellas and Sakellaris (2003) suggest that individuals are willing to incur student debt to weather out a bad economy, some participants in this study were prudent in such important matters.

For cautious participants, family and friends were a major source of support. Participants tended to seek advice from family and family about their decision to return for further school. This was consistent with prior research on the role of family as a key support system for first-generation college students (Ward, Siegel, Davenport, 2012). Further research on underemployed first-generation college graduates decision making process in attending further education is needed to better understand their lived experiences.

Outcome expectations acting as a key predictor of participants' career interests, choices, and performance toward adequate employment fits within the SCCT model (Lent, Brown, and Hackett, 2002). In their model, outcome expectations are described as beliefs about the consequences or outcomes of performing particular behaviors. Whereas self-efficacy answers the question of 'Can I?', outcome expectations answer the question of 'If I do this, what will happen?'. Outcome expectations can include several types of belief response outcomes, such as extrinsic reinforcement, self-directed consequences, and outcomes of the process (Lent, Brown, and Hackett, 2002). This study found that participants were likely to emphasize extrinsic reinforcement and self-directed consequences in their decision making process. The most frequent of participant's outcome expectations was that they would be able to gain a sense of social connection. Specifically, participants described an expectation that adequate employment would provide more time and money for socializing with friends and family. Participants also imagined that adequate work would provide a sense of contributing to society (i.e. improving patient care, restoring works of art). Participants also described future adequate work as a means to acquire the necessary financial resources to live comfortably (i.e., financial savings, adequate housing, and job security/consistency). Lastly,

participants expressed their belief that future adequate employment would provide more opportunities for learning and growth. Further research on the lived experiences and career development of underemployed first-generation college graduates from a SCCT model perspective is warranted.

## CHAPTER 6

### LIMITATIONS AND IMPLICATIONS

#### Limitations

##### Sample Limitations

There are limitations readers should consider when examining the results of this study. First, the generalizability of this study is limited due to the participants' demographic characteristics; however, readers are encouraged to explore the transferability instead (Hill, 2012). Due to difficulties in recruiting first-generation college graduates (FGCG), this study is based on a convenience sample. The participants selected for this study were recruited through a large Midwest university listserv. Accordingly, participants are unlikely to be representative of all underemployed first-generation college graduates. Furthermore, the participants comprising the sample all lived in a small metropolitan area in a Midwestern state, and may not represent the experiences of underemployed FGCG in other national regions and large metropolitan areas. The racial and gender of the participants comprising the sample were not selected at random due to a convenience sample. A majority of participants identified as Caucasian and female. Given the greater racial and gender diversity within the underemployed FGCG population, this study may not be generalizable to underemployed FGCG with diverse identities. For example, if this study would have included more people of color the participants' narratives may have contained information regarding the intersection of racial discrimination and underemployment. Recruitment of participants was difficult, leading to a small sample size. Although this study's sample size is relatively small it is in accordance with Consensual Qualitative Research (CQR) guidelines (Hill, 2012).

## **Methodological Limitations**

The semi-structured interview questions characteristic of CQR is another limitation of this study. Although the semi-structured interviews question were created in consultation with multiple experts in vocational psychology, college student development, and counseling psychology, participants' narratives were inherently limited to the research questions the researchers decided to ask. Additionally, all of the interviews were conducted by the primary researcher; therefore, subjective and potential biases were introduced by this primary researcher' identity as a first-generation college graduate. The static composition of the interview protocol poses another limitation. Unlike other qualitative research methods, CQR guidelines stipulate that new topic areas found through interviews are not added to the original interview protocol. Although a static semi-structured interview protocol provides rigor and consistency (Ponterotto, 2011), it limits this study's ability to capture participant-generated topic areas.

The results of the study may also reflect a priming effect. The participants received a copy of the interview protocol prior to the interview. The researchers provide a copy of the interview protocol prior to the interview to enable participants to spend time considering their answers. This was done to ensure deeper and richer data collection; however, it may have also enabled participants to provide socially desirable responses. Although steps were taken to minimize socially desirable responses (i.e. interviewer-interviewee rapport), social desirability is a limitation inherent in CQR and face-to-face interviews (Hill, 2012; Hill et. al., 1997). Another potential limitation created when providing participants with the interview protocol ahead of the interview is that it primed participants to focus on predetermined topic areas. The interview protocol contained

questions such as, “How has your experience of underemployment affected your relationships with family members?” and “How has your experience of underemployment affected your relationships with friends and peers?” These questions, and other question from a relational perspective, may have skewed participants’ responses to emphasize the role of relationships in underemployment.

### **Research Team Limitations**

The composition of the research team is another limitation of this study. Although the demographic composition of the research was intentionally diverse, represents a spectrum of gender and racial identities, and nationalities. Every member of the research team were highly educated (i.e., students in a counseling psychology Ph.D. program at an APA-Accredited university). Additionally, one member of the research team identified as a first-generation college student. The demographic composition of the research may have had an unintentional effect on the results.

### **Expectations and Biases**

Researcher team members’ expectations and biases may have influenced the collection and analysis of the data. The research team created a list of expectations and biases to aid readers in determining the role of research team members’ expectations and biases in the results.

**Table 1. Expectations and Biases**

Expectations and Biases	Reflected in the Results?
<p>Expectancies:</p> <ol style="list-style-type: none"> <li>1. Underemployed FGCG will express significant financial distress.</li> <li>2. Underemployed FGCG will express internalized job-related stigma.</li> <li>3. Underemployed FGCG will express embarrassment within their relationships with friends and family.</li> <li>4. Underemployed FGCG will express feeling lied to about the connection between college and adequate work.</li> </ol>	<p>Yes</p> <p>No</p> <p>No</p> <p>Yes</p>
<p>Bias:</p> <ol style="list-style-type: none"> <li>1. Underemployment (i.e., skill-underutilization) is completely undesirable.</li> <li>2. Underemployment will demoralize FGCG leading to a cynical vocational outlook.</li> </ol>	<p>No</p> <p>No</p>

The first expectation was that first-generation college graduates would express significant financial distress. This expectation was reflected in the results of this study. For example, a general frequency of participants' narratives contained a reference to *financial distress* as a negative consequence of underemployment. This indicates that participants experienced significant financial distress concerning their ability to afford adequate housing, engage in social activities, and establish a financial safety net (i.e.

retirement). As noted earlier, this is consistent with Maslow's (1968) hierarchy of needs and Blustein's (2006) Psychology of Working perspective. The general frequency of participants' narratives containing reference to financial distress may indicate that it is an artifact of participants' experience rather than the expectations of the research team.

The second expectation, "underemployed first-generation college graduates will experience internalized job-related stigma" did not frequently appear in participants' narratives. While participants' narratives did contain references to stigma related to their employment status and occupation, only one participant's narrative contained multiple and prolonged instances of absorbing and internalizing others' negative attitude toward the participants' work. If participants did report internalized job-related stigma, they often reported that their internalized stigma was short-lived. In fact, a number of participants' narratives contained examples of actively working against job-related stigma. However, further research is needed to better understand the role of internalized stigma in FGCG's lived experiences of underemployment.

Another expectation not found in the results was, "underemployed first-generation college graduates will express embarrassment within their relationships with friends and family." Rather than embarrassment, participants reported that family members and friends were a key source of support. However, participants' narratives did contain instances of embarrassment concerning participants' limited financial means. The absence of finding embarrassment within participants' narratives may be an artifact of participants' limited experience with the research team. Participants' may have disclosed more emotional distress if rapport was built with an interviewer. Further researchers may

consider interviewing first-generation college graduates on multiple occasions to build rapport.

A final expectation was, “underemployed first-generation college graduates will report feeling lied to about the connection between college and work” was reflected in the results. All participants’ narratives contained multiple examples of questioning prior beliefs concerning the connection between college and work. In general, participants’ reported receiving messages from family, peers, friends, and teachers about college providing an easy pathway to adequate work. It is important to note that participants’ did not feel “lied to” but felt they were not provided with adequate preparation for the college to work transition.

The research team also identified two biases prior to the collection of data. In comparing the identified potential biases to the results of the study, neither of the two biases were reflected in the results of the study. The first identified bias was that “underemployment is completely undesirable.” This bias was not found in the results. While most participants were unhappy with their employment situation, most were able to find positive aspects of their work situation. In particular, participants were able to identify social relationships with coworkers as a key positive aspect of their employment situation. The second bias anticipated was that “underemployment would demoralize participants and lead to a cynical vocational outlook.” To the contrary, a typical number of participants reported having a confident and optimistic vocational outlook. This study found no evidence to suggest that participants were completely dissatisfied with their work experiences or that their lived experience of underemployment included a cynical vocational outlook.

## **Implications**

The results of this study has important implications for research and practice regarding underemployed first-generation college graduates. By design, Consensual Qualitative Research (CQR) and this study are exploratory in nature preventing widely generalizable results. However, this study does provide an important launching point for future research that could result in changes in vocational counseling services offered to the underemployed and first-generation college graduates.

### **Practice Implications**

Counseling psychologists and career counselors may encounter First-generation College Graduates (FGCG) in vocational and emotional distress. This distress may be due to difficulties in acquiring adequate work. However, little is known about assisting these individuals who are underemployed. These individuals may benefit from interventions that can help them move toward adequate employment and mitigate the negative consequences of underemployment.

In terms of assisting first-generation college students with acquiring adequate work, the participants suggested that interventions should provide both problem-focused and emotional-focused coping strategies. In terms of problem-focused coping strategies, participants spoke of the need for obtaining financial stability, maintaining healthy relationships, and using their education and skills. This was consistent with the psychology of working and relational perspectives, as participants desired to fulfill their needs for survival/power, social connection, and self-determination (Blustein, 2006). Therefore, future interventions at the individual level should focus on practical strategies for establishing and maintaining financial security, navigating workplace and personal

relationships, and finding natural outlets for skills use and intellectual stimulation. For example, one common negative consequence of underemployment is reduced time with friends and family. Limited financial means was a significant barrier to spending time with friends. Career counselors could aid individuals develop practical money management skills (e.g. budgeting), exploring and prioritizing clients values as they relate to their use of money, developing communication strategies (e.g. assertive communication skills) to advocate for free or low cost social gatherings around activities that are both intellectually stimulating and fun.

Career counselors may also provide resources and additional skills regarding emotion-focused especially for those who are experiencing demoralization, uncertainty, and anxiety. For many participants, they spoke about the critical individuals in their lives who gave support to overcome barriers. Support came from friends, family, coworkers, and career counselors. Therefore, a career counselor may focus on mobilizing an individual's social support network. This can be done by guiding individuals through an interpersonal inventory and aiding them in identifying their relational needs. A limitation of this study was its lack of cultural diversity, career counselors should be mindful of cultural norms and practices of an individual's social network.

Additional information and guidance in coping with emotional distress may also be helpful for underemployed first-generation college graduates. Counseling psychologists could provide individuals with individual counseling and psychotherapy groups to address emotional distress. It is especially important for counseling psychologists to cope with stigma without internalizing overwhelming shame and guilt. Counseling psychologists are also uniquely situated to help underemployed first-

generation college graduates due to their background knowledge and emphasis on a developmental, multicultural, and strengths-based approach.

As stated by Ali, Fall, Hoffman (2013), numerous practical approaches and multisystem interventions are needed to address the lived experience of inadequate employment. One suggestion offered by Ali et al. (2013) is a shift away from ‘career counseling’ and toward ‘employment counseling’. In other words, a shift toward focusing on clients’ psychological experience of inadequate work, developing vocationally relevant skills, and developing supportive systems (e.g., social, economic, and educational systems). Participants’ narratives lend credence to Ali et al.’s (2013) suggestions; participants reported that develop vocationally relevant skills and developing supportive systems as important barriers to negative consequences of underemployment and gateways to future adequate employment. The participants’ narratives also echo Ali et al.’s call to move away from the grand career narrative paradigm and toward a more practical approach; focusing on day-to-day survival.

Given the general frequency of participants’ narratives containing references to significant financial distress, it is important for psychologists and career counselors to consider reducing fees for underemployed clients. Furthermore, participants’ narratives contained numerous examples of limited mobility and free time; with even expanding access to the internet, psychologists and career counselors should consider translating traditional career counseling interventions into virtual spaces. This suggestion is supported by the general frequency of participants’ narratives referring to the internet as a key component of information gathering and job search strategies. One participant reported encountering significant barriers to receiving aid from Iowa’s dislocated worker

program. This participant reported in the gray area between unemployment and adequate employment. Given the rising prevalence of underemployment, psychologists may best serve their clients by advocating for changes to local, state, and federal policies concerning access to workforce development resources. In particular, psychologists may provide a unique perspective on the potential negative consequences of underemployment.

A second area of consideration proposed by Ali et al. (2013) is the psychological ramifications of inadequate employment. The participants' narratives for this study illustrate the numerous negative psychological consequences of underemployment (e.g., anxiety, demoralization, embarrassment, shame). Likewise, the results suggest that participants, whom were able to contextualize their lived experience of underemployment within a larger culture, exhibited a resistance to internalizing shame and stigma. These participants also reported more optimistic vocational outlooks. Psychologists and career counseling may consider facilitating clients' exploration of the cultural factors (e.g. economic culture and family of origin norms) regarding employment after college, identifying salient messages clients have received regarding underemployment, clients' lived experiences of underemployment (including job-related stigma), and help clients' integrate and discuss their cultural and lived experiences of underemployment as they impact their ability to acquire adequate work.

A third area of consideration proposed by Ali et al. (2013) is to attend to the relational needs of inadequately employed clients. As previously stated, work provides an opportunity to fulfill a need for social connection. In this study, all of the participants' narratives contained reference to social connection as a significant resource and barrier in

coping with underemployment, Furthermore, participants reported that social connections were often the most enjoyable aspect of their lived experiences of underemployment; in particular, a typical theme among participants was a satisfaction with contributing to society. Psychologists and career counselors must attend to the relational aspect of employment counseling. Most immediately, providers may consider the therapeutic relationship and its ability to provide both instrumental and emotional support. Psychologist may also aid their clients in finding and activating key social supports. Group therapy and support groups also provide a potential means of fulfilling the underemployed feel connected to a larger community. In summary, this study has illustrated the importance of work in fulfilling a desire for social connection. Further research into forming and bolster the underemployed social support network is necessary.

As suggested by Ali et al. (2013), a multisystem interventionist approach is needed to address the lived experiences of inadequate employment. Higher education institutions hold a pivotal role in providing career services to first-generation college graduates. The results of this study indicate that first-generation college graduates encounter barriers in the transition from college to work similar to those encountered prior to and during college. High education institutions may begin by providing first-generation college students with an accurate portrayal of their occupational options. These institutions may also aid first-generation college students in developing social networks through formal and informal mentorships. Finally, institutions may consider the financial repercussions of student loan debt. A theme across all participants' narratives was the negative consequences of low financial resources and high student debt. Institutions may further consider the lifelong costs of rising tuitions and low returns on

income. These suggestions represent a small portion of the various roles institutions may play in helping first-generation college graduates.

### **Research and Theory Implications**

This study has helped to illuminate the lived experiences of underemployed first-generation college graduates, however, there is much more research to be done. First, a significant limitation of this study was its all Caucasian sample. It is crucial for counseling psychologists and career counselors to meet the needs of diverse populations. Further research is needed to better understand the intersection of race/ethnicity and underemployment among first-generation college graduates. Likewise, prior research has indicated that gender, sexual orientation, socioeconomic status, and ability status impact the lived experience of underemployment. Further research to better understand the intersection of other marginalized identities and underemployment.

Second, the inductive approach (i.e. Consensual Qualitative Research) of the present study provided a bottom-up exploratory process. In this process, similarities were found between participants' narrative and key assumptions of Blustein's (2006) psychology of working perspective; this has been previously noted. However, a deductive approach may provide a better understanding of underemployed first-generation college graduates lived experiences through the lens of a career theory. The participants' narratives indicate an important intersection of social and cognitive factors; exploring participants' lived experience from the Social Cognitive Career Theory (SCCT) model may provide a deeper understanding. Furthermore, grounding future research in the SCCT model may aid researcher in connecting underemployed first-generation graduates to the larger body of SCCT literature.

Third, future research may benefit from integration of a relational perspective to career development. Participants' narratives are full of references to their lived experiences within the context of important relationships. Relationship factors we found in this study that were influential and would be potential areas of further exploration are: (a) Stigma related to underemployment, (b) relative deprivation cognitions, in which individuals compare self to peers, (c) attachment style and interpersonal patterns in relation to coping with underemployment.

### **Conclusion**

This study explored the lived experiences of underemployed first-generation college graduates (FGCG). The results of this study suggest that underemployed FGCGs encounter a number of challenges and barriers in their quest for adequate employment. However, it also illustrates that FGCG exhibit a natural resiliency to vocational distress. A key theme among the data was the importance of social connection in participants' lived experience of underemployment. The results of this study warrant further research on the role of social connection in experiencing and coping with underemployment.

**Table 2. Participant Demographics**

<b>Name</b>	<b>Age</b>	<b>Ethnicity</b>	<b>Gender</b>	<b>College Major</b>	<b>Occupation</b>	<b>Monthly Income</b>	<b>Monthly Expenses</b>
Jenny	29	Caucasian	Female	Exercise Science, History/ museum studies	Nanny	1,600	1,300
Beth	27	Caucasian	Female	Psychology	Nursing Assistant	1,700	1,700
Andy	30	Caucasian	Male	Biology	Lab Technician	2,400	2,200
Adam	29	Caucasian	Male	Theatre	Teacher's Aid	1,000	1,000
Amanda	29	Caucasian	Female	Psychology	Engineering Project Assistant	2,500	1,200
Ashley	29	Caucasian	Female	Psychology, political science	Revenue Cycle Representative	2,100 - 3,100	2,000 - 2,600
Kelly	22	Caucasian	Female	Psychology	Direct Support Professional	1,200	900

**Table 3. List of Domains, Categories, Sub-categories, Frequency, and Illustrative Quotes for All Data**

Dom., Cat., & Sub-cat.	Frequency	Illustrative Quotes
Messages Concerning the College to Work Connection		
Lived Experiences of Underemployment		
1. Working conditions	General	
a. Ability to fulfill basic needs	General	
i. Inadequate financial compensation	General	It's a little bit silly because it's like college isn't worth 25 cents per hour different, but at the same time I understand because there's not really anything [employer name omitted] can do about it because it falls back to Medicaid, and Medicaid is government funding and it falls back to everyone else and their paychecks.
ii. Access to job stability	Variant	They have the ability to do that [unannounced cuts in work hours] , and it is kind of frustrating. I know that they can do that at other jobs, but I feel like there is not protection for me.
b. Relationships in the workplace	General	
i. Relationships with coworkers	Variant	Maybe the comradery with the other teacher and other staff members. There's moments when you can be a person rather than a mentor.
ii. Relationships with clients/ customers	Typical	I enjoy being able to serve the public. I like that I work for a non-profit organization, that's something important for me. Because philanthropy is really important to me. And just being a part of the community in general.

**Table 3 - continued**

iii. Comparison to others	Typical	...but having graduated college now, I'm in the same position that people who didn't go to college are in. So, like I said, I really haven't seen the benefit of it just yet.
iv. Relationship with employer	Variant	I think there may be some personal issues with how things are run from an administrative standpoint.
c. Education/ skill use	General	
i. Job duties	General	I dislike the highly physical parts of the job. As far as sometimes we do get patients that need a lot of extra help with their cares and that sort of, personal care, and that sort of things. Currently we have an intellectually disabled patient that is quite a bit larger than I am. So, just to kind of, like, help her get around and stuff. I can tell it's kind of like it's wearing on my back at times and just a lot of the, I don't know, a lot of the personal cares are kind of... I don't know, not my favorite to do. [laughter] So, I mean just like toileting and feeding and all of that kind of stuff.
ii. Unused education/ skills	General	In my case too, I not using the information that I have to really change the treatment plans for the patients and I would love to have more initiative in their care. But really my role is not to make the treatment plans or to...even talking with the patients.
d. Intellectual engagement	General	

**Table 3. - continued**

i. Learning opportunities	Typical	It's really interesting learning new things that kids are doing versus what I did back in elementary school, and intermediate, and high school. Just earlier this week I learned how to play four square. This game, like all the kids playing, found out I'm pretty good at it when I'm playing 10 year olds. [laughter]
ii. Intellectual stimulation	Typical	Not what so ever. ...Wrapping my head around exactly what's happening with all of that sort of stuff sometimes can be a little challenging. And lots of the bulk mailing components and stuff like that too can be a little bit... challenging as well. There's always this, it seems like there a lot stuff to learn.
2. Consequences of underemployment	General	
a. Financial distress	General	I can't afford to do this [underemployment] and pay off my student loans and my education, there's no way.
b. Diminished self-worth	Variant	Yeah, and then the working multiple part-time jobs definitely affects my self image because it's like, 'Oh' you know believing little lies like, 'I'm not good enough to have a full time job.
c. Social connection	Typical	And for me then I can't afford to see my friends. I think that's probably the most difficult thing is having to sit out on everything. And say, ' I'm sorry I can't I go to this, I can't go to that because I can't afford to.

**Table 3. - continued**

d. Unattained life/ developmental goals	Variant	I imagined moving out right after college because, well I'd have a job, living on my own and... very independent otherwise. I pay for everything, as much as I can, but the fact that I can't afford to live on my own is always heavy on my mind.
e. Questioning prior beliefs	General	I think there is a problem in our system, in our society about how college graduates are expected to go get your college degree... it's just kind of what you do. But then once you get out it seems that there's no direction, or just that you're all the sudden like, 'Oh wait! I just spent the last four year and thirty thousand dollars on something that I can't really use' ....I feel wronged somehow. But, at the same time, I understand my responsibility for my choices
f. Stigma	Variant	It's really just the stigma. People look at you, like you don't have value, and that's a challenge.
Perceived Barriers to Adequate Employment		
1. Macro-level	General	
a. Market saturation	Typical	The job market is so saturated with these baby boomers. These people who in a lot of respects were grandfathered in before this necessity of college became commonplace.
b. Potential employer preferences	Typical	I believe that my undergraduate degree in psychology is really what's kind of held me back from being able to make a bigger impact, because I think it's almost viewed as invaluable in some ways to different people and I mean eventually to myself too because I was just not able to do much with it."

**Table 3. - continued**

c. Workplace policies	Variant	...when you are working in a university that is really this big, you wonder if you're on a bus and nobody is driving the bus. And nobody is sure where these policies came into play or where we're going with this, or what they're trying to do with things. And so it sort of makes me wonder if the blind are leading the blind sometimes.
2. Individual-level	General	
a. Lack of resources	Typical	Recently it just kind of seems like a lot of obstacles though. I mean, kind of the catch 22. I'm underemployed but I can't afford to go back to school or, get all this and try to get a job but I don't have the training. So it's kind of a little bit of stuck in the middle.
b. Geographical restriction	Variant	I think with my area of study, theater, I think for the most part they wanted me to look toward New York and L.A. and look for more opportunity. And I didn't really want to leave my home and my family. And really try to find anything closely related, within my boundaries really.
c. Demoralization	Variant	You know, I gave up on trying to find the next step, the next job for me.
Resources and Coping Strategies		
1. Problem-focused coping	General	
a. Adequate employment	General	

**Table 3. - continued**

i. Job search	General	So, I'm going to the career fairs here. I worked, I've been going to a couple networking dinners that the fundraising and philanthropy have been hosting. I've been at the career center a lot, working on my resume and cover letters."
ii. Skill building/ education	Typical	I just keep trying to get out of it. I did come back to school. I take a class at night to get my certificate in fundraising and philanthropy communications because that will open up more windows for me to work in a non-profit sector, not just a museum.
b. Financial Security	Variant	
i. Frugality	Variant	Incredibly scrutinized everything, why is it costing this much, is there any way to get it down lower, whether it's cell phone bills, whether it's heating cooling, anything like that. Anything with the car insurance. Anything like that. Just really investigating why is it costing this much, understanding that, and then knowing where my parameters are.
ii. Increased income	Rare	Yeah. Really just being willing to work overtime and willing to sacrifice my social life and living in the here and now.
iii. Social financial resources	Rare	They just called me up one day and said, 'Hey, we know you are struggling. We know you're probably moving to Texas later this year, would you like to live with us until then? We'd love to help you get more involved in community and around people that love you and care for you' that's when I moved in with them.

**Table 3. - continued**

c. Further education/ skill use	Typical	I choose to do research sometimes, you know, on different mental health illnesses. Or, choose to spend a little more time talking with the patients. You know, and kind of trying to put together where some of their struggles may be coming from and that sort of thing. But, it's definitely a choice that I make, not something that is required of me.
2. Emotion-focused coping	General	
a. Social support	General	
i. Family	Variant	I know I can go to them for help. I don't feel very insecure. I think I know that they will help me if the need arises. They'll always give me that security blanket.
ii. Friends	Typical	And also just communicating with friends who are compassionate about the situation as well; who have been there. Who have maybe have seen three or four years post college of having that really difficult period and then being able to see that light on the outside.
iii. Mental health professional	Rare	I actually went to a counselor when I was struggling with going back to graduate school. I was really full of self-doubt and the thing that my psychologist helped me with a lot was just kind of coming back to believing in myself.
b. Emotional self-regulation	Typical	
i. Distraction/ Avoidance	Variant	I just, I kinda just ignore the fact [laughter] that I hate my job. [laughter]

**Table 3. - continued**

ii. Refusing to ruminate	Rare	I am one to internalize a lot of that. I'll kind of vent to a couple of friends but once it's said it just kind of, there's nothing I can do to change it. So it's, I try not to dwell on it because it just kind of stirs up more emotions.
iii. Gratitude	Rare	Thoughtfulness. I think, I'm going to go with thoughtfulness. You know there's a lot to be thankful for, I think. I mean I like cheap beer and sitting around on my deck.
3. Appraisal-focused coping	Typical	
a. Favorable comparison to others	Variant	I've done really good. I really do feel like I'm head and shoulders above a lot of the people that I, that were my cohorts in college.
b. Small steps toward a future	Variant	I try to look at this as a stepping stone, kind of, that while I'm gaining knowledge on the field of psychology. I feel that I have learned a lot working in the, the psychiatric unit. So I just try to view it as part of the big picture rather than my...than my forever and always or something.
Future Outlook		
1. Goals enabled by adequate employment	General	
a. Working as a means of survival and power	Typical	
i. Adequate housing	Variant	I wouldn't be living in a tiny apartment. [laughter]

**Table 3. - continued**

ii. Financial security	Typical	Yeah, I would like to say saving money, like, putting away and investing in something. And secure, building up a lot more financial security; paying down the credit cards that I have. I think I'm just going to leave my student loans on the back burner and just keep plugging away a little bit by little bit for twenty years or whatever.
iii. Job stability	Rare	
b. Working as a means of social connection	General	
i. Opportunity to form/ maintain social connection	Variant	I would be able to do more social things with my friends
ii. Starting a family	Variant	Really the next step then is that what we see is that our next generation, our offspring suffer less and build off of that.
iii. Contributing to society	Variant	Just working on items that come in that need to be preserved, and kept for all of eternity. Even though that's not possible, [laughter] you know, working on repairing damage that has been done over time, so that maybe that we can hold onto them, the objects, for more years before they totally disappear
c. Working as a means of self-determination	Typical	
i. Education/ skill utilization	Typical	and I would just feel more personally fulfilled. That I want to live, you know, live out my life to the best of my abilities. Not just, kind of use parts of my abilities. So, I think that I would feel more, just emotionally fulfilled in my work.

**Table 3. - continued**

ii. Autonomy	Rare	I would be out of the house. [laughter] I... every other aspect I'm a very independent person.
2. Further education as a path to adequate employment	Typical	I have thought about it. Both of them would need more schooling and I would only be willing to get a master's if it, if I got into a program on a full ride. I'm not going to... at this point it's not worth it for me to go into debt.
3. Certainty of future/ self-efficacy	Typical	
a. Confidence/ Optimism	Typical	I'm confident, I mean, I have like a 12 year plan, a 12 month plan so hopefully [laughter] in the next 12 months everything will be different.
b. Confusion/ Uncertainty	Variant	Gosh, I think that's what's most confusing. Not being able to understand quite what that would look like. Really, I think your question is taking me back because it reminding me that I haven't thought of it. [laughter] I haven't thought about what my life would be like if I had made it. Yeah that kind of confusion. [laughter]

## APPENDIX A

### DEMOGRAPHIC QUESTIONNAIRE

1. Date of birth \_\_\_\_\_
2. Race/ethnicity \_\_\_\_\_
3. Gender \_\_\_\_\_
4. Are you a veteran? If so, indicate years of service, rank, and Military Occupational Specialty (MOS). \_\_\_\_\_

#### **Employment and Finances**

5. Place of employment/position \_\_\_\_\_
6. General education level of others in your current job
  - High School or less
  - More than High School, Less than Bachelor's
  - Bachelor's or Higher
7. Average hours worked in a typical week \_\_\_\_\_
8. Average hours worked in a typical month \_\_\_\_\_
9. Estimated monthly income \_\_\_\_\_
10. Other sources of income and amounts (e.g., family, friends, significant other) \_\_\_\_\_
11. Estimated monthly expenses (e.g., rent/mortgage payment, food, utilities) \_\_\_\_\_
12. Estimated debt (e.g., student loans, credit card debit, mortgage principal) \_\_\_\_\_

13. Number of jobs held since graduating college

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14. Any recent unemployment? If so, please indicate start and end dates.

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**Educational History**

15. Name of college/university attended \_\_\_\_\_

16. Years of college attendance (e.g., 2009-2013) \_\_\_\_\_

17. College Major \_\_\_\_\_

18. Graduate cumulative grade point average (G.P.A.) \_\_\_\_\_

19. List college work-study and/or internship experiences

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20. List college volunteer experiences

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**Family History**

21. Parent/Guardians' occupations \_\_\_\_\_

22. Estimated parent/guardians' income

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23. List family members who have graduated from a four-year college

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24. Have your parents attended a vocational school? If so, please list their field of study.

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## APPENDIX B

### INTERVIEW PROTOCOL

1. Do you identify as a first-generation college graduate? What does that mean to you?
2. What messages did you receive about the connection between college and employment?
3. Could you tell me about your current employment situation?
  - a. What aspects do you enjoy about your work?
  - b. What aspects do you dislike?
  - c. How does your current work relate to your college education?
4. Do you consider yourself underemployed? What does that mean to you?
  - a. What is the most difficult aspect of underemployment?
  - b. How has underemployment impacted your relationships with family members?
  - c. How has underemployment impacted your relationships with peers/friends?
  - d. How has your experience of underemployment affect your sense of self (e.g. self-esteem, self-confidence, characteristics, strengths, and weakness)?
5. How did you become underemployed?
6. How have you coped with underemployment?
  - a. What has been helpful in coping with underemployment?
  - b. What has made adjusting to underemployment difficult?
  - c. What barriers have you encountered in finding full employment?
  - d. What strategies have you used to find full employment?

7. What would it look like if you were fully employed?
  - a. What are your future employment goals?
  - b. What prevents you?
  - c. How confident are you that you'll find full employment?
8. How might the college to work experience of first-generation college graduate differ from those who have parents who have a bachelor's degree?

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