ADRIFT AT THE MALL: COLLEGE GRADUATES AND EMPLOYMENT IN THE RETAIL INDUSTRY

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THESIS

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By

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CHAPTER I

INTRODUCTION

Today many more people are earning a college degree than in years past. More than 1 million students received their bachelor's degree in the year 2000 and the proportion of the workforce with college degrees increased from 25 percent in 1992 to 28 percent in 2000 (Dohm 2002). While many see a college degree as a guarantee of a prosperous future in the job market, this is not always the case. Many college graduates take jobs that do not correspond with their degree and many more take jobs for which they are overqualified. A 1997 survey by the United States Department of Education's National Center for Education Statistics found four years after obtaining a bachelor's degree, only 55 percent of graduates were in jobs related to their field of study (Dohm 2002). Feldman (1995) suggests that for many college graduates graduates graduation leads to jobs that do not require as much education as they possess.

This problem is not unique to the early years of the twenty-first century. Many Americans found that their acquired years of schooling significantly exceeded the levels of schooling that were historically typical of the occupations in which they were employed (Halaby 1994). Overeducation has been widespread among college graduates as far back as the Fifties when the number of college graduates exceeded the number of jobs requiring a college education (Rumberger 1981). The supply of educated labor expanded faster than the demand for it, leaving many college graduates without jobs or forced to take jobs that they typically would not. Between 1960 and 1970, enrollments in higher education increased from 3.8 million to over 8.5 million, an increase of over 100 percent. Between 1970 and 1980, enrollments increased another 41 percent to reach 12.1 million (Rumberger 1984). Labor market opportunities for new college graduates appeared to decline particularly during the recession years of 1975 and 1976, leading to a more widespread pessimism about the economic payoffs of college (Rumberger 1984). In 1977 over one-third of the employed adult population reported having skills that were not used in their present jobs and many college graduates found themselves in jobs that do not use all the skills they acquired in college, especially those employed outside of their major field of study (Rumberger 1981). More and more college graduates have been forced to accept jobs incommensurate with their level of schooling. Rumberger (1984) reported that between 1960 and 1980, the number of college graduates in the civilian labor force increased three-fold; a college degree was no longer considered a rare commodity, ensuring it's holder of a clear competitive advantage in the labor market. By the mid 1980's, twenty occupations generated 35 percent of all new jobs and only two of those jobs required a college education (Rumberger 1984). In this short period a college degree had become much more common, however, there was no significant increase in jobs requiring one.

In order to gain a better perspective of college graduates that are not using their degrees, 17 in-depth interviews were conducted with college graduates employed in the retail industry. The respondents were able to share their experiences of working in a field

where their formal education is not utilized. This study focuses on college graduates working in the retail industry and ways in which they deal with not using their degree.

The retail industry is one of the largest service-producing industries today. About 10 million Americans earn their living in some form of direct sales work (Rothman 1998). Retail salesperson is one of the occupations with the largest projected growth from 1992-2005, with projected employment at almost 4.5 million, up 21 percent (Rothman 1998). Many college graduates will be part of this increase when they enter into the retail industry after failing to find available jobs in their field of study.

Most positions within retail require at least a high school diploma and possibly some college hours, however a college degree is not necessary. Instead, experience is what matters most in the retail industry. Most often, an individual employed in the retail industry will advance to a higher position due to experience, rather than a college degree. College graduates that cannot find jobs which require their formal education may often settle for jobs that high school graduates take, which are often lower paying jobs that require little education. The retail industry provides a good example of this phenomenon.

Retail is different from other industries in that while it is a service-producing industry, it is not blue collar, nor is it white collar; it is somewhere in between. This situation makes it difficult to classify retail. This observation has not been addressed by previous studies, but should be considered in future research.

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RESEARCH QUESTIONS

My objective for this study was to explore college graduates' attitudes and personal experiences of not using their education. To do this I focused on answering three main questions. These research questions derived from the literature are: (1) why are individuals with college degrees in occupations that do not require their formal education, (2) what are these individuals' perceptions of their education relative to their job, and (3) what are these individuals' hopes and aspirations for future employment? From the analysis of the data, I gained a better understanding of how these college graduates deal with not using their college education in their job.

CHAPTER II

REVIEW OF LITERATURE

Traditionally sociologists have studied work in relation to occupations within different industries focusing on periods during industrialization and postindustrialization. What they have looked at regarding work has significantly changed over time. Early researchers focused on institutional and structural accounts of work. However, during the 1950's studies began to emphasize individualistic accounts dealing more with psychological, personal, and social antecedents and consequences of work behavior (Abbott 1993). Today work studies may involve structural level ideas but they are usually defined in individualistic terms. These studies focus on job orientations including job satisfaction, work commitment, and job mobility in occupations dealing with professionals, clerical, and service workers; all of which neglect the retail industry.

Definitions of Overeducation

Many studies before have discussed overeducation and what it means to work in a position where a college education is not needed, such as in the retail industry. Rumberger (1981) proposes two definitions of overeducation, unrealized expectations and underutilization of skills. Both can be evaluated from an individual or a social perspective and are used throughout this study. Rumberger states, "Overeducation exists when an individual's expectations concerning the labor market benefits from an investment in schooling are not realized" (p.10). This is meaningful as an individual measure because the evaluation of expectations realized or not is an individual one. Most college graduates experience overeducation at this point when they realize that their education does not guarantee them a job requiring a college education. However, it also functions as a social measure through an aggregation of those individuals who selfidentify as overeducated. The underutilization of skills stems from "overeducation existing for those individuals in the labor force who are employed in jobs that do not make full use of their education" (Rumberger 1981:15). This is meaningful as an individual measure since it requires an evaluation of each worker's educational qualifications and respective job requirements. As with Rumberger's other definition, the conglomeration of those overeducated workers presents a social index of overeducation.

Like Rumberger, Ramirez (1993) finds that overeducated workers are those who report the education level required by their jobs to be below the level of education they have attained. New entrants into the labor force may experience overeducation in this manner. Because of their lack of experience, new entrants may be assigned to jobs that do not match their formal education (Ramirez 1993). This is a temporary mismatch because overeducated workers accumulate experience and skills which lead to promotions or better job opportunities outside the firm (Ramirez 1993). Halaby (1994) proposes the definition of overeducation to be "an abbreviated expression for workers who have more schooling than is putatively required or historically typical of their occupations" (p. 47). Unlike Ramirez and Rumberger, Halaby considers overeducation to be a temporary situation not having a significant connection with skill mismatch. Whether overeducation is temporary due to promotion or skill mismatch, some are affected on a long-term basis. Because they did not use their level of education early in their career, there is a greater chance that they will continue to be overeducated later in their career (Quintanilla 1996). A study by Battu (1999) found that 38 percent of graduates were overeducated in their first job and 30 percent still were six years later. In Rumberger's (1984) study, between one-quarter and one-third of college graduates reported that they are underemployed, not using their acquired skills. Beverly Burris (1983) states that, "this is a structural problem which can not be explained by blaming individuals, but does have ascertainable effects on individuals" (p.106). Underemployment can reflect worker's perceptions that their skills are being inadequately used on the job and their job may not meet their expectations of personal growth, self-fulfillment, and challenging work (Johnson 1995). Many college graduates must accept the fact that their expectations and aspirations for the labor market may never be realized.

Whether overeducation is short lived or long term, it can affect many college graduates today and in the future. This study uses the retail industry to explore overeducation and to investigate college graduates' perceptions and feelings about their education in relation to their job and how their outlook on the future is affected.

Job Satisfaction

Since the early 1980's about 23 percent of college graduates with a bachelor's degree have entered into jobs that do not require a degree (Hecker 1995), which means

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that 23 percent of college graduates enter the workforce overeducated, according to Rumberger, Ramirez, and Halaby's definitions. College graduates entering into positions that do not require their education are prone to experiencing negative feelings toward that job. Overeducation, in this instance, can lead to a variety of individual responses including job dissatisfaction, which tends to stem from one or more aspects of the job that are disfavored. For the purpose of this study, satisfaction is based on the individuals' overall attitude toward their job and a positive emotional state resulting from the appraisal of one's job (Cook 1995). Dissatisfaction can arise because one's expectations remain unfulfilled in the job or because one's educational skills are not being fully utilized (Rumberger 1981). If an individual does not have the opportunity to use acquired skills or to develop their full potential ability, they may feel a sense of not "getting anywhere" (Johnson 1995). Rumberger (1981) states, "There is evidence to support the notion that overeducation promotes dissatisfaction, where overeducation is defined in terms of unfulfilled expectations for promotions" (p.105). Data taken from the 1972-1973 Quality of Employment Survey concluded that the most dissatisfied workers were those who were too highly educated for their jobs. Overeducation is one of the strongest and most consistent causes of dissatisfaction among workers in low-skilled occupations (Burris, V. 1983). Feldman (1995) found that overeducated college graduates were more disillusioned with their job situations and more frustrated with the lack of opportunities for advancement and the low challenge of their work, leaving them more pessimistic about their ability to 'realize their dreams'.

Other studies have examined job satisfaction in relation to age. Most have found low satisfaction among younger groups (Oswald 1996). One study observed significantly more positive intrinsic job satisfaction in the 'maintenance' stage rather than in the 'trial' stage of a career (Oswald 1996). When college graduates enter into their first job after graduation, they expect more from it and may be disappointed when they do not see significant returns to their education. After a period of time, they may become satisfied with their job and what they have attained.

For this study, job satisfaction and dissatisfaction evaluate participants' perceptions of not using their education in their position. I also examine how participants determine job satisfaction and how they deal with dissatisfaction. By looking at this, we have a clearer picture of how college graduates' use of their degree in their job affects job satisfaction.

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THEORETICAL PERSPECTIVE

Job Competition Model

In some instances, education is used as a screening process for job applicants. The better the education, the more trainable the individual is thought to be. As a result, the labor market is not a market where fully developed skills bid for jobs. It is primarily a market where supplies of trainable labor are matched with training opportunities that are in turn directly associated with the number of job openings that exist (Thurow 1975).

The job competition model of the labor market, posed by Thurow (1975), states (1) marginal productivity is associated with jobs rather than individuals, and (2) education serves as a means of identifying the most qualified individuals. Individuals are allocated to available jobs based on an array of personal characteristics, including education, that suggest to employers the cost of training them in skills necessary to perform the tasks associated with their jobs (Rumberger 1980). Training opportunities only occur when there is a job opening that creates the demand for the skills in question (Thurow 1975). Since this allocation is based on the available supplies of individuals and jobs, workers may possess more education and skills than their jobs require, leaving many in jobs where their education should continue to fare better than persons with less education, although the absolute position of educated workers may actually worsen over time as many are forced into lower level jobs (Rumberger 1980).

The job competition model is important for this study because it demonstrates that many jobs see college educated individuals as being trainable. If an individual is able to earn a college degree, they are capable of learning new skills for a job. Individuals are then allocated to jobs based on availability. They do not take fully learned job skills to the job; those hiring for the job look for those who have a higher probability of learning new skills for that job. This model is more about the job, not the individual.

As for those working in retail, their skills are learned on the job, not in school. The retail industry does not look for highly educated people to teach its skills. For the retail industry the job competition model represents the idea of "on the job" training. This model works within the retail industry because highly educated individuals are thought to be better able to learn the necessary job skills; however this model may not be appropriate for studying retail because these jobs do not require a high level of education.

Education and Job Match

Researchers have looked at education and job match along with the job competition model to show how jobs are allocated in the labor market. The job competition model has a structural focus since the market has control over the individual and whether they will be chosen for a job based solely on an education that many others have also attained. Where education and job match differs is that the individual has control over their education and in turn over the type of job for which they are educated. Education and job match focuses more on the individual's type of education and for which types of jobs that education more closely matches.

Individuals invest in education in expectation of receiving a return high enough to compensate them for the costs of their investment (Hersh 1991). Workers will usually seek jobs with a similar educational requirement as they have attained. However, the job search can be costly, so workers may accept a job which requires less education than they

possess. This is one reason many college graduates stay in the retail industry after failing to find a position that requires their formal education. However, most overqualified workers do not usually stay in their position for long; it is only a temporary position, until they are able to find a more compatible one. Hersh also found that turnover, in this instance, is an anticipated and optimal outcome of hiring overqualified workers. Because less training is required for them, they cost less to train. By using education as a screening process for hiring, those with more education will usually be chosen over those with less education because of training costs. As for the retail industry, this is not necessarily the case.

Education is not usually taken into consideration when hiring in the retail industry because a college degree is not required; individuals are promoted based on experience, not their college education. This relates more closely to Spilerman (1991) who found that employers reward schooling to the extent that it is relevant to job performance and schooling in excess of the educational requirements for a job is treated by employers as superfluous. Superior education, in this case, provides little return in promotion prospects, so it is important to enter into an organization at a position that one's educational attainment is not much above that of the position.

It is important to examine education and job match in this study because some individuals will choose to work in a job where their level of education does not match what is required of the position. Retail in terms of education and job match represents a job for those who cannot find work in their field of study. They are willing to take a mismatch in education and job in hopes of eventually finding a match. Education and job match works because it gives an individual a job while they look for one that better matches their education. It does not work however, because these individuals have stayed in retail, lowering their chances of finding a job that matches their education.

Theory of Career Mobility

While education and job match focuses more on a match between the job and educational attainment, the theory of career mobility is centered on the experience obtained within a job and the ability to transfer skills. This theory predicts that there exists a positive effect of tenure on occupational mobility; individuals acquire skills and experience in one occupation in order to be able to move to another occupation (Sicherman 1990). With higher levels of experience, career mobility is more likely to occur within a firm, as a promotion, than across firms (Sicherman 1990). This theory focuses more on experience rather than education in a job. Tenure, as with higher levels of education, usually involve a fewer number of jobs. Since workers that are more educated can start their working careers in a higher-level occupation, their careers might involve a smaller number of distinct occupations than those of less educated workers (Sicherman 1990). However, college educated individuals working in the retail industry may experience a higher number of occupations since their education does not guarantee them a higher-level job to start out. They may explore different occupations until they find one where the possibility of promotion is greater. Some people will choose to take a job that requires less education than they have attained if there is a high probability of promotion. Sicherman (1990) suggests that this observation serves as a partial explanation for overeducation.

Career mobility within the retail industry is somewhat limited. It is easy to get into and continue whether a college graduate or not because experience is what matters most. Those with more experience have higher mobility into management but that is where it stops. Once here it is difficult to go any further. They risk the chance of becoming stuck in retail or having to start over somewhere else.

In the retail industry, the theory of career mobility represents a job in which mobility is based on tenure and experience. Education does not boost mobility within retail but tenure along with experience gives individuals more opportunities for promotion. This theory is relevant because educated individuals choose retail knowing they may not be compensated until later with a promotion. It may not be applicable however, because individuals stay in retail and mobility becomes limited.

Segmentation Theory

Segmentation theory also partially explains education's limited utility in the retail industry. This theory divides the labor market into distinct segments that function differently from one another and in turn, which certain groups of workers are concentrated (Rumberger 1981). In the higher segments, education may serve as a screen into entry-level jobs. Once jobs are filled by educationally qualified individuals, the remainder must fill lower level jobs (Rumberger 1981). For those persons in the lower level segments, education may serve little purpose. Workers in this situation face restricted entry into higher segments, leaving the option of quitting and going to another firm (Rumberger 1981). Mobility between segments is restricted and once an individual enters into one segment, it is often very difficult to gain access to another. This is due in part to a shift towards a service economy.

Stover (1999) reports that within the past 60 years there was a 21 point shift away from the goods-producing sector of the economy towards the service-producing sector. More people now work in the service-producing sector because of this shift. The U.S. Department of Labor predicts that about one-half of all new jobs created between 1990 and 2005 will be in industries producing services, and will account for about 4 out of 5 jobs by 2005.

Retail is a service-producing industry, where many college graduates work. Most entered retail while still in school. Now that they have a degree, they want to move up but entry into higher segments is limited because they started in a lower segment. Segmentation theory is important to this study because it identifies the existence of different segments within the labor market. Those working in the lower segments have fewer opportunities for advancement into higher segments. Retail represents a tier in the lower level segments in which education does not matter. Segmentation theory is applicable to the study of retail in that skills learned are transferable to other jobs within the same segment, but may not apply to the study of retail because access is limited into the higher-level segments, leaving educated individuals overeducated for their position.

Rational Choice Theory

The job competition model, the theory of career mobility, and segmentation theory focus on structural aspects in job choice but neglect the choices and process of choices that individuals make relative to their careers. Rational choice theory gives insight into these choices. Two central assumptions of rational choice are (1) that people seek to obtain benefits that minimize costs, and (2) that they cognitively process information about the likely benefits and costs of various courses of action and make a conscious choice about their behavior (Cook 1995). Actors will usually choose the course of action that best fits with their interests, beliefs, and opportunities (Hedstrom 1996). College graduates entering the labor market must make choices about their future based on information that they have collected relative to their interests, beliefs, and opportunities. Because these choices are made with this information in mind, they are considered rational.

Some researchers have considered rational choice and exchange theory interchangeable; they are not. Rational choice in summation is a decision made based on available knowledge. It is the best choice for that particular situation at that particular time. Where exchange theory differs is that an action takes place in exchange for something else and a relationship is built. It is a social interaction because there is an exchange of tangible or intangible goods and services, such as food and shelter, social approval or sympathy (Wallace 1995).

This study incorporates rational choice theory throughout in that these college graduates have made a rational choice to take a job in the retail industry where their education is of little use. These choices were made based on the information that they had available at that time involving knowledge of the job market relative to their education. Some of these decisions were made before entering the retail industry while others were made after spending an extended amount of time there. Rational choice

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theory explains, in this study, that these individuals have made conscious decisions about their future and what part retail will play.

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CHAPTER III

METHODOLOGY

I previously worked in the retail industry and while there, I began to question my education in relation to my job. I assumed others working in retail with a college degree might have done the same. For this reason, I was curious to find out why college graduates, like me, allow themselves to work in jobs where their education is not used. It is important to note that my personal experience in retail has helped me to understand the participants' experiences and I feel is beneficial to the study. However, I did not let this personal knowledge influence my analysis.

I used qualitative methods to explore the current situation of college graduates working in the retail industry where their college degree is not used in order to understand the retail industry from their perspective, which previous research ignores. Qualitative methods allows social scientists to systematically examine many aspects of the social world, looking beyond ordinary, everyday ways of seeing social life and try to understand it in novel ways (Esterberg 2002). Qualitative research can yield valuable insight, such as in-depth reasoning and personal accounts of social experiences, drawing from data that is richer than simple quantitative measures.

Grounded theory is one method used in qualitative research, and the framework

for this particular study. This method can provide a set of useful research strategies for studying the retail employment experience of college graduates. Grounded theory begins by examining the social world, and ultimately develops a theory consistent with what a researcher discovers in both observation and analysis (Esterberg 2002). Although this study's discoveries are not generalizable to an entire population, they offer interesting information about the retail experience and overeducation among college graduates.

Seventeen in-depth interviews with college graduates employed in the retail industry generated the data for this study. Originally between 15 and 20 interviews were planned, but saturation occurred at 17. I chose participants employed in the retail industry that had graduated from a college or university within the past five years with at least a bachelor's degree. After I made initial contacts with my population through acquaintances in the industry, I used a snowball sampling method to recruit other participants. I recorded open-ended interviews with each participant and transcribed them in full. Each participant gave consent before the interview and pseudonyms were used to protect their identity. The interviews usually took place at the mall after their shift, and lasted from approximately 30 minutes to 1 hour. I focused on four major areas in each interview (see Appendix A).

The first of the four areas began with background information including how participants got into retail, how long they had worked in retail, were they working in retail while in school, when did they earn their degree, what was their field of study, and what they wanted to do with their degree. These questions were to gauge how immersed participants were in their job and find out how they first got into retail. The second set of questions involved participants' present position within retail. These

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questions included, what is your current position at your job, do you need a degree for this position, how does your education relate to your current position and why do you stay at your current position. These questions show how the respondent felt about their position and how their education related to it. The third section dealt with the respondent's ideas about where they were versus where they wanted to be. Questions included, what would your ideal job be, where do you see yourself in five to ten years, when you first graduated where did you imagine you would be now, and when did you make the decision to stay in retail or have you. These questions reveal where the respondent believed they should be now and in their future. The final section was an evaluation by the respondents. Participants told about others employed in jobs where their formal education was not needed, if they had it all to do over again would they do it the same, and what advice could they offer someone who will be graduating soon and entering the labor market. This set of questions were asked to see if given the opportunity to change their educational past, would they do it differently.

After transcribing the interviews, I went through each using the open coding method (see Esterberg 2002), in order to locate important themes and patterns. When a common theme or pattern was identified, it would be written in the margin and the corresponding quote would be highlighted. The highlighted sections were then gone through to look for commonalities and grouped accordingly. This gave rise to the outline of my analysis, which I organized into four sections. I used a similar method when identifying the four participant groups. These groups emerged from the analysis of the data based on participants' statements about their job and education.

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The sample included participants who ranged in age from 21 to 33 (see Appendix B). Nine respondents were male and eight were female. I conducted interviews with employees of retail stores and employees of outlet stores with nine different retail companies. The respondent's years of experience in retail ranged from one month to fifteen years, with the majority around the six-year mark. Twelve of the respondents were in management while the other five were part-time sales associates. Respondents' time since graduation ranged from one month to four years with the majority being at three years. The degrees earned by the respondents were broad including bachelor's degrees in business management, marketing, government, public policy, sociology, fashion design, history, exercise and sport science, social work, theatre, physics, and public relations. All except one respondent had worked in the retail industry while in school earning their degree. Four of the respondents were in graduate school continuing their education. None of the 17 respondents had plans of leaving retail immediately, although most voiced concern about their future not being in retail.

CHAPTER IV

ANALYSIS

Many occupations within the service industry do not require a college degree. While retail is one of these, more college graduates are turning to retail when they do not find a position that requires their formal education. Gaps in the literature suggest that the retail industry is noticeably understudied. This study focuses on dimensions of convenience in getting into retail and staying in retail, levels of feeling stuck in retail, levels of job satisfaction and dissatisfaction, and the levels of meaning attributed to the job. This analysis explores dimensions of retail life and considers how they intersect and differ.

In this study, I discovered four groups of individuals working in retail which emerged from the data based on feelings toward their education, feelings toward work, and feelings toward retail as their job. These groups experience retail similarly in the beginning with convenience being the most significant factor for choosing to enter retail, but other factors begin to distinguish groups, and their rationales for staying in retail, from one another. I chose a nautical theme for the group names because I saw them as floating in the water waiting to get to dry land, meaning that they were waiting for an opportunity to use their education. These four groups include the skippers, the castaways, the drifters, and the life-boaters. The skippers are the masters of the ship meaning they are in control of their voyage. They are optimistic about their experience in retail and believe that they will use their education one day. The castaways are rejects of retail because they want to jump ship. They do not want to continue in retail because they want to use their education. The drifters are floating in the water without aim or initiative. They are uncertain about their future in retail but for now, they are content with not using their education in their position. The life-boaters have clung to this boat in order to save them from a sea of uncertainty. They have committed to their job in retail and have found ways to make it meaningful even though they are not using their education.

Convenience of the Job

According to many participants, convenience was their gateway into retail. This factor explains why these college graduates are not taking advantage of their formal education with their choice of job. However, participants understand convenience on different levels and in different ways. For some the convenience lies in the flexibility of scheduling, for others it is the simplicity of the job and the monetary compensation. Some consider all aspects convenient while others focus only on one part of retail. Many of these participants have gotten comfortable working retail and with this familiarity, retail has continued to be convenient for them.

While people have different reasons for entering retail, most enter while still in school because of the convenient work schedules, experience level, and low level of difficulty involved. Whether it is to pay bills, earn some spending money, or just to take

up some extra time, it is a job in which many young people are involved. Most participants in this study, entered retail while still in school. One participant said:

I had moved down here for school and I needed a job. The only place that I really knew of was the outlet mall. So I went and got a few applications. I figured it would be a good job with school so I could work nights. I was hired even though I had no experience. (Erica, castaway)

As Erica hints, retail offers flexibility, especially to college students. This flexibility is why many college students are attracted to retail and what keeps them there. Other respondents concur:

Retail offers a lot more flexibility with scheduling and with school. I could work more on the weekends and concentrate on school during the week. I guess I decided to stay with retail instead of doing office work or waiting tables. (Jared, drifter)

It's really just about the convenience with school. I realized that it works out with my school and I don't have to do much work. It's easy work. (James, castaway)

Most of the participants got into retail because it was a convenient job to work while in school. They have the option of working nights and weekends, unlike the typical 8-5 schedule. Now that they have graduated, they are still taking advantage of that convenience. In the beginning, retail was a good match for those in school but after graduation that match turned into a mismatch because they were not doing what they had set out to do.

For college students, retail offers decent pay along with the flexibility to work as much or as little as they would like. For this reason, many college students get comfortable with retail and opt to stay. According to these participants:

It's pretty good pay for what I'm doing right now, it's convenient, and I've got a lot of friends there. (Jason, castaway)

I make really good money. I don't think if I switched jobs I would make as much money. (Marcie, drifter)

Some participants believed that if they left retail and tried to get another job they would be taking a pay cut. This may be true, but whether they leave now or in a few years, there is still the possibility of taking a pay cut.

These participants have made a rational choice to stay in retail for the time being, willing to sacrifice their time spent on education for a convenient work-style. Individuals cognitively process information and make decisions based on the likely outcomes (Cook 1995, Goldthorpe 1998). Wanting the most favorable benefits while keeping the costs low, the participants in this study benefit from the convenience of retail, but at the same time, it costs them the use of their education. The convenience that they have become accustomed to has lead to a dependence on retail as a job and the lifestyle that they have created is difficult to leave, forcing them to continue not using their education in their position. While participants got into retail for different reasons while in school, the overall convenience has kept them there after graduation. Two respondents said:

It doesn't take much to stand in the air condition and fold shirts. You can think about other things while you work. (Carson, drifter)

Right now retail is a comfort zone. It's easy and I'm just going through the motions. It's like taking a class over and over again. You keep making a good grade and keep doing it while you can. (Jacob, life-boater)

Both Carson and Jacob agreed that retail was an easy job and this makes it convenient for them to work there. Their jobs in retail have become routine and almost mechanical, requiring little thought, as the jobs are uncomplicated and mostly unchanging. The comfort and simplicity the routine of the job provides is a factor in a rational choice to stay in retail.

Retail was one rational choice in college, but becomes a different one after college. Convenience becomes the key element in rational choices keeping these individuals in retail. When asked why he stayed in retail, one participant stated:

I really wanted to get into architecture because all that math and stuff came pretty easy for me, but when I got into retail that just sort of fit my personality better. (Cody, skipper) For Cody, retail was a rational choice because he is outgoing and likes to meet new people. A job in retail allows him to do this everyday, whereas a job requiring his degree would not. His experience there has helped him to realize that retail is a better match for him. While some choose to work in jobs that are not related to their education others find that working in their field is not in the equation for choice. These participants said:

I wanted to work for a women's shelter. I liked working with the pregnant girls at the high school during my internship, but when I graduated there was no one in this area hiring for that. (Holly, drifter)

I planned on going into a graduate program for physical therapy but I just didn't want to do school anymore. I'd been in long enough. I always wanted to do something in the health service industry. (Blake, life-boater)

Retail was a convenient solution for Holly because she had previous experience. She is one of the few participants interviewed that actually got out of retail to look for another job, but was forced back in when she could not find one. For Blake, retail was the most convenient choice because he did not have to attend more school in order to move up. He once envisioned a career in the health service industry, but retail, unlike the health service industry, offers a career ladder that depends on experience rather than education. He had much more experience in retail than education in the health service industry, making retail a more convenient choice. Many college graduates stay with retail after they graduate because it is easy to be promoted.

Retail is a convenient solution for many of the participants in this study and it plays a major role in their decision to stay in retail after graduation. Convenience influences retail workers to enter into the industry and to stay however, desires to use their specific education often keep this from being a lasting rational choice. Many individuals see retail as a stepping-stone into something else, but get caught up along the way and become stuck. Retail, for some, becomes a safety net while others see it as their first step into the working world. It is at this point that the four groups previously identified begin to differ from one another. The skippers, who are hopeful that one day they will be in a job where they will use their formal education, whether it is in retail or not, have made a rational choice to stay in retail for now not thinking about becoming stuck. The castaways are not at all committed to staying in retail and want to go elsewhere for a job. They have made a rational choice about their future and they do not want to continue in the retail industry where they may become stuck. The drifters are uncertain as to whether they want to stay or leave retail, but for now they have made a rational choice to stay, which may ultimately cause them to become stuck in retail. The life-boaters have made a rational choice to commit to retail; they have been there the longest amount of time and do not plan to leave because they are stuck.

Being "Stuck"

For many people, feeling "stuck" in their job can be difficult, especially if they believe there are no other options for getting out. People who feel stuck do so for different reasons. Some are stuck because the job they are doing is all they have ever done and all they know. Others are stuck because they do not want to get out of their current job and start all over somewhere else, while many more are stuck because their job is convenient for them. Individuals may be trapped in their job because they feel uncomfortable looking for something else. Some studies attribute "being stuck" directly to overeducation (Feldman 1995). This may be true in some cases but for many a rational choice was made to stay in a position where a college education is not needed. Being "stuck" in the retail industry is multi-dimensional and overeducation is only one factor involved.

In this study, different levels of job entrapment define the four groups referenced earlier. Skippers do not worry about long-term underemployment because they do not see themselves becoming stuck in retail. They believe that they will eventually get out of retail or move up into a better position within retail where their degree will matter. The castaways also do not worry much about becoming stuck because they are set on getting out. They are not happy with their job and do not want to make a career out of retail. The drifters realize that becoming stuck is a possibility but they are not concerned because they are content with their job for now. They believe that if something better comes along they will be able to leave retail.

Life-boaters have made a rational choice to stay, but in that choice they are also *rationalizing* being stuck. Becoming stuck in retail was not a rational choice they made; initially it is only a choice they make after the initial job decision. It was the by-product of staying in retail. Now they have no choice but to make sense out of what they have done, so they rationalize being stuck. For them to feel comfortable with this rationalization they find something to make retail meaningful for them. They are no

longer concerned with not using their college degree in their job because they have found a way to connect their education to their position.

Studies have shown that feeling "stuck" can cause problems for future employment. Quintanilla (1996) states that "career starters suffering early underemployment are subject to the familiar Catch 22 situation in which lack of initial experience in the labor market increases the difficulty in gaining access to initial experience"(p. 435). Many in this study chose retail because they needed no experience, since they stayed for a period of time and gained no other experience for the broader labor market, they became "stuck" in retail. One participant stated:

After about the third or fourth month of applying for social work jobs and not getting any calls back, I went to the mall office and got a hiring list. They called me back the next day for an interview and I got hired the same day. (Holly, drifter)

Holly left retail and could not find a job in her education field. Her lack of work experience in her field of study contributed to her going back into retail, where she had experience. Retail in a sense has become a "life-vest" for her because she gave up on a job that requires her degree and went back into retail, which has kept her "afloat" in the past. Holly is uncertain about her future in retail but for now it suffices. However, her chances of becoming stuck in retail are greater because she has not attained any other work experience. Many people involved in the retail industry work there for an extended period of time and gain no experience in other fields, which makes it easier to become "stuck" in their job.

Many of the participants did not see themselves making retail their career, despite concern about being "stuck" in retail for the moment, and despite their plans to leave eventually. However, in some ways, convenience is the most significant factor in becoming stuck. Doing what they know and feel comfortable with, instead of venturing out into the unknown is the easiest and most rational choice for them. Many participants are willfully underutilizing their education temporarily in exchange for convenience. They have made this rational choice because they do not expect to be in retail for much longer. However, the more time they spend in retail, the harder it will be to pull away from the industry and its convenience, especially after spending the majority of their working career there. Instead of looking for other jobs that might be a better fit for their education, they continue in retail where they are comfortable.

Participants who felt like they were stuck did so for several different reasons and to varying degrees. The skippers, who were not too concerned with becoming stuck, did not see it as a negative experience because they thought that they would eventually move on. The castaways, who were also not concerned with becoming stuck, did not believe that they were or would become stuck because they wanted out and did not plan to stay in retail. The drifters, who felt that they were stuck in retail for the moment, thought they would be able to leave if given the opportunity. The life-boaters, who realized the possibility of being stuck in retail, did not all see it as a long-term experience. According to these two respondents:

I haven't found a way out. I know all these older ladies at the mall meetings and

they have probably been working retail for thirty years. They get stuck and it's all you know. So I'm trying to climb out of it while I can before I get to the mindset of that's all I know. (Kathy, life-boater)

I feel like I'm stuck. That's pretty much it. I think and this I from talking to other people that you get so far into retail and so far out of school, you do it for so long and it's all you know and it's hard to make a change, from going from a retail career to another career without a degree. Once you get a degree and have a little experience behind you it's a little easier. I think that if you're in school and you finish and you get into retail and you're in it for so long you get stuck and it's hard to get out of it. In fact most of the store managers out here, I would say half don't have a degree and it's just something they got into and it's a comfort zone. They're hoping to move up to corporate but for most that's a pipe dream. Most of the managers I know here are stuck. (Jacob, life-boater)

Their feelings of being stuck, including seeing many others who have become stuck and individually being immersed in the job, reflect 10 and 15 years in retail. These life-boaters have experienced many promotions over the years, leaving them at the highest position they can obtain in their stores. Both are interested in a change, but are especially concerned with finding something else after so long in one career path. Kathy wants to move up to the corporate level of retail, which is the reason she got her degree in fashion. She has committed to retail in order to do this but she knows that the longer she stays in her current position, the greater her chance of becoming stuck there. Jacob would also like to do something different but he feels stuck in his position for now. He makes it work for him even though he is not using his education. Similar to Feldman's (1995) findings on underemployed college graduates who were worried about becoming stuck in a position where their education is not needed, these participants were concerned with being stuck in retail and they knew if they stayed in their current position much longer the chance of ever using their degrees would be low.

About half of the participants had predicted where they would be in their career track after graduation, recognizing that extending their retail career was a necessity, it afforded them the benefits of a steady paycheck, to which they were already accustomed. When asked where they thought they would be after graduation, two participants said:

I really didn't have any disillusionments or anything like that. When I graduated high school I had different ideas but college I pretty much knew I'd be here. (Ben, drifter)

I'm just about where I thought I'd be. I mean I knew I wasn't going to set the world on fire right away. (Jose, drifter)

Ben and Jose manifest both the low expectations that many have about their postcollege work futures, as well as the accompanying uncertainty. Staying in retail provides some certainty for their lives, even though they realize that they may be trading future prospects for this short-term security and satisfaction. In doing this, they may increase their chances of becoming stuck in retail where their education will be of little use. While some participants had low expectations about their job right out of college, most had higher expectations for their future career. They believe that retail is like a "gateway" and if they can find their way through it there will be a better opportunity on the other side. These participants said:

When I graduated, this job was the best offer I got. I figured I'd stay here until something else comes along and it's already been a year. It goes by so quick. (Ben, drifter)

Retail is not something I really want to do. Since I am here in this job, I'd rather not be looking for another job in retail and concentrate on looking for another job in something I want to do. (Jared, drifter)

I guess I am still in it because I am comfortable with it and it's a good job while I look for other jobs. It does give you time off especially during the week so you can look. (Kathy, life-boater)

Interestingly, being stuck offers some degree of freedom because they have the option of being off when they need so they can look for another job, even though no one interviewed was in the process of looking for another job outside of retail. Instead, they were not being proactive in their career search because they did not believe that there was another job right now that would make better use of their education or experience. Knowing there is freedom in being stuck and using it are two different things for these

participants. Those who wait for a better opportunity to present itself will increase their chance of becoming stuck in retail because they refuse to do anything else to change their situation.

Part of this inactivity is attributed to a second-hand knowledge about the job market, and others who are similarly stuck. Participants knew of others, including friends and acquaintances employed in positions where their formal education is not needed. This may be their justification or excuse for staying in retail. These three respondents commented:

One of my friends has three years working for the governor and he's a waiter. He has a degree and he's worked for the U.S. Senate. He's probably the most over experienced person I know. (Jared, drifter)

My wife graduated with a degree and she was working retail for a while. She could have used that time to look for something else. (Jacob, life-boater)

I run across a lot of people that graduated with a business degree and they work in the food industry or a science degree but they work in something else. It's becoming more common. I do know that some people use retail as a crutch, especially here where this is a good opportunity for college students to get a parttime job. (Cody, skipper)

Being "stuck" and the many reasons for being "stuck" are part of the reality of

participant's careers in an uncertain market. However, staying remains a rational choice or a rationalizable choice because retail does offer some stability and potential for advancement. Since many of the participants did not go to college expecting to be in retail after they graduated they may display careerist activity, which Feldman (1995) explains as an attempt to pursue career advancement through non-performance based means, such as manipulative interpersonal behavior and image management, rather than merit. In doing this, they spend time in retail, working up the career ladder and advance because of tenure, not merit, and use this as a reason to stay. Retail becomes a "crutch" because any other job would rely on performance, not tenure, for promotion. They become aware that this is all they know and all they may ever have. Their work effort decreases along with a positive attitude about work. They are no longer doing the job because they want to do it; they are doing it because it is all that they believe they are able to do after so long in retail.

Job Satisfaction/Dissatisfaction

For this study, the continuum of job satisfaction and dissatisfaction is more pronounced when looking at the four groups and their feelings about using their education. The skippers, who were not concerned with becoming stuck in retail, were satisfied with their job because they felt that one day they would be able to use their education in a position, whether it still be in the retail industry or not. The castaways, who were also not concerned with being stuck because they were not at all committed to retail, were not satisfied with their job or the fact that they are not using their education and want out as soon as possible. The drifters, who understand they may be or become

stuck, are uncertain about their future in retail. For now, they are satisfied and not ready to go out and look for another job where their education will be of more use. The lifeboaters, who have committed to the retail industry after realizing they were stuck, have found satisfaction in their job because they have created meaning in it through a reinterpretation of the job, finding ties with either their education or their life that make the job meaningful.

Oswald (1996) explains the varied experiences of these groups relative to one another, finding that younger people may generally have high expectations about entering into a new job, however these expectations may diminish after experience in the job is not what was hoped for. As individuals learn more about the costs and rewards of paid work, their aspiration level changes and they may come to expect less and therefore feel more positive about what they have. Others may feel dissatisfied when they compare their job against their prior expectations about their job. Some of the participants, especially those who have committed to retail, have lowered their expectations for a career and settled on what they have. In order to be satisfied with that decision, they have to internalize their job as good for them. For those who are uncertain about a career in retail, they are more likely to feel dissatisfied later in their career if they stay and do not totally commit to retail. They will not be satisfied with a future in retail because they still want to do other things.

Johnson (1995) suggested that an underemployed individual may begin to feel that he or she is not "getting anywhere" and will not be able to show learned skills in their position. This is likely if an individual compares what they are doing to someone who may be more successful at that time which can lead to feelings of relative deprivation. Johnson (1995) used relative deprivation to explain how the sense of deprivation or satisfaction is dependent, not on the situation itself, but the comparison made between an individual's situation and that of someone else. College graduates may see other graduates working in more successful positions and feel that they deserve the same. Feelings of disappointment or frustration arise because individuals believe that they deserve jobs of higher pay, prestige, and challenge than they actually receive given their level of education (Johnson 1995). On the other end of the continuum, some may compare themselves to other college graduates in jobs that do not make full use of their education and feel relieved that they are not the only ones experiencing it. These respondents concurred:

I know a lot of people with degrees that are waiting tables. With the economy now nobody can find a job. There are a few lucky people that had a great internship or they know somebody, but everyone else is in the same boat. (Kathy, life-boater)

I know quite a few people that are in my same position with a degree and it seems like most are in retail. (Erica, castaway)

Quintanilla (1996) finds that college graduates' subjective perceptions about the labor market can have a significant effect on whether or not they will be or feel underemployed and consequently satisfied or dissatisfied. Kathy shows how these perceptions are turned into self-fulfilling prophecies. If they believe there are few jobs

that will make use of their education, then they are less likely to try to search out those jobs; in turn, they will continue in a job for which they are overeducated and in which they are dissatisfied. Subjective perceptions about the labor market can affect rational choices made by individuals about their future, which may determine the use of their education in their job and their level of job satisfaction.

Johnson (1995) examined a previous study by Khan and Morrow which focused on the relationship between objective and subjective underemployment and job satisfaction. They found that subjective measures of underemployment demonstrate moderate to strong negative relationships with job satisfaction (Johnson 1995). Quinn and Mandilovitch used the number of years of education an employee felt was necessary for their job as a subjective measure of underemployment. They found that this was a significant predictor of job satisfaction, with those most overeducated for their jobs reporting the most dissatisfaction (Johnson 1995). Participants were overeducated for their job, in that a college degree was not required for their position. All realized that their education was not used in their current position however, contrary to previous studies; they were not as dissatisfied with their job. One respondent said:

I like retail to a certain extent. I do feel that I'm kind of overeducated but at the same time I don't think that any other job that I am educated for that I would really be any happier. (Ben, drifter)

Some participants were concerned because they were not doing what they had set out to do and their current position did not relate to their college education. However,

there was not a sense of urgency among these participants to leave retail and change this. Ben knew that his education was not required in his current position but was not dissatisfied because he was able to enjoy his job. Others were dealing with it because they believe that one day they would be in a position that would use their formal education, however most did not see their current job as relating to their degree. These three participants agreed:

I feel like I'm wasting my education on retail because I don't need it to do it. (Erica, castaway)

It doesn't really relate. Most people I know out here aren't doing anything close to their degree. My store manager doesn't have a degree or any years of college, I don't think. It's hard working with that when I do. (Holly, drifter)

As a sales associate, it doesn't really relate at all. But I would not have taken the job to be just a sales associate. I'm just trying to work my way from the bottom to the top. (Beth, skipper)

These three responses run the gamut of dissatisfaction. They show different levels that these participants have experienced. Erica, a castaway, who has been in retail for six years was very dissatisfied that she is not able to use her education in her position, while Beth, a skipper, being extremely new to retail, has not had the opportunity to experience the same as Erica. As of now, she has plans of staying in retail and working her way up. She is optimistic that one day she will have a good job in the retail industry. Holly, a drifter, who has been in retail for four years, is uncertain about her future there. She is dissatisfied that she has a degree and her manager does not, but she understands that many people are in a similar position. Oswald (1996) explains some experiences by suggesting that there is a rise in dissatisfaction after an initial period in the work, when the job becomes repetitive and restrictive. Erica and Holly, to some extent, have experienced this dissatisfaction in retail because the job is no longer new to them. Because Beth is new to retail she may eventually experience similar feelings of dissatisfaction, but for now she is optimistic that a career in retail will work out for her.

While some were relatively dissatisfied, others experienced varying degrees of satisfaction. A few of the participants felt satisfied with their job because they found a connection to their degree. These participants, believing that their education related to their job, were thinking in more job specific terms; along the lines of applying things they learned in school to their job. According to these participants:

I think probably with any field education play some part, it's just how you apply it. Definitely with a business degree you hear it all and see it all. You recognize theories and you try to apply what you can. I think it's pretty much common sense just as long as you have common sense and good ethics, it all applies. (Jacob, life-boater)

I don't know if it's more of a personal thing or something I learned in my studies, I am more able to accommodate different types of people and work with different types of people and handle different types of situations. That might have helped give me some of the skills. (Marcie, drifter)

Jacob was able to identify different theories he had learned while in school and apply them to his job. Marcie was able to work with many different types of people because of what she had learned in school. Satisfaction is revealed through many experiences. For some, finding a connection between their education and their job helps to lessen the feeling that their college career was not beneficial. None of the participants said that their education got them where they are today; most agree that they could have gotten into their position without a college degree.

Although some of the participants where dissatisfied with retail because they were not using their education, they were satisfied with the job in general. Initially participants did not see a difference between the job and the industry because of the convenience involved. As they continued working in retail, they saw the potential for becoming stuck which begins to differentiate the job from the industry and plays a part in job satisfaction. They have distinguished between the job and the industry, being satisfied with the job itself but dissatisfied with the retail industry. Overall, the majority of the participants were satisfied with the fact that they had a job. Oswald (1996) suggests that young employees may feel satisfied with their job not only because of the novelty of it but because they feel pleased to have a job when the youth unemployment rate is high. For a majority of the participants, retail was not a new job. Most had been working there before they graduated and now they were just satisfied to have a job.

Participants have found satisfaction with different parts of the job. Some enjoy

the consistency of the job while others like the constant change involved. Some participants have found satisfaction in the simple routine of the job. These were primarily the drifters, who were uncertain about their future in retail. They know how to do their job well and feel comfortable with it which helps them to be satisfied for now. Focusing on the routine nature of their jobs is enough to make them stay. However, the life-boaters, who were more committed to retail than other participants, were satisfied with a very different aspect of retail, finding satisfaction in the day-to-day change and personal interaction that retail offers them. These participants considered this to be one satisfying aspect of the job because they enjoyed the differences from one day to the next and have internalized this part of the job as satisfying, which help them to continue. These respondents concurred:

Just the change, how nothing's the same. It's different every single day. And the fact that it is my store and I can make it different everyday. (Tamra, life-boater)

I think it's the interaction with the employees and the personal interaction with the customers, and it's just a fast paced, never the same, always changing environment. That's what I feed off of. I don't know of another job out there where it's different every day. (Cody, skipper)

I just recently got an offer to move out of my current place and just kind of keep things fresh. Things are changing and I'm going in a positive direction. (Blake, life-boater)

Change has played an important role in keeping them in retail, but each person experiences this change in a different way. For others it is the routine-ness of the job they most enjoy. These two elements, being very different, have the ability to produce satisfaction for those involved in retail.

Many studies examine overall job satisfaction by focusing on only one aspect of the job, such as age or type of job. This study focuses on several aspects of job satisfaction together, emphasizing its multidimensionality. These aspects include how participants' education relates to their job, the type of job, and their tenure in that job. Participants were both satisfied and dissatisfied with their job at the same time when looking at these different job aspects. Much of the literature on college graduates that discusses job satisfaction reports that those who are not using their degree in their job are most dissatisfied. This study found that all participants were overeducated for their job in retail, but most were not dissatisfied. Skippers were satisfied because of the promise of what could be next for them. Whether they were going to stay in retail and work their way up or leave and work their way up in another career, they were satisfied because they saw their present jobs as a stepping-stone in a career path, rather than the end of one. The castaways are dissatisfied, in part, because they want out of their jobs so can continue with their original plans outside of retail. The drifters are uncertain about retail as a future but for now, they are satisfied with it enough to stay, believing that they still have time to find something else and do not consider themselves to be totally stuck just yet. The life-boaters have simply found what can sustain their lifestyles, career goals, and overall well-being. They have found satisfaction in their job and this gives them meaning, which allows them to continue even though retail may not be what they had originally

planned to do. Regardless of the group, the majority of the participants believe that one day they will have a successful and satisfying career regardless of where they are now and will have better job mobility because of their college education.

Career Mobility

The service-producing industry is vast and many jobs today are in this sector, including retail. Those in retail learn skills that are transferable to other serviceproducing jobs, which may help them to move up in that field, but may also hurt their chances of future promotions into a position more closely related to their field of study. In this study, participants felt positive about future employment in a career that would make better use of their education. Studies, including this one have shown that underemployment can delay full integration into the labor market adversely affecting occupational aspirations and expectations (see also Quintanilla 1996). Those that start out not using their degree in a job will be more likely to continue this trend into the following year of employment which may have an impact on their later career.

Even though all the participants were currently working in retail, most voiced concern about their future not being in retail. They felt that they have the rest of their lives to decide what they want to do and were not ready to make that decision yet. With this in mind, participants were asked where they thought they would be in five to ten years. They responded:

Five to ten years, hopefully I will be dealing with corporation contracting using computer aided drafting or auto cad. (Jason, castaway)

I want to move to Portland, Oregon because there are a lot of government and environmental type jobs you can do there. (Jared, drifter)

I definitely do not see myself in retail at that point. The weekends, the holidays, and the nights are not very conducive with a family and bringing a family up. I want to work with the kids in the university. That's what I'm going back to school for now. (Cody, skipper)

These three participants, being from different groups, still had plans for future employment and none dealt with the retail industry. Each wanted to get into something else, more closely related to what they had studied in school. Other participants were not sure what they wanted to do, they just knew it was not retail. Participants do not seem to realize that everyday they continue in a job where they do not plan to stay, they are likely to become stuck. Upon entering into retail, they knew that their degree would not be needed. Hersch (1991) said that individuals invest in education expecting to receive a return high enough to compensate them for their investment. For this, workers will look for jobs whose educational requirement matches their educational attainment (Hersch 1991). This study contradicts Hersch's findings in that participants did not choose retail because of an educational match; they chose it for its convenience. Most understood that it would not be until they left retail and entered into another career before they would be compensated for their education. Some participants lowered their expectations in the beginning of their career by staying in retail, but as their expectations became lower and lower they gave up on the idea of being able to find something else

outside of retail, becoming stuck. Others held on to their high expectations, which have led them to be dissatisfied with their job in retail, but not enough to force them away just yet. Until then they are slowly being pulled into the "retail whirlpool".

Retail is a starter job for some participants, a job to do in the beginning of their career while they figure out what exactly it is they want to do. Many people believe that once they graduate from college they will find their dream job, despite evidence to the contrary. Most of the participants felt that one day they would have a job that made full potential of their education, however many thought this would be true right out of college. These two participants said:

I didn't think I'd have to start at the bottom as a sales associate. I kind of had the expectation that because I had a degree I would maybe be able to come in at a higher position. I thought a degree would provide a little more boost, but it really didn't. (Beth, skipper)

When I first graduated I thought I'd be in a job right away. You know, get your degree, get a job, and "bam" your career is started. I thought it would be happily ever after. Hopefully things might eventually work out that way. (Jacob, lifeboater)

Many college graduates are shocked to finish college and not be offered the perfect job, because they expected good pay and job match so strongly. Similarly Feldman (1995) found that underemployment represents a violation of expectations for recent college graduates because they expect to find challenging work upon completion of their degrees. These participants' high expectations about the labor market lessened when they could only find work in the retail industry, which has led to underemployment.

Sixteen of the seventeen participants agreed that they did not need a college degree for their current position, but said that their education would be more useful in their future. The lure and promise of using their degree remains strong for all groups even though most have found what they do now to be meaningful in some way. For now, the skippers and to some extent the drifters, who are both unconcerned with becoming stuck and are satisfied with their job, have created meaning in it that allows them to accept their job as a stepping-stone for future employment. The castaways, who are also not concerned with becoming stuck and are dissatisfied with retail, see it as meaningful only because it is a job and they are glad to have one. The life-boaters, who realize they may be stuck and are satisfied with this, have found meaning in their job because they have learned to enjoy what they do. Each participant has made some aspect of the job meaningful or else would not still be in a position where their education is not used. According to these participants:

I know eventually with a degree I'll be able to move up further in the company than people without a degree would. (Amber, skipper)

At my current position I don't really think my education relates but I think that it could benefit me later on if I get promoted to a higher position, but right now anybody could do this. (Krissy, skipper)

Your degree isn't really valued as much when you're hired as much as it is when you're able to move up with promotions. Getting hired, your degree doesn't count, but how well you do once you're in is what it can help with moving up. (Beth, skipper)

These skippers are optimistic about moving up within the retail industry and have made the commitment to stay for now. They would not be able to do this without finding some part of their job meaningful. Each sought higher end jobs before entering retail but now that they are here, it will be easier for them to advance. Sicherman (1990) reported that "individuals may choose an entry level in which the direct returns to schooling are lower than those in other feasible entry levels if the effect of schooling on the probability of promotion is higher in this entry level" (p.177). All three of these participants have hopes of promotion into retail occupations with higher wages, but for now it is rational for them to stay in their position, which requires a lower level of schooling than they have acquired. In doing this they will have a better opportunity for advancement. They are still positive about their career and the role their education will play in it later, even though now they are not using it as they had originally expected.

Some participants felt that they might have done better in the job market if they had studied something different while in school. Participants commented that if they had it to do all over again, they would not do it the same. Many agreed that they would have studied something different and would have tried to get out of school sooner. These respondents stated: I would do school the right way, four to six years right out of high school, get my degree and just try to apply it and make the right decisions. Knowing what I know now I would do it totally different. (Jacob, life-boater)

I would have worked a little harder in my undergraduate degree. Try to be more forward looking and shoot a little higher. (Carson, drifter)

For many respondents, what they studied in school or how fast they finished school would not have affected the end result because these participants were from many different disciplines and all were working in retail regardless of this fact. Many participants expressed that they wished they had gotten better advice about looking for jobs before they had graduated. They offered advice to college students who would be graduating soon and entering the labor market. Two participants said:

I guess just meet as many people as you can. I think that is something I should have done. Right now that's what you have to do. You need to network and really work on your resume skills and interviewing skills. (Kathy, life-boater)

You should definitely network. I wish I had done more of that when I first graduated, then I might not be stuck here. (Erica, castaway)

Kathy and Erica emphasized networking while other participants commented that you should be open to anything when looking for a job. These participants said: Definitely the easiest way to get a job is to be willing to move wherever. If you are willing to move you have a lot more opportunity. If you want to live in a certain town you limit you options. (Jared, drifter)

I would just say don't be so narrow minded about what you think you want. Just weigh your options, look at different areas, things you may not think could be a possibility could be what you end up getting into. (Beth, skipper)

Be prepared to start off low and work your way up. Don't expect a lot of money. Don't have high expectations of what type of job you're going to find because most people don't find their dream job, so just have an open mind. (Marcie, drifter)

These three participants said to focus on being more open-minded in a job search. Whether it is being open-minded about the location in which you want to work, the field in which you want to work, or at which level you want to enter the job, you need to be willing to lower your expectations in the beginning for a future pay off. Some of the participants said to focus on what you want and be willing to work your way up to it. These two stated:

I think there is a high value on any kind of work experience or internships, something to separate you from everybody else who basically has the same education. I would suggest to really focus on what you want to do and don't try to do too many things at once. Try to figure out what you want as early as possible and what you need to do it. (Ben, drifter)

Find a company now and if you have to start at the bottom, start at the bottom because the only way you'll grow is from experience. (Tamra, life-boater)

Participants also advised to enjoy your job and make sure you are not settling on something that you do not want to do. Two participants said:

People ask me everyday, do you know how much you could be making with your degree? And I do know, but I'd be stuck behind a desk in a room doing the same thing over and over again. That to me is something that I would not enjoy doing. I am very big on enjoying your job. That's what it's all about. Money is not the root of happiness. Be happy going to work everyday. (Cody, skipper) Make sure you like what you do and do what you like. Once you feel like you hate your job you need to start looking for something else because it's going to make you a bad person. Do something you like even if you have to take one step back. In the long run you'll take two steps forward. (Blake, life-boater)

Just stick to it and make it happen. Don't settle, don't settle for retail, don't settle for whatever you're settling for. If you see yourself doing something then make it happen. Use your common sense and your ethics, get out of what you don't want to be in and get into what you want to be in and use whatever resources you can to get you where you want to go. (Jacob, life-boater)

All three of these participants believed that you should enjoy your job. If you enjoy your job, you are more likely to do better in that position, whether you use your degree for it or not.

Career mobility was also a factor in commitment. Skippers saw their career in retail as positive and they believed that they would eventually be promoted. The castaways did not want to stay in retail; they wanted to move into something else where they could use their education. The drifters did not mind being in retail for the moment but were unsure about their future there. The life-boaters have made the decision to stay in retail for their career. Each participant had set future goals and wanted to move up in their career whether they stay in retail or get into something else.

Additional Findings

Two additional findings relate to the insignificance of gender and college major in the retail experience of college graduates, which previous literature largely ignores. This study found that there was no specific gender of college graduates who were not using their degree in their current position. In other words, since all participants in this study were overeducated for their job, regardless of gender, overeducation in retail is a gender-neutral phenomenon. Quintanilla (1996) studied underemployment during the first few years of a career, finding that women, during their early career, do not appear to have a higher probability of experiencing underemployment than men (Quintanilla 1996). Retail may be the main factor allowing for this because jobs are rarely gender specific in this area, however, most research indicates that there is a significant amount of highly sex-segregated jobs in the United States.

I also considered college major, as participants were from several different disciplines. However, this had no effect on use of education, as all were considered overeducated for their current position. Few other studies have paired college major with overeducation. Spilerman (1991) studied college majors and their effect on probability of promotion, finding that it was significant only in those occupations requiring specific training such as engineering or science. Overall, college major does not seem to affect getting a job or promotions in retail since retail does not require a specialized degree.

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CHAPTER V

DISCUSSION

College graduates entering the job market face the difficulty of finding a job that will use their formal education and relates to their degree. Many choose jobs that they hope will be temporary, but often remain in these jobs for years. The majority of these participants entered into retail for reasons of convenience, which ultimately kept them there. Through qualitative examination of college graduates working in the retail industry, valuable insight emerges that previous studies have failed to provide. Extensive quantitative research on overeducation shows the numerous college graduates working in jobs where their degrees are underused. Numbers and percentages are important, but personal accounts dealing with this issue are also significant, providing a deeper understanding of individual experiences and perspectives.

Previous researchers have examined college graduates and overeducation. Some focus on the length of time a college-educated individual will experience overeducation. Halaby (1994) considers this to be a short-term situation because workers usually be promoted or move to higher-level jobs. This relates to education and job match because individuals will temporarily take jobs that require less education than they have acquired until they are able to find a more compatible one (Hersh 1991). Ramirez (1993) also saw overeducation as temporary but due to skill mismatch because workers will acquire new skills and experience on the job, which can lead to promotion. The theory of career mobility supports this view because it focuses on the experience of the job and the transferability of skills to another job (Sicherman 1990).

However, there are those who start their career overeducated and never quite "catch up". Both Quintanilla (1996) and Battu (1999) found longer lasting results of overeducation for college graduates who did not use their education in the beginning of their career. Some felt that six years into their career they were still not using their education (Battu 1999). The non-use of their college degree in the retail industry was not a major concern for participants in this study because they believed this position to be temporary, moving on to something else that would require their education later in their career. They did not consider overeducation to be a major concern now or in their future.

This lack of concern among participants allowed them to feel satisfaction toward their job. Previous studies have shown that overeducated individuals experience more job dissatisfaction than those adequately educated for their job (Rumberger 1981, Burris 1983, Feldman 1995). In this study however, they do not. Auster (1996) points out that "the degree of satisfaction a worker experiences is directly related to the worker's expectations of the job" (p.202). These participants do not expect a lot from their job in retail so they are able to be satisfied. For many, retail has been their only job out of college so they do not have others to compare. Their young age also plays a part. Age has been paired with job satisfaction finding lower satisfaction among younger workers (Oswald 1996). Participants in this study were all younger adults however; the majority did not share dissatisfaction for their job in retail. Most felt that they had control over their situation because they had made a rational choice to stay in retail. They did not choose retail in the beginning because it matched their education or because they wanted to move up; rather, it was a rational decision based on convenience. This was an important finding in this study because it answers the research question about why individuals with college degrees are in occupations that do not require their formal education. Convenience plays a major role in keeping these participants in the retail industry. They are willing to put their education to the side indefinitely in exchange for a convenient working situation. For some, this convenience is about the flexibility in scheduling, for others it is the simplicity of the job and the monetary compensation. Whatever their reason, convenience is a part of it.

Most of the participants were satisfied with their current position even though it was not what they had planned to do. They realized that their education did not relate to their job in most aspects but were still able to be satisfied because they believed that they would eventually have a position that related to their degree. This answers my second research question about identifying these individual's perceptions of their education relative to their job. The majority of the participants were positive about their education even though it did not get recognition in their current job. Two participants had educational backgrounds in retail however; both did not see their degree as totally relating to their position. Beverly Burris (1983) found similar results in her study of clerical workers where many had difficulty making a comparison between their education and their job. Some participants in the present study found small parts of their education that related to their job but as a whole, they believed that it would not be until later in their career that they would get more use out of their degree.

All participants in this study had hopes of achieving more. No one planned to be in his or her current position in the next few years. Although all were currently working in retail, only about a quarter of those interviewed planned to make their career in retail. These participants wanted to eventually move up to the corporate level. The rest planned on doing something totally unrelated to retail. Even though they knew that their current position did not require their formal education, they all believed that one day they would be in a career that would make full use of their degree. This study's final research question explored these individuals' aspirations for future employment. Most of the participants thought that their education would play a more important part in their future. They were all positive about their future and had hopes of moving up in the labor market. Working in a job that does not require a college education has not affected these participants' aspirations for more.

CONCLUSION

Convenience emerged as a major factor for college graduates who stayed in retail, despite not using their education in their job. Previous studies have not considered convenience as a possible link to overeducation; this may be due to the way in which it has been researched, failing to consider underutilization of skills as a rational choice. Many of the participants have made a rational choice to allow the under use of their education because of the convenience retail offers. Most agreed that their job was simple and they were able to work whenever they needed. Some participants expressed that it was hard to look for another job when they already had one that was convenient.

In this study, convenience explains how college graduates working in the retail industry are prone to becoming stuck in retail and how they are able to be satisfied with their job and continue in retail. Certain aspects of the job make it convenient while in school and continue to be convenient when out of school. This accounts for the majority of the participants not using their education for their current position within retail. All were aware that they were not using their education, but were not dissatisfied with the job.

While previous research has found that young people and the overeducated tend to be more dissatisfied with their job (Feldman 1995, Johnson 1995, and Oswald 1996), participants in this study were, overall, satisfied with their job even though they were all young and not using their education in their position. They were able to be satisfied because they did not plan to be in their current position for much longer, even though some participants expressed feelings of being stuck in retail for the moment. Most had plans to move on to other things within the next few years that would allow them to use their formal education, believing it would be more beneficial then. These beliefs are rooted in the knowledge that today's job market allows more people, especially those with a college degree, to experience many different careers in their lifetime.

For this study, it was also important to consider the different dimensions of convenience, being "stuck", job satisfaction and dissatisfaction, and producing meaningful work involved in these retail experiences. There were several dimensions of convenience for these participants. Some considered their job convenient because it is easy to do and no experience is required. Others liked the flexibility of being able to work when they needed. Participants also expressed several different levels of being stuck in retail. Some felt that retail was all they knew how to do and did not want to take a risk on something else, where they might have to start over in a job that does not offer as much convenience. Others realized they were stuck and tried to make the best of it by finding ties with their education. The dimensions of job satisfaction emerged as participants discussed how they relied on the routine nature of the job for comfort even as they enjoyed the day-to-day changes their jobs involved. With dissatisfaction different levels also emerged. Those working in retail for longer periods of time had slightly more dissatisfaction with their job than those newer to retail because they were not using their college degree. Different dimensions of meaningful work were also examined. For many, just having a job right out of college was meaningful. Others placed meaning in the job as a stepping-stone for future employment and for some they enjoyed what they did in their job. There is clearly no single explanation for college graduates working in jobs where their formal education is not needed; instead, many multidimensional factors explain this phenomenon.

The groups identified in this study can be viewed as a progression through the retail experience, which also suggests how simple explanations of the experience are inadequate. Most participants began in the retail industry feeling optimistic about their future in the workforce. Whether their plans had originally included retail or something else, skippers were more positive about finding a job in what they wanted to do. As they continued in retail, they began to feel a sense of uncertainty about their future. Drifters, on the other hand, did not plan to stay with retail but were not in any rush to look for something else. After "straddling the fence" for a period, life-boaters decided to stay and commit to retail. Finally, castaways were fed up and wanted out as soon as possible. Although participants were at various stages within their career, generally they felt positive about their current position in retail because they did not expect it to be permanent.

Future Research

The topics of overeducation and underemployment have been explored quite a bit over the past fifty years, however many studies utilize quantitative methods. Some focus should be shifted toward using qualitative research in order to study the individual experience, allowing a glance at a larger phenomenon and how it is interpreted here and now. The present study attempted to do this and found valuable information for developing this field of research.

This study should be taken and expanded upon for future research focusing on different occupations to determine if college graduates are affected differently. Research should also be conducted on a long-term basis to see whether college graduates that do not use their education when first entering the labor market are affected later in their career. With further research on college graduates in the labor market, we can foresee what lies ahead in terms of overeducation and its consequences.

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APPENDIX A.

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Interview Guide

I. Background

- A. How did you get into retail?
- B. How long have you worked in retail?
- C. Were you working in retail while in school?
- D. When did you earn your degree?
- E. What was your field of study?
- F. What had you planned to do with your degree?

II. Present

- A. What is your current position within retail?
- B. Do you need a degree for this position?
- C. How does your education relate to your current position?
- D. What keeps you in retail?

III. Ideal

- A. What would your ideal job be?
- B. Where do you see yourself in 5-10 years?
- C. When you first graduated, where did you imagine you would be now?

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D. When did you make the decision to stay in retail? Why?

IV. Evaluation

- A. Can you tell me about others who are employed in jobs where their formal education is not needed?
- B. If you had it all to do over again, would you do it the same way?
- C. What advise can you offer those who will be graduating soon and entering the labor market?

APPENDIX B.

Respondent Profiles

Name	Group	Field of Study	Years in Retail
Amber	Skipper	Restaurant and Hotel Management	5 years
Beth	Skipper	Public Relations	1 month
Ben	Drifter	Theatre	6 years
Blake	Life-boater	Exercise and Sport Science	4 years
Carson	Drifter	History	6 years
Cody	Skipper	Physics	5.5 years
Erica	Castaway	Sociology	6 years
Holly	Drifter	Social Work	4 years
Jacob	Life-boater	Business Administration	15 years
James	Castaway	Exercise and Sport Science	2.5 years

Name	Group	Field of Study	Years in Retail
Jared	Drifter	Public Policy	7 years
Jason	Castaway	History	2 years
Jose	Drifter	Government	1.5 years
Kathy	Life-boater	Fashion Design	10 years
Krissy	Skipper	Fashion Merchandising	3 years
Marcie	Drifter	Sociology	6 years
Tamra	Life-boater	Marketing	4.5 years

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VITA

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