

Structural Predictors of Underemployment During COVID-19 Pandemic: A Psychology of Working Perspective Ψ

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Abstract

In the present study, we surveyed a sample of working adults ($N = 495$) in the United States to understand experiences with underemployment during the COVID-19 pandemic. Drawing from psychology of working theory, we examined a structural model linking economic constraints and experiences of marginalization to underemployment, as mediated by work volition and moderated by perceptions of economic conditions. Economic constraints, experiences of marginalization, and work volition all significantly predicted underemployment, accounting for 52% of the variance. Additionally, work volition served as a significant, but minor, mediator variable and economic conditions were a significant moderator linking economic constraints and experiences of marginalization to work volition. The negative effect of these constructs on work volition was mitigated when participants had more favorable perceptions of the economy at large. Findings may have implications

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for both research and practice, highlighting the importance of assessing structural and psychological factors to understand individuals' work experiences.

Keywords

underemployment, pandemic, psychology of working, work volition, economic conditions

Significance of the Scholarship to the Public

Findings from this study reveal that individuals with greater lifetime experiences of economic constraints and marginalization were more likely to experience underemployment during the COVID-19 pandemic. These structural factors may in part limit feelings of choice in career decision making, particularly for individuals who have less favorable views about the economy.

The Coronavirus (COVID-19) pandemic has changed the way of life for billions of people worldwide. In the United States, the pandemic has resulted in sweeping changes to the world of work, with over one-quarter of the adult population filing for unemployment benefits within a three-month period when data collection occurred for this project (Stettner & Pancotti, 2021). At the time of writing this manuscript, over one year after the start of the pandemic, more than 104 million had filed for unemployment benefits, while, as of September 2021, almost 30% of all U.S. adults experienced difficulty covering their usual expenses, including rent and food (COVID Hardship Watch, 2021; Stettner & Pancotti, 2021). Additionally, according to national surveys, the vast majority of individuals who have remained employed have seen dramatic changes to their jobs and the way they work (Kniffin et al., 2020). Scholars have responded to this crisis by studying the pandemic's wide-ranging impact on physical, social, and emotional well-being (McGinty et al., 2020; Taylor et al., 2020; Wilson et al., 2020; Xiao et al., 2020). In particular, vocational psychologists have provided recommendations on how to best study the work-related impacts of the pandemic (Fouad, 2020) and many researchers have studied the pandemic's impact on the world of work (Kaur et al., 2020; Parker et al., 2020). However, to date, empirical research is limited in understanding the nuanced ways people have experienced work during the pandemic, particularly individuals who have experienced economic constraints and marginalization across their lifespan.

In the current study, we seek to address this research gap by surveying a sample of working adults concerning their work experiences during the beginning of the pandemic. Specifically, we explore how feeling marginalized and

economically constrained across one's lifetime relates to underemployment experiences during the pandemic. We use psychology of working theory (PWT; Duffy et al., 2016) to frame our study's aims and hypotheses, as this framework is well-suited to capturing the work experiences of adults who have been historically marginalized and/or economically constrained, in particular those who identify as racial and/or ethnic minorities (e.g., people who identify as Black, Brown, Latinx, Asian or Asian American, and/or Native American); sexual and/or gender minorities (e.g., people who identify as lesbian, gay, bisexual, transgender, intersex, questioning, queer, and nonbinary); adults with disabilities; and low-income adults. Specifically, we focused on the possible roles of work volition and economic conditions as explanatory variables linking lifetime experiences of structural oppression because of one's identity with underemployment. As we discuss in the next section, the pandemic has caused a dramatic increase in underemployment for all individuals and has had a particularly negative effect on the working lives of People of Color (POC), including Black, Brown, and Latinx persons (Parker et al., 2020). In the current study, we use data at an individual level to support the proposition that having experienced marginalization and economic constraints will link with underemployment experiences during the pandemic. We hope the results of this study will be useful to psychologists studying work-related issues during this pandemic, along with professionals who counsel individuals with work-related disruptions to their lives.

Coronavirus Pandemic and Work

The state of the world of work amidst the pandemic is ever-changing, thus presenting challenges when writing an up-to-date summary of current conditions for this article. However, as of December 2021, the number of documented novel COVID-19 cases worldwide surpassed 270 million, while the number of deaths worldwide reached 5.3 million. The United States accounted for approximately 49 million of these cases (Johns Hopkins University, 2021). Due to social distancing measures intended to reduce the pandemic's impact and spread, the world of work worldwide has drastically changed. During our period of data collection (late April 2020), more than 36 million individuals in the United States had filed for unemployment within a three-month time span. As of September 2021, 25% of all individuals in the United States had filed for unemployment benefits since the beginning of the pandemic and, concerning, almost 8 million lost enhanced unemployment benefits in the beginning of September 2021 (Gailey, 2021; Stettner & Pancotti, 2021). This is the largest discontinuation of unemployment benefits in U.S. history (Gailey, 2021). Although the unemployment rate skyrocketed to 15% during the time of data collection—the highest it had been since the Great Depression, according to the Associated Press (Crary et al.,

2020)—it has declined, as of August 2021, to 5.2% (Bureau of Labor Statistics, 2021). Experts warned that the effects of the pandemic on employment and job security were not over, with the number of long-term unemployed individuals, defined as being unemployed for at least 6 months, jumping from 1.2 million to 3.6 million people in October 2020, with 3.2 million people still unemployed long term in August 2021 (Division of Current Employment Statistics, 2020; Iacurci, 2021; Rugaber, 2021).

According to the Pew Research Center, most employment loss or underemployment occurred for employees in jobs who did not have the option to telework (i.e., essential workers; Kochhar & Passel, 2020). Essential workers who did not have the option of working from home throughout 2020 and part of 2021 had lower median incomes than those who did have the option of working from home. Additionally, essential workers who could not engage in telework were more likely to be non-White (40.9% vs. 28.7%), male, and less likely to hold a bachelor's degree (22.5% vs. 66.9%; Kearney & Pardue, 2020). Further, a report by the University of Massachusetts' Labor Center and the Center for Employment Equity (Hammonds et al., 2020) found that 60% of essential workers felt unsafe at work, 71% were unable to practice social distancing, and 86% felt more stress at work than prior to the pandemic. Many essential workers also reported not having access to masks, hand sanitizer, regular handwashing, and COVID-19 transmission prevention training (Hammonds et al., 2020) while working on-site during the pandemic. Finally, since stay-at-home orders were lifted and mask mandates were implemented in some parts of the country, essential workers, especially those in front-facing industries like retail, food service, and airlines, have been victimized in verbal and physical attacks due to customers' anger about wearing masks (Cramer, 2021; Iafolla & Hussein, 2020; MacFarquhar, 2020). Essential workers were unlikely to discuss their concerns with their employers, as they may have worried about retaliation that could include job loss (Eidelson, 2020). These studies suggest that low-income POC were and continue to be most vulnerable to not only un- or under-employment, but also COVID-19 itself, this being a byproduct of systemic and organizational marginalization.

Hiring freezes, reduced hiring, and wage cuts that extend indefinitely are only some of the various challenges businesses and employees faced. The International Labour Organization estimated that the number of working hours lost in 2020 is equivalent to the hours of 255 million full-time jobs (International Labour Organization, 2021). The implications of unemployment during COVID-19 are varied, ranging from having difficulty returning to work in general to finding a job comparable in both position and salary (Casselmann, 2020). The combination of unemployment, underemployment, wage cuts, and hiring freezes led 33% of U.S. adults polled by the Pew Research Center to share that they had used savings to pay for daily expenses, and one in four U.S. adults said they had trouble paying bills (Kessel et al.,

2021). Others—especially essential workers—worried about whether they possess the means and resources to fall ill, as most Black and Latinx adults shared they would not be able to cover three-months expenses in case of sickness (Parker et al., 2020).

The COVID-19 pandemic has both revealed and exacerbated the structural inequities present in the U.S. society and economy. In addition to the disproportionate number of confirmed COVID-19 cases and deaths in Communities of Color, particularly Black, Latinx, and Asian/Asian American communities, (Laurencin & McClinton, 2020), workers from these communities are differentially and more harshly affected by unemployment, lack of access to decent work (as defined by PWT in the following section), and potential surges in workplace discrimination (Kantamneni, 2020). For example, 61% of Latinx Americans and 44% of Black Americans said someone in their household was affected by unemployment or wage loss compared to 38% of White adults (Parker et al., 2020), while Asian healthcare workers experienced racism and harassment not only from patients, but also from their colleagues (Human Rights Watch, 2020; Wu, 2021).

Theoretical Framework

The current study is grounded in PWT (Duffy et al., 2016). PWT is mainly focused on understanding the predictors and outcomes of attaining *decent work*, defined as work that is physically and emotionally safe, provides access to healthcare, adequately compensates employees, provides the ability for free time and rest, and has values that match social and family values (Duffy et al., 2016). PWT provides an empirically testable model that is developmental in nature, assuming that across the lifespan, specific structural and psychological variables predict access to decent work, which in turn predicts need satisfaction and well-being. Of importance to the current study are the main exogenous, structural variables in the model: lifetime experiences of economic constraints and marginalization.

PWT suggests that being economically constrained and/or marginalized will hinder access to decent work. The theory suggests that two psychological mediator variables—work volition and career adaptability—in part explain why this access is diminished. Specifically, experiencing economic constraints and marginalization may reduce one's ability to choose desired occupations (work volition) or limit resources to adapt to the ever-changing world of work (career adaptability; Duffy et al., 2016). Importantly, it should be noted that neither coming from a low-income background, and/or being a Person of Color—and therefore, presumably, experiencing economic constraints, and/or marginalization—is the cause of reduced access to decent work. Rather, structural and organizational oppression, such as racial segregation, purposeful exclusion from professional networks, classist and racist

organizational norms, unfair recruitment and hiring practices, exclusion from activities, events, and groups that build cultural capital, and more, create an opportunity gap whereby individuals' arbitrary and intractable circumstances create or hinder access to life opportunities, such as decent work (Goger & Jackson, 2020). Although PWT was not developed to capture the dramatic change in the labor market that occurred due to the Coronavirus pandemic, it does showcase the evolving world of work and proposes that people who are low-income and/or People of Color may be structurally and organizationally oppressed and excluded from opportunities, so as to limit adaptation to COVID-related changes (Blustein et al., 2019; Duffy et al., 2016).

The theory's core propositions have received mixed support in a growing body of research testing the model, which was recently reviewed extensively by Blustein and Duffy (2020). Generally, the structural variables have been found to predict decent work attainment either directly and/or indirectly via work volition. In a few studies, career adaptability has weakly predicted decent work but is rarely predicted by either of the two structural variables (Blustein & Duffy, 2020). Evidence concerning the outcomes of decent work attainment is more straightforward. Numerous studies have shown decent work to predict job and life satisfaction as well as physical health (Buyukgoze-Kavas & Autin, 2019; Duffy, Gensmer, et al., 2019), and need satisfaction via one's work to significantly mediate these relations (Duffy, Kim, et al., 2019).

Finally, the theory proposes four moderator variables that may attenuate the relation of the structural and psychological predictors of decent work: proactive personality, social support, critical consciousness, and economic conditions. It is hypothesized that the adverse effects of structural marginalization occurring from experiencing economic constraints and interpersonal or organizational experiences of marginalization on decent work, for example, would be somewhat diminished when individuals have a proactive personality, a high level of social support and critical consciousness, and view the general economy as strong. The economic conditions construct is most pertinent to the current study, as we explore it as a possible moderator. *Economic conditions* refers to the condition of the economy at large related to an individual's world of work, such as available job opportunities, unemployment rates, and job advancement opportunities (Duffy et al., 2016). Of all four moderator variables, we surmise that an individual's perception of this construct would be particularly relevant during the current pandemic. This is because during this period, the economy at large saw enormous fluctuations both in terms of the job market and in terms of individuals' perceptions of its relative strength or weakness. Thus, we suspect that at the participant level, there will be important variability amongst perceptions of the economy and these perceptions may—particularly during the pandemic—effect how structural factors relate to underemployment.

Study Aims and Hypotheses

In the current study, we are primarily concerned with linking participants' lifetime experiences of economic constraints and marginalization to their perceptions of underemployment. We focus on underemployment as a key outcome instead of decent work, considering the spike in underemployment (e.g., pay, reduced work hour, part-time employment) occurring during the pandemic (Blustein et al., 2020). The work-related impacts of marginalization and economic constraints occur on the global and domain-specific levels. Individuals who come from economically disadvantaged and/or marginalized backgrounds experience greater barriers at all stages of their career development process because their access to opportunities is limited due to structural oppression in education, industry, and resources (Blustein et al., 2019; Duffy et al., 2016). For example, experiencing economic constraints and marginalization across the lifespan has been linked with sustained barriers to quality education and discrimination experiences within all social structures such as school, hiring, and the workplace (Blustein & Duffy, 2020; Chetty et al., 2020). From a PWT perspective, these experiences ultimately lead to a lack of access to decent work, often due to structural barriers that prevent individuals from being agentic regarding career selection and career adaptability.

We propose that these same linkages exist in understanding how these structural factors relate to underemployment, particularly at the time of survey collection in which instability in the world of work was high. Underemployment is a multidimensional construct that refers to work quality below subjective and objective standards (Allan et al., 2016). This includes involuntary temporary work, involuntary part-time employment, and low wage employment (Blustein et al., 2020). Studies have shown that economic constraints work volitionment (e.g., Slack & Jensen, 2002, 2011). For example, different forms of marginalization (e.g., race, gender, immigrant status) are related to greater involuntary part-time work (Allan et al., 2020), involuntary temporary work (Fuller & Vosko, 2008), and poverty-wage employment (Creese & Wiebe, 2012). Likewise, economic constraints are related to greater involuntary part-time work, involuntary temporary work, and poverty-wage employment (Allan et al., 2016, 2020). Given this previous research and the theoretical propositions of PWT, we hypothesized that lifetime experiences of economic constraints would relate to greater underemployment (Hypothesis 1). Likewise, we hypothesized that lifetime experiences of marginalization would relate to greater underemployment (Hypothesis 2).

It is important to note that in PWT, the paths between structural factors and work outcomes are proposed to each predict one another over time. For example, experiencing economic constraints across the lifespan is believed to predict access to decent work, and securing decent work is believed to reduce

economic constraints across time. Ideally, to tease out these effects, one would have longitudinal data gathered over many years. Unfortunately, these bi-directional effects cannot be addressed in the current cross-sectional study. However, we followed [Spector's \(2019\)](#) recent recommendations for maximizing cross sectional data by measuring our structural predictor variables as lifetime experiences and measuring our work-related outcomes variables as feelings in the present. These recommendations were a good match with the aims of our study, which were to understand how these lifetime experiences influenced individuals' feelings in the present unstable world of work.

Mediation and Moderation Effects

Finally, we drew on PWT to examine one mediator and one moderator to explain the potential negative effects of experiencing lifetime economic constraints and marginalization during this point in time. Here, we used theory to guide propositions concerning why and for whom these structural factors would relate to experiences of underemployment. The first is work volition, or the perception of choice in one's career decision-making ([Duffy et al., 2012](#)). According to PWT, economic constraints and experiences of marginalization limit an individual's sense of choice. In turn, this would lead people to work in less desirable jobs ([Duffy et al., 2016](#)), thereby being more likely to experience underemployment. We suspected this was especially the case during the period of data collection for the current study, in which one's sense of choice may have more fluctuation given the rapid changes to the world of work. As such, for the current study, we hypothesized that work volition would mediate the relation between economic constraints (Hypothesis 3) and experiences of marginalization (Hypothesis 4) with experiences of underemployment. We also positioned the perception of economic conditions as a moderator variable in the model. Specifically, as proposed by PWT, the negative effects of economic constraints and marginalization on an individual's work volition may be mitigated when they feel the economy is strong. As such, in the current study, we hypothesized that economic conditions would moderate the effect of economic constraints (Hypothesis 5) and experiences of marginalization (Hypothesis 6) on work volition.

The Present Study

Drawing from a sample of U.S. working adults, in the present study we aimed to document experiences with underemployment during the beginning of the COVID-19 pandemic. We used structural equation modeling to document how lifetime experiences of economic constraints and marginalization link with underemployment, as mediated by work volition and moderated by perceptions of economic conditions (See [Figure 1](#)). We used these data to

primarily discuss how experiences with work during times of uncertainty are often predicated upon the effects of privilege and oppression, specifically one’s lifetime experiences of economic constraints and marginalization. Although these data are cross sectional and capture a specific point in time, the benefit of capturing the structural constructs as lifetime experiences is that they allow participants to reflect on their entire lives versus in-the-moment experiences. Assessing constructs this way can increase the quality of cross-sectional research, especially when variables are positioned as predictors and outcomes, such as in the current study (Spector, 2019)

Method

Participants

The current study consisted of 495 working adults living in the United States ($M_{age} = 38.41\text{yrs}$, $SD = 11.55\text{ yrs}$). Participants gender identification was as follows: women (51.5%, $n = 255$), men (47.3%, $n = 234$), transgender (1%, $n = 5$), and genderqueer (< 1%, $n = 1$). Regarding race and/or ethnicity, 367 (74.1%) participants identified as White/European American, 41 (8.3%) identified as African/African American/Black, 36 (7.3%) identified as Hispanic/Latinx American, 48 (9.7%) identified as Asian/Asian American,

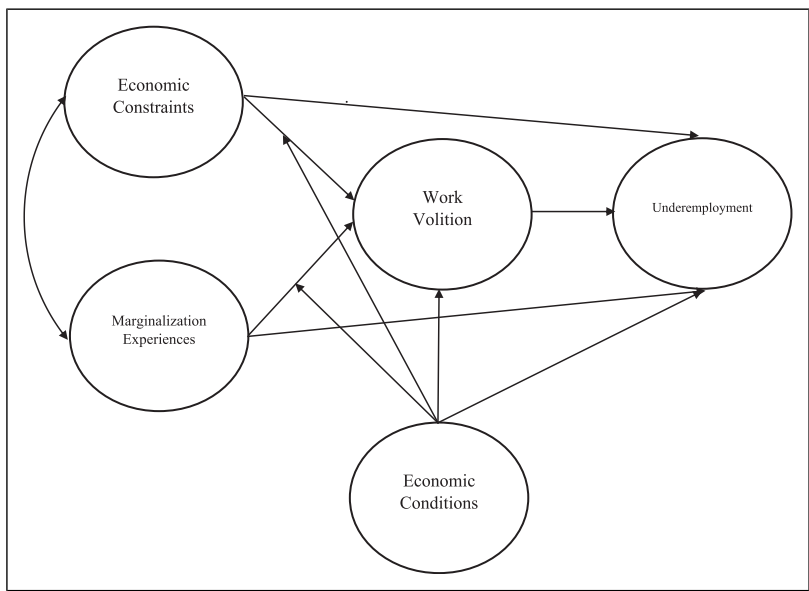


Figure 1. Hypothesized structural model test.

9 (1.8%) identified as multiracial, 6 (1.2%) identified as Asian Indian, 5 (1%) identified as American Indian/Native American/First Nation, 3 (< 1%) identified as Arab American/Middle Eastern, 6, and 1 (< 1%) identified as "other." Regarding current employment status, 360 (72.7%) of participants reported being employed full-time, 76 (15.4%) reported being employed part-time, 33 (6.7%) reported being self-employed full-time, and 26 (5.3%) reported being self-employed part-time. We also asked people what type of employment they were currently engaged in (e.g., shipbuilding and insurance). Responses varied greatly, with the most common areas being education ($n = 37$), healthcare ($n = 30$), finance ($n = 21$), insurance ($n = 18$), and retail ($n = 17$).

Concerning average yearly household income, 57 (11.5%) of respondents reported an average yearly household income of less than \$25,000 per year, 158 (31.9%) reported an average yearly household income within the range of \$25,000–\$50,000, 141 (28.5%) within the range of \$50,000–\$75,000, 84 (17%) within the range of \$75,000–\$100,000, and 50 (11.1%) over \$100,000. For self-reported social class, 2 (< 1%) participants identified as upper class, 40 (8.1%) identified as upper-middle class, 271 (54.7%) identified as middle class, 161 (32.6%) identified as working class, and 18 (3.6%) identified as living in poverty. Regarding the highest level of education attained, 74 (13.7%) reported obtaining a professional degree, 239 (46.1%) a college degree, 125 (23.1%) some college, 28 (5.2%) a trade/vocational school, 52 (9.8%) a high school degree, 5 (0.9%) some high school, and 2 (0.4%) less than high school.

Instruments

Economic Constraints. The five-item Economic Constraints Scale (Duffy et al., 2019) was used to measure the degree to which participants perceived economic constraints across their lifespan. Participants answered statements on a 7-point Likert-type scale ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Example items include, "Throughout most of my life, I have struggled financially" and "I have considered myself poor or very close to poor most of my life." In the instrument development study, the scale scores evidenced very strong internal consistency reliability and correlated with other social status measures and financial hardship (Duffy, Gensmer, et al., 2019). Additionally, the scale has been used in several PWT related studies since its publication, correlating with decent work and work volition (England et al., 2020; Kim et al., 2020; Ma et al., 2021). In the current study, the estimated internal consistency reliability of scale scores was .96.

Experiences of Marginalization. The three-item Lifetime Experiences of Marginalization Scale (Duffy et al., 2019) was used to capture the degree to which participants have felt marginalized across their lifetime. To define marginalization for participants, we presented the following prompt to them prior to the items:

We are interested in the degree to which you consider yourself to be marginalized in the United States. By marginalized, we mean being in a less powerful position in society, being socially excluded, and/or having less access to resources because you are a member of a specific group, have a specific identity, or life history. This often occurs due to one's gender, race/ethnicity, sexual orientation, disability status, religious beliefs, physical appearance, or being a part of other minority groups/identities. With this definition in mind, please respond to the following items below, considering the experiences you have had throughout your entire life.

Participants answered statements on a 7-point Likert-type scale ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). The three items were: "Throughout my life, I have had many experiences that have made me feel marginalized," "During my lifetime, I have had many interpersonal interactions that have often left me feeling marginalized," and "I have felt marginalized within various community settings for as long as I can remember." In the instrument development study, scale scores evidenced strong internal consistency reliability and correlated with other measures of discrimination experiences (Duffy, Kim, et al., 2019). The scale has also been used in recent studies and has correlated with work volition and decent work (England et al., 2020; Kim et al., 2020). In the current study, the estimated internal consistency reliability of scale scores was .96.

Work Volition. The degree to which participants felt a sense of choice in their career decision-making was measured by the four-item Volition subscale of the Work Volition Scale (Duffy et al., 2012). Participants answered items on a 7-point Likert-type scale ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Example items include, "I feel total control over my job choices" and "I feel able to change jobs if I want to." Numerous studies have found scale scores to correlate with all variables within the PWT model and to demonstrate adequate internal consistency reliability (Blustein & Duffy, 2020). Within our sample, the estimated internal consistency reliability of scale scores was .90.

Underemployment. To measure underemployment, we used the Precarious Work Short-Form subscales of the Subjective Underemployment Scales: Involuntary Part-Time Work (3 items), Involuntary Temporary Work (3

items), and Low Wage Employment (3 items; [Allan et al., 2017](#)). Participants answered statements on a 7-point Likert-type scale ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Sample items include, "I work fewer hours than I need" (Involuntary Part-Time Work), "My job is temporary, but I want a permanent position" (Involuntary Temporary Work), and "My pay is not enough to live on" (Low Wage Employment). [Allan et al. \(2017\)](#) conducted a Confirmatory Factor Analysis (CFA) and found the correlational model best explained the data; however, recent data analysis suggested a unidimensional factor structure may also be an appropriate way to consider subscale scores ([Ribeiro et al., 2019](#)). This is consistent with data in the current study, where the subscales correlated at .54 or higher with one another. Therefore, as discussed in the results section, we used a higher order factor structure with the three subscales to measure underemployment. In the scale development study, the estimated internal consistencies for subscales were Involuntary Part-Time Work ($\alpha = .95$), Involuntary Temporary Work ($\alpha = .97$), and Low Wage Employment ($\alpha = .96$). The authors also found scores from the scales to correlate in the expected directions with work-related well-being indicators, job attitudes, withdrawal intentions, and financial deprivation. The estimated internal consistencies for scale scores in the current study were Involuntary Part-Time Work ($\alpha = .96$), Involuntary Temporary Work ($\alpha = 0.95$), Low Wage Employment ($\alpha = .97$), and total score ($\alpha = .92$).

Economic Conditions. To measure economic conditions, we developed five items that reflected participants' perceptions of the strength of the economy ([Duffy et al., 2016](#)). We developed items in this way to allow for participants to consider their own local economy and industry and incorporate individual perceptions relevant to other self-report variables. Participants answered the scale on a 7-point Likert-type scale ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). The items included, "The economy is strong," "The economy is growing," "There are many opportunities in this economy," "The economy is in good condition," and "I am confident about the economic environment." To assess the factor structure of the scale, we randomly selected half the sample and conducted an exploratory factor analysis with principal axis factoring and Promax rotation. All five items loaded on a single factor at .82 and above, which meets more stringent criteria for a factor loading cutoff of .50 ([Kahn, 2006](#)). The factor also explained 76.03% of the variance. Using the other half of the sample, we conducted a confirmatory factor analysis with all items loading on a single factor. This model had excellent fit to the data, $\chi^2(5) = 8.64$, $p = .124$, Tucker-Lewis Index = .993, Comparative Fit Index = .998, and Root-Mean-Square Error of Approximation = .05, 90% CI [.00, .10], and all indicators loaded on the factor at values of .83 or above. In the current study, the estimated internal consistency reliability of scale scores was $\alpha = .95$.

Procedure

Upon institutional review board approval from the first author's university, data for this study were collected via CloudResearch, which is an online data collection platform. The platform is linked with MTurk and allows researchers more flexibility in sample restriction and selection for additional fees. Although there may be concern about the integrity of the data due to low pay and not being able to monitor participants, data collected through MTurk is equally as reliable as data collected in person or through social media, regardless of compensation (Buhrmester et al., 2011; Mason & Suri, 2012; Paolacci & Chandler, 2014). Additionally, using MTurk for data collection makes participation in research more accessible and provides a more representative sample composed of diverse ages, geography, ethnic, and economic backgrounds (Casler et al., 2013). These selection options allow researchers to gather more precise samples and also gather samples with fewer concerns around fraudulent data. For the current study, we recruited adults residing within the United States, and restricted the survey to those whose annual personal income was below \$100,000. Participants were asked to complete a 10-min survey on their work-related experiences during the pandemic. In our sample, 74.1% of the participants identified as White, which is very similar to the U.S. average (76.3%; U.S. Census Bureau, 2019). Additionally, 43.4% identified as having an annual household income of under \$50,000 a year, comparable to the U.S. average of \$62,843 (U.S. Census Bureau, 2019). It is important to note that still 11.1% of our sample had an annual household income over \$100,000. These individuals were able to take the survey as our restriction considered personal income, not household income. Given that our sample was still very evenly distributed in terms of income even with this group included, we decided to keep them in for our analyses.

A Qualtrics survey was created, and this link was shared with participants during the last week of April 2020. Participants were paid \$1.00 for participation regardless of how much of the survey was completed. Within the survey, we included several attention check items such as "Please select strongly disagree" and "Please let us know if you responded honestly to the survey, this will not affect your compensation." A total of 734 people completed the informed consent form and started the survey, and 131 were removed for having completely blank data or failing one of the validity check items. This left a total of 603 participants. Of this group, 495 reported being currently employed, we used this group for all our analyses.

Regarding missing data, there was a small amount of missing data for the economic constraints (7 participants) and marginalization constructs (4 participants); in each case, only one item from each scale was missing. As such, we followed Parent's (2013) recommendation and used mean substitution. For

underemployment, as this was only used in our structural model tests, we used full information maximum likelihood (FIML) to handle missing data.

Results

Model Testing

Prior to formal model testing, preliminary analyses were conducted using IBM SPSS 26.0. We explored the skewness and kurtosis of our data using [Weston and Gore's \(2006\)](#) recommendations of skewness greater than |3| or kurtosis values greater than |10|, where exceeding these thresholds would indicate abnormally distributed data. No variables approached these thresholds. The descriptive statistics and correlations for the variables are reported in [Table 1](#).

We used Mplus 8.0 ([Muthén & Muthén, 2017](#)) to test our models. We evaluated our models using the following fit indices: chi-square (χ^2), the TLI, CFI, RMSEA, and the standardized root mean residual (SRMR; [Hu & Bentler, 1999](#)). Considering the sample size is smaller than $n = 500$, we selected the following fit thresholds: $TLI \geq .90$, $CFI \geq .90$, $RMSEA \leq .10$, and $SRMR \leq .10$ ([Weston & Gore, 2006](#)). For latent variables, we used individual scale items for marginalization, economic constraints, work volition, and economic conditions. For underemployment, we used a higher order structure where individual scale items loaded onto their three respective subscales, which then loaded onto one underemployment construct.

Predictors of Underemployment

Baseline Measurement and Structural Models. We first constructed a measurement model to examine correlations among latent variables and to examine the goodness of fit of the observed indicators on their associated latent constructs. This measurement model was a good fit to the data: $\chi^2(286) = 539.17$, $p < .001$, $TLI = .97$, $CFI = .97$, $SRMR = .06$, and $RMSEA = .04$, 90% CI [0.04, 0.06] and all indicators loaded onto their respective factors at values of .57 to .96. As such, we proceeded with testing our structural models. Next, we tested a structural model that contained all hypothesized effects, not including the moderation effects. This model had an identical fit to the data given that all variables were connected: $\chi^2(286) = 539.17$, $p < .001$, $TLI = .97$, $CFI = .97$, $SRMR = .06$, and $RMSEA = .04$, 90% CI [0.04, 0.06]. As seen in [Figure 2](#), all model paths were significant with the exception of the path of economic conditions to underemployment. Overall, 23% of the variance was accounted for in work volition and 52% of the variance was accounted for in underemployment.

Table 1. Descriptive Statistics and Correlations of Study Variables

Measure	1	2	3	4	5	6	7	8
1. Economic constraints	—							
2. Marginalization	.45	—						
3. Work volition	−.31	−.27	—					
4. Economic conditions	−.09	.01	.30	—				
5. Underemployment— involuntary part-time work	.32	.26	−.14	.05*	—			
6. Underemployment— involuntary temporary work	.35	.34	−.16	.16	.43	—		
7. Underemployment—low wage employment	.63	.43	−.42	−.09*	.48	.53	—	
8. Underemployment	.52	.42	−.28	.05*	.82	.78	.81	—
M	18.34	10.32	18.24	14.40	10.86	7.73	10.87	33.63
SD	8.82	5.37	6.00	7.73	5.50	5.76	5.97	15.33

Note. All correlations significant at the $p < .01$ level except * is not significant.

Moderator Effects

We proceeded to test for moderation effects, building on our baseline structural model. Here, we ran two models, one testing the moderation effects of economic conditions/economic constraints and the other testing the moderation effects of economic conditions/marginalization. Given the complexity of including moderators in SEM models, it is necessary analytically to run these as two independent sets of analyses. Each of the moderator effects were tested using the latent moderated structural equations method (LMS) in Mplus. In each of these models, we added the moderation effects in the equations as predictors of work volition using the XWITH command (Muthén & Muthén, 2017). This allowed us to examine the significance of the moderation term on work volition while controlling for the variance attributed by the three main standalone constructs (Lorah & Wong, 2018). Considering that running moderator models in Mplus requires MLR estimation, the output does not include fit statistics. Rather, models are inspected for the significance of model paths, including the moderation effects (Lorah & Wong, 2018).

Economic Conditions and Economic Constraints. In this model, the moderation effect between economic conditions and economic constraints was included as an additional predictor of work volition. The moderation effect of economic conditions and economic constraints on the outcomes are shown in Figure 3.

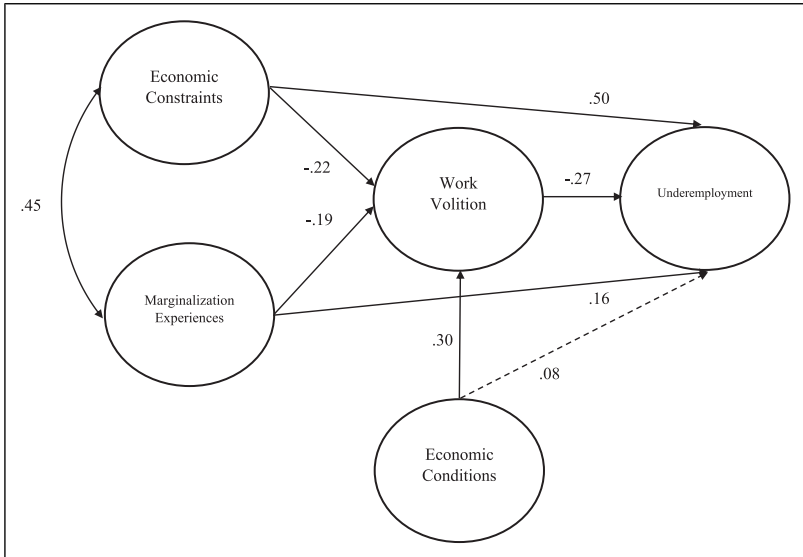


Figure 2. Baseline structural model without moderation effects.

The moderation effect on work volition was significant with a small positive effect (Ferguson, 2009). The significance and magnitude of paths included in the baseline structural model remained similar with the addition of the moderator. Overall, variance explained for work volition increased slightly, with 23.6% of variance accounted for.

Economic Conditions and Experiences of Marginalization. In this model, the moderation effect between economic conditions and marginalization was included as an additional predictor of work volition (Figure 3). The moderation effect on work volition was significant with a small positive effect (Ferguson, 2009). The significance and magnitude of paths included in the baseline structural model remained similar with the addition of the moderator. Overall, variance explained increased slightly from the baseline model, with 24.0% of variance accounted for in work volition.

Moderation Effect Plots. We plotted the moderation effects that were significant, as suggested by Lorah and Wong (2018), and these are presented in Figures 4 and 5. The figures were created using Mplus, which plots a line for one standard deviation below the mean, the mean, and one standard deviation above for the economic conditions variable. As seen in the figures, having positive perceptions of economic conditions buffered the negative relation

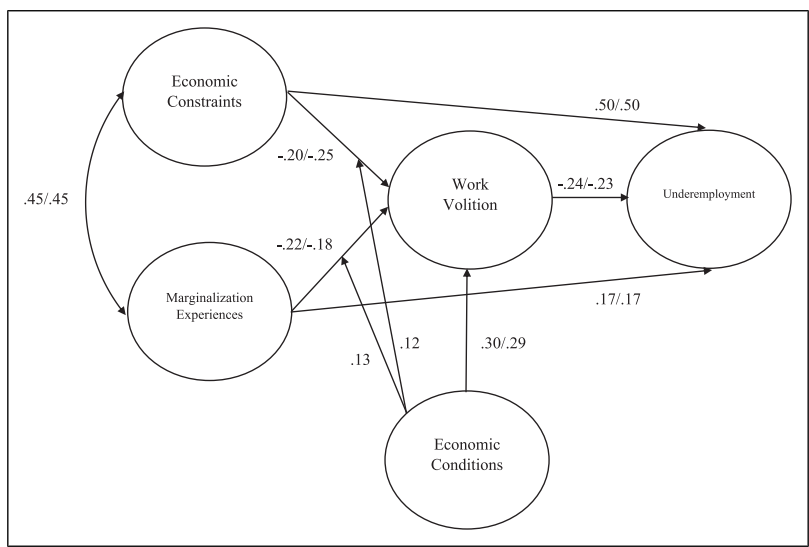


Figure 3. Final structural model test including moderator and standardized effects.

between economic constraints and work volition (Figure 4) and experiences of marginalization and work volition (Figure 5).

Discussion

In the current study, we gathered data from working adults in the United States at the beginning of the COVID-19 pandemic, during late April 2020. Our primary aim was to understand specifically how structural factors—experiences of economic constraints and marginalization—related to underemployment, a widespread occurrence throughout the pandemic (Kaur et al., 2020). Specifically, using a PWT frame, we aimed to explore both how these variables related to one another and whether additional constructs (i.e., work volition and economic conditions) explained these relations. We ultimately tested three main structural models that positioned work volition as a mediator and economic conditions as a moderator, effecting how economic constraints and marginalization link to both volition and underemployment. Although we needed to test the model three times to accommodate the moderation effects, results were similar across models and offered a consistent picture of the interrelations amongst these variables.

Individuals in our sample who felt greater economic constraints and marginalization across their lifetimes were more likely to be underemployed. This coincides with findings from numerous previous studies, where

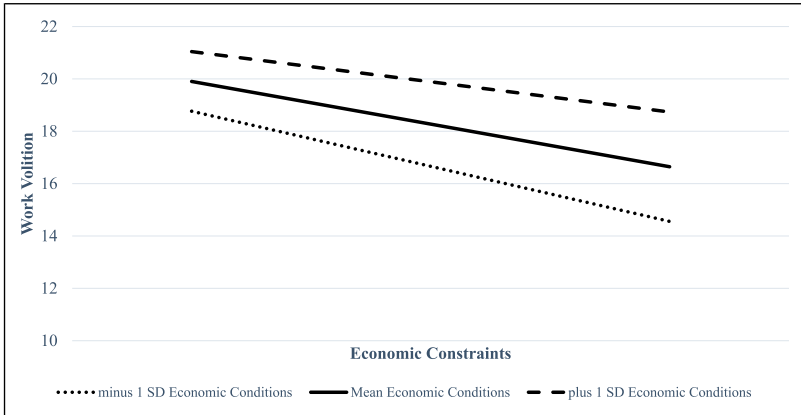


Figure 4. The moderation effect of economic conditions on the relation between economic constraints and work volition.

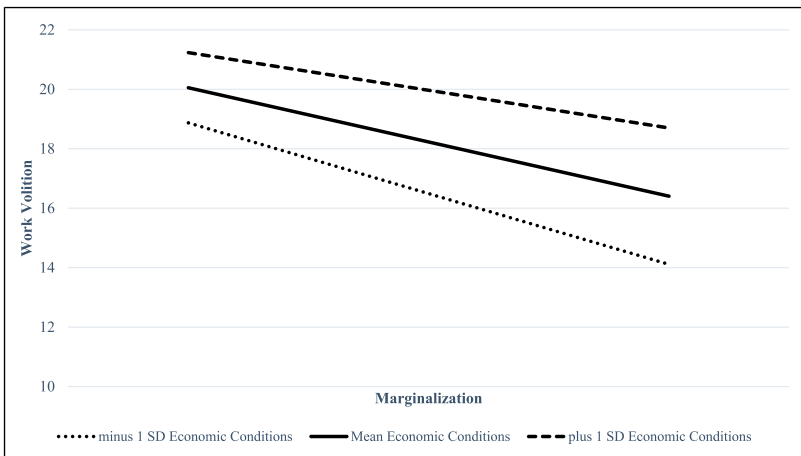


Figure 5. The moderation effect of economic conditions on the relation between marginalization and work volition.

individuals who are most likely to experience structural and organizational oppression are more likely to be underemployed (e.g., [Allan et al., 2017, 2020](#); [Das-Munshi et al., 2012](#)). In the current study, we assessed these as experiences across the lifespan, which may speak to how the accumulation of economic constraints and experiences with marginalization cost individuals when it comes to accessing stable employment. For example, an individual experiencing high levels of economic constraints and marginalization may not

have the means or safety to leave current employment even if it falls short of meeting their needs. Interestingly, the effect size for this link was much greater with economic constraints compared to experiences of marginalization, which is consistent with past findings that demographic variables associated with social class are more predictive of underemployment than demographic variables associated with socially marginalized identities (Allan et al., 2017). Considering that this data was collected in the midst of the pandemic, being economically constrained may be a more salient barrier to employment, perhaps because it is more linked to tangible financial resources that allow greater access to desired jobs. Comparing the relative relation of each of these structural variables to underemployment before, during, and after the COVID-19 pandemic may provide further insights into this relation.

Work volition, or the perception of choice in one's career, also directly linked with underemployment and served as a small but significant mediator linking both structural variables with underemployment. This indicates that economic constraints and marginalization relate to higher levels of underemployment, in part, due to feelings of limited career choice. This matches with previous studies that have found work volition to significantly mediate the links of these variables to decent work attainment (Blustein & Duffy, 2020). However, what is perhaps more important is how the direct effect of economic constraints on underemployment remained strong even after including volition as a mediator. This suggests that its effect on underemployment, at least during the current pandemic, has more of an impact than simply lowering levels of choice.

Finally, we explored economic conditions as a possible moderator variable, altering the strength of the relations between the two structural factors, work volition, and underemployment. We ran two separate models to test these effects, one focused on the economic constraints by an economic conditions moderation and the other on the experiences marginalization by economic conditions moderation. Results from both models were similar, and the other path coefficients were relatively unaffected by the inclusion of one moderation term versus the other. Consistently, perceptions of economic conditions moderated the effect of each structural factor on work volition, such that the degree to which experiences of economic constraints and marginalization negatively related to work volition were less pronounced when the economy was viewed as strong. These findings support our hypotheses (Hypotheses 5 and 6).

These results are noteworthy on two levels. First, considering research on PWT as a whole, these results are the first we know of to affirm the important role concerning how an individual might perceive the economy, specifically as it relates to the effects of experiences of economic constraints and marginalization on work experiences. It may be that if the economy is

perceived as strong, and thus as having more opportunities, the connections of privilege and oppression and feelings of work choice may be less strongly intertwined. Indeed, even though the negative link between economic constraints, marginalization, and volition still exist when participants view the economy as strong, the slope of these relations are substantially reduced. Second, the findings are important to consider within the context of the pandemic. At the time of data collection, the pandemic was having a much greater impact on the economy of some parts of the country versus others and therefore participant perceptions on the strength of the economy varied. This suggests that when analyzing how a specific group of individuals is experiencing work, it is important to assess not only their individual, psychological characteristics but also what the work opportunities look like in their specific communities. In times of crisis, this community level data may be especially important.

Limitations

There are several limitations in this study that need to be taken into consideration when interpreting the results. First, the measures asking about lifetime experiences were all self-report questionnaires. Thus, participants' responses to the measures on the lifetime experiences of economic constraints and marginalization scales may have been impacted by their current experiences (i.e., work-related impacts due to COVID-19). Additionally, the questionnaire on marginalization captured individual's experiences in general and did not hone in on marginalizing experiences based on particular identities. Second, the questions regarding economic conditions concerned participants' perceptions versus the actual economic conditions. Although individuals' perceptions are meaningful to study, as previously stated, these subjective reports may be impacted by individual's own financial status. Thus, the results of the hypotheses may have been different if objective measures of economic conditions were used as a moderator.

Third, although our sample mirrored the U.S. population across most demographic characteristics (e.g., income, race, ethnicity), it was still predominantly White, middle class, and well educated. This limited the degree to which our sample likely had experienced marginalization and economic constraints, especially if we had more intentionally recruited a sample where these constructs were highly salient. Fourth, we only sampled people currently employed. This was necessary given that we were examining underemployment, but it also further limited our potential participants. Lastly, the study was conducted using a cross-sectional design, and the data was collected during the earlier stages of the pandemic. Since the data was collected in late April 2020, individuals may not have experienced the prolonged impact of the pandemic on their work.

Implications for Practice, Advocacy, Education/Training, and Research

Practice. The first major practice-oriented insight from this study concerns the role of economic conditions as it relates to experiences in the world of work. To our knowledge, this moderator variable within PWT has not been studied to date. In our study, perceptions of economic conditions were shown to alter the of link structural variables to work volition. Namely, economic conditions attenuated these effects, with the strength of these structural factors being less pronounced when economic conditions at large were viewed as favorable. Often in practical training, the focus is on helping clients understand their personal preferences and matching these with available employment, but our findings also underscore the importance of macro-level factors like structural oppression and the economy. Psychologists are encouraged to explore clients' perceptions of the economy in addition to their personal vocational preferences. It may be that for some clients, these global perceptions don't match local realities, and working with clients to understand local economic conditions may be instructive in building a more positive employment outlook.

A second point of interest concerns the strong relation between economic constraints and all current study variables. Clients who present to counseling with long-term experiences of limited economic resources may be the clients most likely to have experienced immediate and negative impacts on their employment due to the pandemic, as the pandemic most severely affected low-income workers, many of whom happen to be People of Color (Root & Simet, 2021). Career counseling is unlikely to have a meaningful influence on how an individual feels regarding their lifetime experiences; however, career counseling can incorporate multicultural and critical feminist/womanist techniques to help clients find empowerment and agency given perhaps intractable circumstances (Chronister et al., 2006). Critical feminist career counseling approaches are especially well-suited to clients who experience ongoing economic constraints given the approach's emphasis on issues of power and oppression, the development of critical consciousness, and the encouragement of advocacy for social change as an essential factor for well-being and vocational empowerment (Chronister et al., 2006). Furthermore, counselors and psychologists are encouraged to be particularly mindful of the impacts of economic constraints—whose byproduct is classism and structural exclusion from career-building opportunities—providing empathy and understanding regarding the way one's economic circumstances can constrain choice and employment options. This may be especially the case during societal level economic downturns like the COVID-19 pandemic.

Advocacy. Career counselors interested in the vocational well-being of their clients may be well-positioned to encompass advocacy efforts around public

policy and systems of power and oppression. Career counselors are not only encouraged to be knowledgeable about the effects that government policy has on people's lives, but also to help raise client awareness. For instance, career counselors can normalize client struggles by connecting those struggles to public policy and helping the client visualize their situation if policies were different. Finally, career counselors are encouraged to become directly involved in local, regional, and federal efforts to improve public policy for low-income individuals by using their own unique strengths. For example, some career counselors may prefer to write letters to their local representatives, whereas others may prefer to become involved in local organizing efforts that raise awareness within their local community. Advocacy efforts are particularly important for career counseling practitioners given that work-related outcomes are largely influenced by structural factors.

Education/Training. Career counseling courses must increase students' awareness of the effects of privilege, oppression, policy, and intractable factors like economic constraints on clients' vocational well-being. In particular, if the results of this study were replicated, it would suggest that focusing on the effects of economic constraints is especially necessary, more-so now during this period of sharp economic downturn. Trainees should be encouraged to think about how structural privileges and oppression have shaped their own careers and how they may intentionally or inadvertently internalize and perpetuate classism and classist myths. Further, students undergoing career counseling training through clinical placements should be evaluated, in part, on their ability to tie client concerns to structural factors and raise awareness around these structural factors in collaboration with their clients.

Research. Our study found that favorable perceptions of macro-economic conditions (i.e., the state of the economy) buffered against the effects of experiences of economic constraints and marginalization; however, the reason for this buffering effect remains unknown. It may be the case that positive perceptions regarding structural conditions increase work volition by instilling hope. Or, alternatively, perhaps a positive perception of economic conditions increases people's sense of agency and therefore work volition. Exploring how and why economic perceptions moderate the relation between economic constraints and marginalization and work volition is a potential avenue for future research. Our study also suggests that it may be valuable to further inquire about the effects of economic constraints and related constructs on work volition and decent work. Only recently have studies begun to incorporate classism as an important predictor in PWT (Kim & Allan, 2021), and more research is needed in this area.

Finally, as mentioned previously, the study design was cross-sectional, meaning that data was collected only at one point within the larger context of an ongoing pandemic, in which economic conditions fluctuated rapidly. Future studies are encouraged to employ a longitudinal design, as this may answer several questions. One, a longitudinal design would elucidate whether people's perceptions of the economy change as the economy changes or whether, as mentioned above, people's perceptions of the economy depend largely on their own economic experiences. Two, a longitudinal design would help in understanding the long-lasting impacts of economic downturns on people, especially those who are low-income and those who have been historically structurally oppressed, such as Black people, People of Color, women, and sexual and gender-identity minority individuals. These types of studies would be especially important in documenting the effects of economic constraints and experiences of marginalization across time.

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