## A Review of Current Literature

Terms & Significance of the Underemployed Generation in the U.S.

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#### Introduction

In typical policy discourse regarding the optimal utilization of a community's labor force, the terms of debate assume digital properties: employed or unemployed, zeros or ones, black or white. While data and knowledge about the extreme ends of the employment spectrum are valuable in developing cursory descriptions of the labor market, the focus of this review – and appropriately many policy makers concerned with increasing access to economic opportunity – is toward the middle of the continuum. The increments between employment in an occupation, profession or technical field that fully utilizes one's talents, knowledge and entrepreneurial energy, versus working in a job that deliberately or by default places those factors at the margins of the requirements for employment, is the difference between a labor force fully engaged in creating economic growth and sustainability versus one that rarely rises above the pursuit of sustenance.

The proportions of the American labor force occupying the increments between full employment and underemployment, and their demographics and backgrounds, are material to broader considerations of economic recovery and expansion. Understanding more about how the underemployed arrived at their current predicament, and how they might aspire to alter their circumstance, is the primary focus of this literature review.

Of secondary importance are definitions and nomenclature. The research attempts to better define what constitutes underemployment versus full, sustainable employment. It also endeavors to explore the characteristics and expectations of one segment of the underemployed in America – that of the generations most recently entering the workforce. Finally, it seeks to more fully illuminate the capacity and effectiveness of the incumbent system of post-secondary education in the U.S. to assist the underemployed in becoming fully employed.

As the sponsor of this research and a primary stakeholder in the effectiveness of post-secondary education, ACICS routinely and on a recurring basis initiates quests for greater knowledge about the correlations between education quality and participation in economic opportunity. One authoritative voice recently defined this hypothesis thusly: '... a simple, direct relationship between education and (the society's) future growth rate...particularly with respect to employment prospects ... commensurate with educational achievement." (Vedder/Robe/Denhart, 2013)

Under its authority from the federal government, and by the design and intentions of its leadership, ACICS routinely develops and applies standards to colleges and schools that measure factors that make education programming relevant and responsive to the acquisition of skills for professional, technical and occupational fields. The self-interest of ACICS regarding this line of inquiry is enlightened: the knowledge derived will assist member institutions, as well as the students and communities they serve, expand their abilities to participate in opportunity manifest in the American economic system. Whatever disagreements may arise about how to define quality education, effective institutions or student success, it is assumed that increased access to economic opportunity is a large common ground on which stand most of the actors in the policy debate.

# **Defining Underemployment and Dimensions of the Generation Most Affected**

Underemployment as a phenomenon appears to be more a term of art rather than science. For purposes of this inquiry, the universe of underemployed in the U.S. is defined in a deliberately narrow and specific way; other inquiries may seek a more universal definition. For example, consider the definition of underemployed from the U.S. Department of Labor's Bureau of Labor Statistics: "...those working part time for economic reasons, such as (because of) slack demand for work at their firm, poor business conditions, or an inability to find a full-time job ... (and) who usually work part time but who want full-time jobs and are available for full-time work."

Not an unreasonable description, thought a bit unwieldy for field research purposes. Further, the element of 'skills acquisition' through education and training is not present or necessarily implied in the BLS definition of the underemployed.

In the alternative, this inquiry focuses on self-identification factors that could be easily applied through the survey process. In general, if a survey subject identified itself as someone who aspires to an employment situation better than its current situation, and acknowledged the

need for additional skills acquisition as an element of that advancement, it was selected in to the research.

The acknowledgement of a misalignment between current skills and those needed for career advancement establishes a key element for the context of the project. Typically, the universe of underemployed might primarily describe individuals with no substantial workplace experience who need substantial, sustained formal education before gaining employment in a related occupation, technical field or profession. Think of a recent graduate of a college prep high school seeking a baccalaureate degree in order to qualify for an entry-level job in business administration, or health care or education.

In this project, the universe of the underemployed was deliberately defined to include those who most likely had some prior work experience, were currently employed or seeking employment, and were able to reflect, with some insight, on their previous education and employment choices. Think of someone who has graduated from high school and spent at least a few years working, taking college-level courses or both. Or individuals with a liberal arts degree who are unable to find employment in any field that engages their formal education and settle for retail or service-sector employment in order to sustain basic needs. Those factors are useful in describing individuals who find value in the education experience offered by independent colleges and schools offering professional, technical and occupational programs.

The other key element of the project – the "generation" part of the "underemployed generation" -- has substantial presence in recent literature. The institutions and organizations that have expressed a direct interest in this sub-set of the labor force include the Department of Labor, the Society for Human Resource Management, numerous business and employer organizations, higher education, and demographers. More importantly, the persistence of underemployment across an entire generation has captured the attention and focus of a much broader policy community. For example, *The Atlantic Monthly* has cited data indicating that 53% of recent college grads are either jobless or underemployed.

Left unresolved are the implications of this severe economic displacement: is it primarily an indictment of economic recovery policies, the higher education system, the values and character of a generation of college graduates, or all three? Or perhaps, none of the above?

The generation of workers experiencing the most profound and sustained impact of underemployment are described in various ways, including Millennials (those born between 1978 and 2000) and a substantial portion of Generation X, those born before 1978 but who are

too young to be part of the post-World War II baby boom generation. The circumstance of this segment of the population is described in various ways by authorities:

"According to the U.S. Census, Millennials represent 27.7% of the U.S. population, surpassing the Baby Boomers (26.4%) and far outnumbering Generation X (19.8%). Similar to the Baby Boomers, the large numbers of Millennials have meant that for many in this generation competition for a limited number of spaces has often been fierce throughout their lives—whether it was for college, athletic teams or internships." (SHRM)

Notwithstanding attempts to paint the underemployed with a broad brush, other salient characteristics merit consideration because of their prevalence in the literature. A Pew research study (2012) finds that many of this generation "... have had to accept lower starting salaries than they would have been offered in a stronger economy, and these starting salaries can influence wages for many years into the future. Other recent graduates may find themselves in jobs for which they are over-qualified, and this trend could also have a longer-term impact on their career trajectory."

In a more colloquial fashion, Pew describes the underemployed generation as 18- to 34-year-olds who area "suffering" through work in retail positions rather than in professions, they acknowledge in most cases (54%) that they do not have sufficient education or skills for career advancement, and that they are directly encountering the reality that "a bachelor's degree cannot be traded in for a job."

While some might argue that the expectation of formal education leading to economic opportunity through employment is extraneous to the primary purpose of higher education, the resilience of the expectation cannot be ignored. The simple, direct relationship between "education and employment prospects" as defined by Vedder, et al is more than a theoretical hypothesis when it comes to the aspirations of the underemployed generation; indeed, the relationship may serve as a primary, recurring explanation for variances in individual education and employment outcomes.

Finally, in reviewing literature that describes and defines underemployment and the contemporary working-age population, it is significant to note the reflections of those who find these factors worthy of scrutiny and debate. One reason the plight of the underemployed merits sustained attention in the policy arena is out of a respect for the attainment and preservation of human dignity, particularly as derived from participation in the workforce and the attainment of formal education.

Mike Rose in "Work and Dignity: A Conversation..." observes that human dignity "... emerges in a time, a place and a context. Intelligence, ability, literacy, which we tend to regard as personal attributes, could easily fit into the same contextual slot as dignity." Rose's perspective reinforces the notion that the stakes for attaining full employment for an entire generation go far beyond the economic and social; they include elements of identity that touch the spirit and a sense of larger purpose.

Rose is clear in his view that being unemployed or underemployed is demeaning to the individual because of the financial and domestic instability it creates: "You're further demeaned because you're not able to provide for your family. The current nature of the job market ... takes a psychological as well as economic toll on people."

Other authoritative voices on the relationship between meaningful employment, dignity and policy see benefits in terms of civic engagement and stimulating the "democratic imagination... Learning to work well enables people to govern themselves and so become good citizens." (Richard Sennett) Mastering the skills and confounding forces of self-governance, in addition to achieving economic self-sufficiency, puts the stakes of sustained underemployment at a high level in the policy hierarchy.

# Factors which may explain the prevalence of underemployment

Authoritative voices find much to dispute regarding the phenomenon of underemployment, including how to describe those who belong or should be omitted from the category. Of even greater dispute are the underlying forces that lead to underemployment in the U.S. Not surprisingly, policies intended to effectively mitigate underemployment generate dissent and contention as well.

Two prominent explanations for underemployment are the weakness in the overall economy and the oversupply of college graduates. Both explanations apply rudimentary economic assumptions to contemporary conditions and establish strong correlations between diminished economic participation for certain groups and the ebb and flow of supply (availability of employment opportunities) and demand (the vast number of young working adults seeking better employment situations). Implicit in these explanations is the assumption that if either the economy improves or the supply of workers with college degrees diminishes the phenomenon of underemployment will abate.

The former (strengthen the economy) has broad support in the general policy arena; the latter (produce fewer rather than more colleges graduates) generally runs counter to prevailing political sentiments and initiatives. Congress was told that "... by 2020, America will once again have the highest proportion of college graduates in the world." (Presidential address to joint session, 2009) A 'Jobs for the Future' report asserts the nation should aspire to "double the

number of low-income students gaining quality post-secondary degrees and credentials." (Art Hauptman, 2002)

A third explanation which has some significant presence in the literature is that underemployment is to be explained by the personal characteristics of an entire generation. Those factors have less value in policy forums where the enumeration of the deficiencies of any group of citizens (stereotyping) obviously is accompanied by great risk and little reward.

So what about underemployment, in its recent manifestation, as a function of economic weakness? Human resource professionals define the timeframe as beginning at the end of 2007, commensurate with the onset of "The Great Recession... high on the list of forces shaping the workplace ... had a strong influence on workplace forecast surveys which were more likely to emphasize economic issues and the impact of a global economic slowdown." (SHRM 2013 workplace forecast). Slow economic recovery from 2007 through 2013 is also cited by Vedder, et al in his treatise on underemployment. The displacement of white collar workers associated with declining manufacturing activity in the U.S. is also frequently cited as a cause of underemployment, as managers, accountants, marketing specialists and lawyers are forced to take service sector jobs in a sluggish economy, putting the skills they acquired through formal education at the margins of their required job functions.

Contrarian voices indicate, however, that underemployment as a phenomenon has been a characteristic of the domestic workforce for decades, and has become more pronounced primarily because of an unrelenting push for post-secondary credential attainment.

In "Why Are Recent College Graduates Underemployed," (Vedder, et al) dynamic social forces are examined as fundamental to the phenomenon:

"In communities where the growth in the supply of degree-holding college graduates exceeds the growth in the demand for degree-holding employees to fill available jobs, the phenomenon will get worse before it gets better."

Vedder makes a strong case that because the supply of well-paid jobs requiring a college credential is not likely to expand at the rate of demand for those jobs by college graduates, the gap between education attainment and jobs that provide full employment will only widen, all else being equal.

Another related but more nuanced explanation for underemployment is the specific mismatch between available jobs and types of credentials required to qualify for those jobs. The BLS projects that occupations, professions and technical fields with the greatest growth in opportunity through 2020 include nurses, teachers (all levels), nursing aides, accountants and

auditors, and professional medical care providers, all of which require some post-secondary education. Absent are empirical data that show whether or not enrollment patterns in post-secondary programs match the projected growth professions, or instead trend toward credentials that more closely correlate to underemployment or unemployment.

An emphasis on the "right credential" versus "any higher credential" enjoys great prominence among some labor economists. Anthony P. Carnevale (Georgetown University Center on Education and The Workforce, 2012) implies that underemployment is more than simply the demand exceeding the supply of employment opportunities requiring college education:

"College is not a blue collar vs. white collar issue. More and more blue-collar jobs demand post-secondary education and training, up from 22 percent in the '80s to 43 percent in 2010. Clearly, not every young person requires a bachelor's degree. Many future job opportunities will require credentials that have an occupational focus, like certificates and associate's degrees."

Carnevale's inquiries and theories give weight to the value of post-secondary education in fields that demand specific skills and knowledge that cannot be acquired either through high school or traditional baccalaureate programs. An entire segment of the post-secondary education community is focused on attracting and fulfilling the needs of adults who seek employment that requires more than a high school diploma but less than a 4-year degree. That segment includes many public community colleges and an entire sector of private, independent career colleges and schools offering everything from cosmetology, allied health and message therapy to business administration and information technology certifications, diplomas and degrees.

Absent empirical data, a reasonable question remains regarding the incidence of workers with baccalaureate degrees who are have subsequently sought and completed post-secondary education in applied fields and are working successfully. That is, who is counting the adult learners who, unable to find work in a field related to their baccalaureate degree have intentionally pursued additional post-secondary education in order to qualify for available jobs that require post-secondary education? And applying the variety of definitions available, are individuals in that circumstance employed, underemployed or 'other'?

The issues raised by inquiries into underemployment may suggest further review of expectations: that is, what do members of the workforce expect and how did they acquire those expectations? Understanding expectations is important because they are perhaps more durable and better explain interactions between the workforce and employers than many other factors.

Again, available literature is a sound resource. Many authorities have opined that the level of economic achievement – lifestyle, if you will – manifest as prototypical of the American middle class is unsustainable. While the parties guilty of creating the expectations of middle class attainment are numerous and mostly nameless, some are identified explicitly. Vedder asks the provocative question regarding the expectations attached to a baccalaureate degree, "Do high school counselors and college admissions officers paint an overly rosy picture (of the outcomes derived from degree attainment)?" Assuming that some enrollment is generated based on those expectations, the guidance counseling community may have some culpability. But to the degree guidance counseling is frequently trumped by other influences, including peers, family members or economic conditions, the "more education yields better employment opportunities" expectation is planted and cultivated by a wide segment of the community.

Related to the 'expectations discussion' and of significant merit are the intentions of the enrollee at the time of matriculation into a post-secondary education program. While it is likely that many first-year college students use the initial exposure to post-secondary education as a means for self-discovery and career exploration (if not clarification), it is also common to encounter graduates of post-secondary education programs who never intended to use the credential primarily as a ticket to better employment opportunity. In that case if the graduate subsequently accepts a job that does not require the post-secondary credential, is he truly underemployed? A debate best left to labor economists and statisticians, perhaps.

#### **Implications for Workforce Development: Employers**

Not worthy of deference to academic venues is the substantial body of literature that point to an undersupply, not glut, of qualified workers with the skills to fill available professions, occupations and technical fields. In the case of manufacturing alone, some authorities see the return of manufacturing jobs to domestic settings as vital to the recovery the economy, but that access to human capital in that regard is confounding.

A survey in 2012 by Deloitte and Manufacturing Institute found that sixty-seven percent of manufacturing companies are experiencing "a shortage of qualified workers, and that more than half expect the shortage to increase within the next three to five years." Another survey indicates that in the next few years as older workers retire, 2.5 million manufacturing opportunities are expected to become available. And in the oil and gas industry alone, estimates are that more than a million employees are within a few years of retirement.

James Manyika and Katy George, writing for the McKinsey Global Institute, label as myth the belief that manufacturing equates to assembly line work. They estimate that 30 to 55 percent of manufacturing jobs are in service type functions, including engineering and marketing. Labor

statistics paint the same picture on a different canvass: Of 16.2 million manufacturing related jobs in the U.S., 8.9 million provide services to the manufacturing process, while only 7.3 million are directly engaged in production, as in the manipulation wood, metal, textiles, plastics and other materials. Recent labor statistic indicate that on average, every 1 new manufacturing job creates new 1.6 jobs in services for a total net job gain of 2.6.

Those metrics of professions, occupations and technical fields confirm what former Labor Secretary Robert Reich hypothesized in his model: progressively, more of manufacturing and assembly is about the manipulation of symbols – numbers, words, images, 1s and 0s – and less about the direct manipulation of raw materials and production equipment. While manipulating materials may still require a great deal of on-the-job training, manipulating symbols requires training and skills acquisition through post-secondary education.

Theory aligns with the empirical when reviewing data about the immediate future workforce. According to SHRM and BLS:

"The "prime-age" working group (ages 25 to 54) (will) drop to 63.7% of the workforce by 2020. There will be 54.8 million total job openings in 2010-2020 with well over half—61.6%—from "replacement needs." These are jobs that result from the direct replacements of workers who retire or otherwise permanently leave an occupation. In four out of five occupations, openings due to replacement needs will exceed the number due to growth.... and expectations for education and certifications were on the rise across industries and for all types of jobs. Not only will the next generations of workers need to meet the education levels of the exiting Boomers, but in many jobs they will actually have to surpass them: In next five years, Increasing need for employees with associate degree (25%) or certificate/diploma (32%) versus 16% for high school diploma (emphasis added)."

The response to empirical evidence is manifest across a variety of sectors. A coalition of large aerospace companies has recently ramped-up training capacity and content through a partnership with local community and independent colleges to prepare military veterans for high-demand manufacturing jobs. One of the manufacturing partners is providing \$6 million directly to Cincinnati State Technical and Community College in Ohio, near the company's aviation factory. The program will be rolled out into nine more domestic communities during 2013.

The focus on returning military veterans reflects awareness by human resources managers that new talent pools must be identified in order to address the skills gap. That involves finding

"highly capable employees who need work, and training them to succeed." The veteran labor pool is described as "a ready labor force of motivated candidates."

In another former manufacturing mecca – Rochester, NY – several small firms in the optics industry are working together to plan new curricula at the local community college in order to fill gaps in worker training capacity created by the contraction of a dominant company. Other major employers emphasize "aggressive investment" in training and recruitment in order to prevent widening of the skills gaps for the manufacturing workforce.

"Companies should be much more aggressive about cultivating the next generation of manufacturing talent," said Justin Rose, a BCG Principal. "With more investment in recruiting and more in-house training, the availability of manufacturing talent could actually become a major competitive advantage for the U.S."

Notwithstanding an interest in reviving manufacturing employment in the U.S., employers in all sectors express a stake in remediating the gap between skills required and skills manifest in the available workforce. A clear majority express concern about the overall decline in workforce readiness of new employees, and a predominant majority cite the shortage of skilled employees as having "a major impact" between now and 2018.

Human resource authorities underscore the human toll attributed to the persistence and magnitude of the skills gap. The concern is that for the individual worker, prolonged periods of joblessness precipitates a decline in skills, leading to an even wider skills gap.

#### Implications for Workforce Development: Post-Secondary Education

The persistence and magnitude of the skills gap for the underemployed generation has another primary stakeholder: institutions that offer post-secondary education in professional, technical and occupational fields. The employer community has demonstrated a capacity and will to increase its access to educated, trained and workforce-ready employees. The response from the education sector has been more muted perhaps, but noteworthy, including partnerships with local employers to modify, enhance or create new post-secondary education programs that more directly fill workforce development gaps.

Some are taking the opportunity to revisit the fundamentals of education. One education scholar, Robert S. Feldman observes that the nature of learning for many in the underemployed generation may be substantially different than that of previous generations. Other authoritative voices point to differences in learning style, attention span, and an inability to focus for

sustained periods of time. Some describe the underemployed generation as having less affinity for reading and different study skills.

But these characteristic do not necessarily equate to diminished capacity to absorb knowledge; only that the method and environment of learning is different. Indeed, Feldman asserts many of those in the underemployed generation demonstrate better visual-spatial skills, and prefer doing over talking and listening. He says that while they may be less linear in their thinking and tend to undervalue expertise, they are also better at synthesizing information and multitasking.

Feldman's primary take away for post-secondary educators: Place more emphasis on what students/adult learners can learn, and less emphasis on what they know. In other words, assess and evaluate primarily their capacity for acquiring knowledge, and spend less time assessing their current knowledge levels.

Are the institutions that offer professional, technical and occupational programs at the post-secondary level developing and applying pedagogy based on the learning styles of their students? And what about the design of curriculum and instructional materials, as well as enhancements to the learning environment and the shape of support services? All questions that merit the inventorying of best practices, sharing with a broad cross-section of the post-secondary education community, and measuring performance in terms of institutional effectiveness and student success.

The stakes for colleges and schools are ones of reputation and accountability. The stakes for the community and the economy are much greater, according to the Center for American Progress. CAP insists that what institutions are doing regarding "improving educational outcomes and ensuring that education will prepare students for jobs of the future" is material to the America's ability to remain competitive in a global economy, particularly one dominated by the emergence of new economic players in Asia and the Middle East. CAP's admonition to policy makers:

"Set realistic, yet rigorous national education goals to prepare students for college and for the careers of tomorrow."

## **Summary and Conclusions**

Available authoritative writing that defines and describes underemployment cover a spectrum, from one narrowly prescribed by BLS statistics to others defined by the expressed expectations of employees and job seekers. Likewise, available literature points to an array of explanations for the emergence and persistence of underemployment: overall economic weakness limiting

employment opportunity in general, or a glut of overeducated candidates competing for a paucity of available positions, or too many job-seekers lacking the relevant post-secondary education for available jobs, or deficiencies in character for a generation of young adults. Depending on the explanation of preference, policy options emerge in predictable fashion.

For example, the policy implications of "the college degree glut" raises issues regarding the size and scope of federal and state student financial aid for post-secondary education. Specifically, Vedder asks whether or not "... taxpayers should heavily subsidize the costs of providing a degree with little vocational value." If one subscribes to his explanation for underemployment, one would also find value in his policy guidance: "We might be over-credentialing the population... we may be overinvested in higher education."

Recently, the college community has contended with policy proposals that mandate a connection, perhaps a close and evidence-based connection, between public investment in post-secondary education attainment and the relevance of the program to demonstrable employment outcomes. If such policy were to prevail, it might result in declining demand for current post-secondary education programming at today's prices. Vedder's analysis: "When the value of an investment declines, people shun it (enrollment) and invest their resources elsewhere."

If the employers were expressing complimentary concerns about a glut of qualified workers competing for a paucity of available jobs, over-investment in post-secondary education might gain greater salience in the policy debate. But because employers are expressing a contradictory concern – not enough qualified workers to fill available job openings, thereby exacerbating the suppression of economic growth – cognitive dissonance emerges to confound the policy debate.

At least one consideration implied but not expressed in this literature review is the policy of funding post-secondary education in the U.S. primarily through student vouchers. That is, the vast bulk of the hundreds of billions of dollars invested each year by federal and state governments in post-secondary education takes the form of student financial aid: the student selects her own college or school, and if the institution is accredited and qualifies under federal and state regulations, the financial support flows commensurate with the degree level, the means of the student and the duration of the program.

By default, considerations of the relevance of the education program to skills acquisition or employment opportunity are left to the individual. Current policy leaves the key decisions to the student, as well as the consequences for making a sub-optimal choice.

Shy of altering that fundamental relationship between perceptions or knowledge of the employment marketplace by individual students and the subsequent direction of government

financial support, can the issues confronting the underemployed generation be remedied by changes in government policy? The consensus may be that answers to that question are too important to develop quickly or capriciously. Gaining insight and knowledge to mitigate underemployment merits sustained inquiry and analysis, both by the post-secondary education community and the policy community. Arguments to the contrary have not emerged to a substantial degree.

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