LEARNING AMONG LOWER-WAGE AND AT-RISK WORKERS: THE ROLE OF PERSONAL, ORGANIZATIONAL, AND SOCIAL RESOURCES

Anil Verma
University of Toronto

Sara Mann
University of Guelph

Abstract

Lower-wage workers generally report limited access to formal learning opportunities. This paper investigates factors that influence learning among lower-wage workers. Using focus groups and a survey, it examines the role of demographics, self-efficacy, and outcome expectancies related to learning new skills, access to resources, and the moderating role of social capital. Despite their high levels of self-efficacy, expectancies, and motivation to learn, lower-wage workers report a low incidence of training, with only 13% receiving formal training from their employers and only 8% participating in formal training on their own initiative. Although social capital appears to increase the likelihood of participating in learning activities, lower-wage workers tend to report low levels of social capital. These results suggest that lower-wage workers would participate more in formal learning activities if they had better access to learning opportunities and if they had higher levels of social capital.

Résumé

Les petits salariés rapportent généralement avoir peu d'occasions de participer à des activités de formation. Cet article analyse les facteurs influençant l'apprentissage chez les petits salariés. À partir de groupes de discussion et d'un sondage, il s'attarde au rôle des facteurs démographiques, de l'autoefficacité et des attentes liées à l'apprentissage de nouvelles compétence et à l'accessibilité des ressources, et au rôle modérateur du capital social. Malgré leur haut degré d'autoefficacité, leurs attentes et leur motivation à apprendre, peu de formation est offerte aux petits salariés : seulement 13 p. 100 d'entre eux reçoivent de la formation formelle de leur employeur et 8 p. 100 participent à une formation de leur propre initiative. Bien que le capital social semble augmenter la probabilité de participation à des activités d'apprentissage, les petits salariés n'ont généralement pas un niveau élevé de capital social. Ces résultats laissent croire que les petits salariés participeraient davantage à des activités d'apprentissage formel si l'accessibilité à ces formations était facilitée et s'ils possédaient un niveau de capital social plus élevé.

The Canadian Journal for the Study of Adult Education/
La Revue canadienne pour l'étude de l'éducation des adultes
20,2 December/décembre 2007 114–129
ISSN 0835-4944 © Canadian Association for the Study of Adult Education/
L'Association canadienne pour l'étude de l'éducation des adultes

Introduction

Despite learning being critical to an individual's career progression and job security, not all individuals are given the same opportunities to participate in formal learning activities. When organizations provide opportunities for learning, people who take advantage of those opportunities are typically higher-wage employees with higher occupational status and higher education, who typically reside in high-skilled jobs (Greenhalgh & Mavrotas, 1994; Tharenou, 1997). Moreover, the employees who already have the highest skills tend to be the ones who receive and benefit the most from training (e.g., Altonji & Spletzer, 1991; Veum, 1993). This asymmetry should be of concern because, as Bowers and Swaim (1994) suggest, the skill development needs of less-educated and less-skilled workers are not being met. The implication is that organizations tend to ignore training of lower-wage workers, and allocate their learning resources to higher-skilled employees. With their access to learning resources limited and their low likelihood of participation, the opportunities for lower-wage workers become limited in the labour market for any upward movement.

The amount of learning that an individual partakes in depends upon many factors. Learning theory suggests that an individual's self-efficacy and outcome expectancies relative to learning will be important. An individual's access to learning and the social resources available to the worker will be limited or facilitated by the worker's demographics and the type of job and organization in which he or she works. This paper investigates the effect of demographics, self-efficacy, outcome expectancies, access to resources, and social capital on participation in formal learning among low-wage workers using focus group and survey methodologies.

Lower-wage Workers

Lower-wage workers possess unique characteristics and demographics that set them apart from other members of the workforce. Their individual demographics, the characteristics of the positions they hold, and the organizations within which they are employed impact several aspects of their careers and development, including the amount of learning they receive and participate in.

While the literature surrounding the study of lower-wage workers has expanded over the past decade, we still do not know much about these workers (Lambert, 1999). In Canada, there were 1.7 million people in lower-paying jobs in 1996, an astounding 31% of the workforce (Janz, 2004). There has been almost no growth in real wages for lower-wage workers, even as the earnings gap between the top and bottom quartiles of workers has been growing over the past 20 years (Carnevale & Rose, 2001). In the future, lower-wage workers will face serious challenges in obtaining economic and social security (Kazis, 2001). While skills have been shown to define earnings and mobility in the new economy, little is known about the learning among lower-wage workers (Lambert).

Because traditional career ladders are now less common, lower-skilled workers cannot easily advance simply by staying on the job and advancing up through seniority (Kazis, 2001). In Canada, lower-paid workers tend to be young and female, with an education of high school or less (Janz, 2004). They often work part-time in service occupations, and their workplaces tend to be small and non-unionized. In the current economic environment,

lower-wage workers face frozen wages and fewer jobs due to outsourcing and the use of temporary workers.

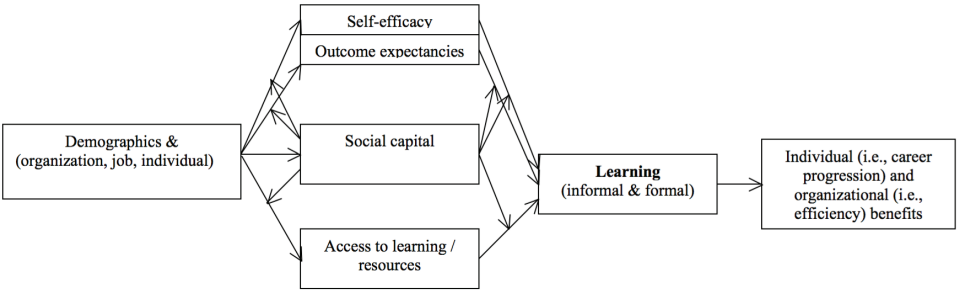
In a longitudinal study over a five-year period, Carnevale and Rose (2001) found that one quarter of low-wage workers moved down or left the workforce, one quarter remained at the same level, and one half had an increase in earnings. Educational attainment was found to be an important indicator of the ability to escape lower earnings. Janz (2004) found that less than one half of Canadian workers who had lower-paying jobs in 1996 had managed to climb out of them by 2001. Those individuals who moved up were more likely to be young, university-educated men in professional occupations and industries. Janz also found other factors that contributed to upward mobility: moving from a non-unionized firm to one with a union and moving from a smaller firm with fewer than 20 employees to a larger firm with more than 500 employees. In addition, Janz found that men were twice as likely to move up as women.

The organizations within which lower-wage workers are typically employed also have an impact on these workers' learning and development. Many organizations tend to have unspoken policies that lower-wage employees should have only limited opportunities to increase earnings, improve skills, get promoted, or receive medical benefits (Kossek, Huber-Yoder, Castellino, & Lerner, 1997). A vicious cycle can evolve within which employers do not want to invest in lower-wage employees because they have minimal skills and high turnover, and subsequently, the employees do not invest in their jobs because their employers do not invest in them (Kossek et al., 1997). However, most organizations are not offering training programs to lower-wage workers, and they are unlikely to pursue training on their own. As a result, the access to learning for lower-wage workers is limited.

Types of Learning and Learning Theory

Learning can be formal or informal. According to Livingstone (2003), in formal learning a teacher/trainer has the authority to determine that people designated as requiring knowledge effectively learn a curriculum taken from a pre-established body of knowledge, whereas informal learning is any activity involving the pursuit of understanding, knowledge, or skill without the presence of externally imposed curricular criteria. In this study, we focus primarily on formal learning activities that are clearly identifiable in the form of a course with an instructor and a curriculum. Some of these courses may be taken toward completion of a degree or diploma, while others may be taken simply to enhance skills and knowledge of interest to the individual. As hinted above, our conceptual model of participation in learning activities emphasizes both personal and social resources available to the individual in making choices about learning (see Figure 1).

Figure 1. The Antecedents and Consequences of Learning



Self-Efficacy and Outcome Expectancies

Social learning theory leads us to two individual-difference variables that mediate the person-environment-behaviour relationship: self-efficacy and outcome expectancies (Bandura 1977). Wood and Bandura (1989) defined self-efficacy as "beliefs in one's capabilities to mobilize the motivation, cognitive resources, and courses of action needed to meet given situational demands." Gist and Mitchell (1992) further that definition by conceptualizing self-efficacy as task-specific and dynamic. The theory behind self-efficacy is that people who think they can perform well on a task do better than those who think they will fail (Gist & Mitchell). In other words, when individuals believe they are capable of high performance, they are more likely to attempt the appropriate behaviour to achieve their goals (Latham & Crandall, 1991). In addition, individuals with low self-efficacy have difficulty coping with environmental demands. In fact, findings have indicated that high self-efficacy is associated with high levels of learning and achievement (e.g., Campbell & Hackett, 1986; Wood & Locke, 1987).

The positive effect of self-efficacy on enhancing learning is one of the most consistent findings in training research (Haccoun & Saks, 1997; Mathieu, Tannenbaum, & Salas, 1992; Saks, 1997). Due to their lack of resources, personal achievements, vicarious experiences, and verbal persuasion from themselves and others, lower-wage workers can be expected to have lower self-efficacy compared to high-wage workers. Since our study does not include high-wage workers as a control, the pertinent question here is whether low-wage workers would exhibit low self-efficacy and outcome expectancy in absolute terms. This is an empirical question that we explore first in our focus groups and then in the survey. It should be noted that among some groups such as younger workers and other upwardly mobile workers, the level of self-efficacy with respect to training may be higher.

Outcome expectancies, as beliefs about whether particular behaviours will lead to desired outcomes (Bandura, 1977, 1986), can also have an impact on learning behaviour. Individuals may believe that they are capable of performing specific behaviours (have high self-efficacy), but may choose not to do so because they believe it will produce little or no results, possibly in the areas of pay or promotion (Latham & Crandall, 1991). Since it has been shown that long-term lower-wage workers rarely make significant upward movements

in their careers, their outcome expectancies of learning are likely to be lower compared to higher-wage workers. Just as we argued above, the issue for this study is not the relative level of outcome expectancy, but rather the absolute level. This is investigated in the study as an open question without a priori expectations.

Access to Learning Resources

Demographic, organizational, job, and individual factors can limit or facilitate access to learning opportunities for the worker. Five demographic changes are likely to affect the amount and type of training in organizations (Offermann & Gowing, 1990): 1) the shortage of skilled entry-level workers; 2) an increase in the number of minority workers; 3) an increase in the number of women in the workforce; 4) an increase in the number of workers over 40 years of age (Latham & Crandall, 1991); and 5) the growth in the contingent workforce.

Organizational characteristics can also limit or facilitate learning. For example, large employers are more likely to provide training than smaller firms (e.g., Alba-Ramirez, 1994; Elias & Healey, 1994; Greenhalgh & Stewart, 1987; Storey & Westhead, 1997; Westhead, 1998); subsidiary organizations have more training than independent companies because their parent companies provide resources, information, and technical assistance (O'Farrell, Hitchens, & Moffat, 1993; Osterman, 1995; Westhead, 1998); and younger organizations are more likely to provide training (Baldwin, Gray, & Johnson, 1995; Westhead, 1998).

Some individual characteristics such as race, gender, and previous education can also play roles in creating access to learning opportunities. For example, individuals with certain ethnic backgrounds may be less likely to receive training opportunities (Duncan & Hoffman, 1979; Tharenou, 1997; Weiss, 1988); men are more likely to receive training than women (Altonji & Spletzer, 1991; Royalty, 1996); those who perform highly on the job are more likely to receive training opportunities (Jennings, 1996); and workers who have higher education are more likely to receive training (Berg, 1970; Spence, 1974). Thus, due to their demographic characteristics, the positions they hold, and the organizations within which they work, lower-wage workers have relatively limited access to learning resources, which in turn reduces their propensity to participate in training activities.

Social Capital as a Moderator

While an individual's self-efficacy, outcome expectancies, and access to learning are important factors, a worker's social capital is a potential moderating variable. Coleman (1988) defined social capital in terms of its role in the creation of human capital. Baker (1990) further defined the concept as a resource derived from social structures that individuals use to pursue their interests. There is growing consensus in the literature that social capital is "the ability of actors to secure benefits by virtue of membership in social networks or other social structures" (Portes, 1998, p. 6).

Research on the consequences of social capital theory has included academic performance, intellectual development, sources of employment, occupational attainment, and career success (Portes, 1998). Since learning is a critical aspect of all of these variables,

we expect that social capital will influence learning behaviour through its moderating effects on the known antecedents of learning, namely self-efficacy, outcome expectancies, and access to learning. We expect that lower-wage workers will report lower levels of social capital relative to higher-wage workers. Some of this effect may be observed in lower levels in absolute terms as well, because lower-level jobs have constrained skill levels and isolation between workers (Boggis, 2003) and, thus, have reduced opportunities for social capital development.

Sample

The sample for this field of study consists of four light manufacturing plants, four nursing homes, and four hotels. The light manufacturing plants typically have 50 to 100 employees, the nursing homes typically have 25 to 40 employees, and the hotels have an average of 100 employees each. All workplaces are unionized, while each location has its own collective agreement. The positions at these workplaces are typically lower-wage jobs, defined as having less than $451.69 in weekly earnings (Janz, 2004).

Method

Profiles of workplaces included in this study are shown in Table 1. This study was conducted in two stages. After some interviews with union representatives from each workplace, feedback from workers was obtained through focus group discussions. There were four sector-specific focus groups held for the manufacturing, health care, and hotel sectors, each with randomly-chosen employees from each workplace. The responses from these focus groups were analyzed and subsequently used to aid in the development of the survey questionnaire. Three focus groups were conducted in the Toronto region, and one focus group was conducted in the Ottawa region.

Table 1. Sample Profiles of Workplaces Included in the Study

Manufacturing sector									
Product	**Employees**	**Women**	**Minorities**	**Avg. age**	**Union-mgmt relations**	**Turnover**	**Pay range**	**Mobility**	**Training**
1. Windows, blinds, shutters; standard work	310	1/3	99%	25–30	Good	Low	Class 1, $8.25/hr to Class 13, $20+/hr	Yes, usually one class at a time	No (only 10 days when starting a new job)
2. Research firm	30	55%	25%	40+	Good	Low	$11.47/hr to $15.71/hr	None	Great deal of initial training
3. Mattresses	108	20%	99%	40	Very good	Very low	$9.96/hr to $30/hr (piece rate)	Yes (can move up to a piece rate job)	Initial on-the-job training
4. Furniture	140	50%	75%	30–35	Very poor	Low	$11.15/hr to $25–30/hr	Males: Yes, can move from labourer to upholsterer; Women: No, remain as sewers	None at all
5. Mattresses	150	50%	98%	30	Poor	Low	$10.50/hr to $21/hr (piece rate)	Can move up to piece work	No
6. Doors	65	0%	90%	n/a	Good	Low	$10/hr to $14/hr	Yes (usually one class at a time)	Initial on-the-job training
7. Custom furniture	60	60%	50%	All ages	Good	Low	$9/hr to piece rate	Can move up to piece work	Yes, apprentice program
Healthcare sector									
1. Nursing home	45	90%	50%	30–50	Poor	Very Low	$10.87/hr to $14.31/hr	No promotion at all	One to two orientation days

The focus groups were followed by a pre-test of the questionnaire to 100 employees within one workplace in the Toronto region. After evaluation of the success of the pre-test, 620 questionnaires were distributed to eight additional workplaces within the Toronto and Ottawa regions. Results reported in this paper are based on 209 completed surveys returned for a response rate of 33.7%. The sample comprises 52% females at an average age of 42 years old, 61% of whom are visible minorities.

Measures

While our measures are based on previously validated scales in the literature, the number of items for each scale was prohibitive in collecting responses. Therefore, informed decisions were made based on the literature and, in some cases, factor analysis, to determine which items to include. The following measures were collected: self-efficacy (Gist & Mitchell, 1992); expectancy (Tharenou, 2001); access to training, including barriers to attending courses provided by the employer (Tharenou, 2001) and barriers to attending courses on one's own initiative (Tharenou, 2001); social capital (Seibert, Kraimer, & Liden, 2001); and questions regarding one's participation in training. In addition, data were collected on each respondent's position and demographic characteristics. While motivation to learn (Noe & Schmitt, 1986) was not included in the model presented in Figure 1, this measure was also collected.

Results

Focus Groups

The first focus group was conducted in the Toronto region and included 14 participants from the manufacturing sector. The consensus was that the companies did not offer much training and that there were no opportunities for promotion. Many of the participants felt that they would like to advance to higher-level jobs but that they were stuck in their current positions. The major barriers to attending training outside of work were lack of time (many have a second job) and language. However, some participants indicated that they were taking courses on their own initiative (or knew of someone within their organization who was). Contrary to our prediction, all individuals had high self-efficacy with regards to completing training, but low self-efficacy with regards to being promoted to higher positions. The majority of respondents felt that if they received training or had the opportunity to participate in training on their own initiative, they would be able to move to higher-level jobs. However, they felt that they would have to leave their organizations to move to higher-level jobs, since opportunities for promotion within their organizations did not exist. In addition, most felt that poor management-employee relations negatively impacted their training opportunities. Therefore, they had high self-efficacy, high expectancies (with regards to positions in other organizations), and high motivation to learn. However, they lacked the opportunities to learn. Training was not provided by their employers and there were significant barriers to participating in training on their own initiative.

The second focus group was also conducted in the Toronto region and included 10 participants, also from the manufacturing sector. Our findings from the first focus group were confirmed. However, two of the participants from the same workplace indicated that

their workplace provided cross–training and opportunities for promotion and had good management-employee relations.

The third focus group was conducted in the Ottawa region and included eight participants in the health care sector. Some of the findings from the previous two focus groups were confirmed; however, due to the nature of the work, some of the findings were inconsistent. Consistent with the previous two focus groups was the finding that there were few opportunities to advance in one's organization. Inconsistent with the other two focus groups, these employees did receive a significant amount of training from their employers; however, this training was mostly job-specific and compulsory (by the government). Therefore, while there was job-specific training provided, one would be required to take additional courses on one's own initiative to move up to a higher position. One of the workplaces offered reimbursement for taking such courses, while the other workplaces did not. Some respondents indicated that a few individuals within their workplaces were taking courses on their own initiative. Also inconsistent with the previous two focus groups was the finding that, for the most part, the employees were basically happy with their jobs and were not looking for "better" jobs, as was the case with the manufacturing sector. The access to learning resources was higher for the respondents in this focus group compared to the manufacturing sector.

The fourth focus group was held in the hotel sector. The findings from the previous three focus groups were confirmed. Individuals were extremely motivated to learn new skills and move to better jobs. However, not many learning opportunities were available. They reported minimal training offered by their employers and believed that management did not want them to learn new skills. The one significant difference with this group of individuals was that all six individuals were taking training outside of work on their own initiative to learn new skills (ranging from nursing to computer training).

Workers in our sample reported high levels of self-efficacy with respect to learning. Respondents believed that they would be capable of participating in and completing training offered by their employers or on their own initiative. They also reported high levels of outcome expectancies with respect to participating in training outside of work on their own initiative. However, they experienced many barriers to training (such as family commitments and not having the time or financial resources; see Table 4 for a complete list of barriers) that prevent them from participating in such training). They do not have high outcome expectancies with respect to training offered by their employers.

Survey Findings

Preliminary findings from the survey support the findings from the focus groups. Tables 2 and 3 present the descriptive statistics and correlations. What is particularly interesting is the high mean on all five measures pertaining to motivation to learn, suggesting that all employees have a high level of self-efficacy, high expectancy, and a high motivation to learn. These findings are consistent with the findings from the focus groups, which suggest that these individuals have strong beliefs that they can complete the training, that training would result in opportunities for "better" jobs (outside of their workplaces), that the outcomes of training (career goals, advancement, and job security) are all important,

and that they have high motivation to learn. The internal consistency reliabilities, shown as diagonal elements, are generally high (0.76 or higher).

Table 2. Descriptive Statistics for Formal Courses Taken and Explanatory Variables

	N	Min	Max	Mean	Std. deviation
self_efficacy	204	1	5	4.31	0.876
expectancy	204	1	5	4.28	0.981
motivation_to_learn	202	1.5	5.0	3.952	0.6899
received classroom training (yes/no)	209	0	1	0.13	0.336
number of courses taken (both paid for by self and er)	209	0	3	0.37	0.743
courses paid for by er (yes/no)	209	0	1	0.18	0.387
courses paid for by self (yes/no)	209	0	1	0.08	0.267
number of courses paid for by er	209	0	3	0.23	0.553
number of courses paid for by ee	209	0	3	0.11	0.445
social capital (yes/no)	209	0	1	0.43	0.496
social captial (number of individuals)	209	0	5	1.05	1.531
gender	184	0	1	0.52	0.501
visible minority (yes/no)	180	0	1	0.61	0.490
age	170	20.00	64.00	41.8941	10.43268
Valid N (listwise)	158				

Table 3. Correlations and Internal Consistency Reliabilities

	1	2	3	4	5	6	7	8	9	10	11	12	13
1. self efficacy	0.78												
2. expectancy	.59(**)	0.84											
3. motivation to learn	.57(**)	.59(**)	0.82										
4. received classroom training (yes/no)	0.03	.14(*)	0.08	0.76									
5. number of courses taken (paid for by self and er)	0.09	.18(*)	0.07	.54(**)	1.00								
6. courses paid for by er (yes/no)	0.01	0.12	0.02	.37(**)	.60(**)	1.00							
7. courses paid for by self (yes/no)	-0.02	0.04	0.02	.27(**)	.46(**)	0.05	1.00						
8. number of courses paid for by er	0.01	0.11	0.03	.33(**)	.62(**)	.90(**)	0.01	1.00					
9. number of courses paid for by ee	-0.03	0.07	0.01	.32(**)	.51(**)	0.05	.90(**)	0.01	1.00				
10. social capital (yes/no)	0.09	.14(*)	0.10	.21(**)	.24(**)	.22(**)	0.11	.24(**)	0.10	1.00			
11. social capital (number of individuals)	0.11	.17(*)	.15(*)	.27(**)	.32(**)	.25(**)	.16(*)	.27(**)	.18(**)	.79(**)	1.00		
12. gender	-0.03	-0.01	-0.07	0.06	0.13	0.06	0.09	0.09	0.12	-0.01	0.00	1.00	
13. age	0.02	-0.04	-0.06	-0.04	-0.05	-0.04	-0.03	-0.04	-0.03	0.07	.17(*)	-0.08	1.00
14. visible minority	-0.07	-0.04	0.14	-.17(*)	-.20(**)	-.21(**)	-0.13		-0.10	-0.13	-0.01	-.39(**)	-0.07

Note: **. Correlation is significant at the 0.01
*. Correlation is significant at the 0.05
Co-efficients of reliability (α) are reported on the diagonal

The correlations present two particularly interesting findings. First, being a visible minority is significantly negatively related to receiving training from one's employer and also to taking courses on one's own initiative. This is a concern given the large percentage of low-wage workers who are of visible minority status. Secondly, social capital is strongly positively related to the amount of training received from one's employer and also the amount of training one participates in on one's own initiative. In addition, social capital is positively related to expectancy, suggesting that an individual with a higher level of social capital is likely to have a higher expectancy with regards to the outcomes of training and is also more likely to receive and participate in more training.

Respondents' reported barriers to employer-provided training are shown in Table 4. The greatest barriers to employer-provided training were lack of information (mean of 3.1 on a 5-point scale) and the belief that the courses will make little difference to future jobs (3.01). Health presented a relatively lower barrier while workload, lack of supervisory support, and family commitments were reported to be moderate barriers. Barriers to taking courses on one's own initiative are shown in Table 5. While some barriers were the same (family commitments, workload, supervisory support), two other barriers loomed high with respect to self-funded courses: not close enough to home (3.65) and the expense (3.45). These findings suggest that there are significant barriers to training. However, this may be due to the fact that training was simply not readily available for these individuals; therefore, barriers are less of an issue than the lack of available training. Consistent with the results from the focus groups was the finding that there were significantly more barriers to taking courses on one's own initiative. This is a concern considering that employees have high motivation to learn, high self-efficacy, and high outcome expectancies.

Table 4. Barriers to Taking Training Offered by the Employer

	N	Min	Max	Mean	Std. deviation
No time	130	1	5	2.99	1.254
Family commitments	130	1	5	2.50	1.295
Too much workload	132	1	5	2.68	1.280
Supervisor not encouraging	130	1	5	2.67	1.517
Lack of information on available courses	100	1	5	3.10	1.243
Makes little difference to future jobs	128	1	5	3.01	1.389
Health	129	1	5	1.91	1.215
Valid N (listwise)	94				

Table 5. Barriers to Taking Training on One's Own Initiative

	N	Min	Max	Mean	Std. deviation
Family commitments	176	1	5	2.80	1.382
Lack of support from supervisor	171	1	5	2.85	1.376
Courses are too expensive	168	1	5	3.45	1.317
Not aware of possible courses	170	1	5	3.35	1.298
Not close to home	176	1	5	3.65	1.238
Makes little difference to future jobs	173	1	5	2.87	1.414
Health	172	1	5	1.77	1.155
Valid N (listwise)	159				

Only 13% of the respondents reported receiving formal classroom training. Employees took, on average, 0.37 courses within the past year. Eighteen percent of the respondents took courses offered by their employers, and only 8% took courses on their own initiative outside of work. These results confirm findings in the literature that lower-wage workers have limited exposure to training, a net result of access to training but also the desire or propensity of such workers to invest in formal learning.

A minority, 43% of the respondents, reported some level of social capital in that they discussed learning new skills with other family, friends, and co-workers. However, the results also show that, on average, each respondent discussed learning new skills with one other individual only. So, even those who can draw on a social network have rather limited access to social resources that could inform or encourage learning.

Discussion and conclusion

The focus groups and survey results concur that, generally speaking, workers believe that they can successfully take on learning tasks; that if they undertake learning, they will advance to higher positions (which can be outside of their organizations); that they value the outcomes of learning (promotion, advancement, job security); and that they are motivated to learn. Yet, they are experiencing significant barriers to participating in learning outside of work. The incidence of formal training both within and outside of the workplace is low. These workers report a low level of social capital, suggesting that they do not enjoy good support or advice on how to improve their skills and advance to better jobs.

Despite decades of research concluding that learning new skills is essential to an individual's career progression, the fact is that lower-wage workers report restricted access to learning opportunities. Despite their high levels of self-efficacy, expectancies, and motivation to learn, lower-wage workers report a low incidence of training. The negative relationship between being a visible minority and the receipt of training is also of concern given the disproportionately high number of visible minorities in lower-wage jobs. The positive relationship between social capital and the receipt of training is encouraging.

These findings show that lower-wage workers receive low levels of training despite their high motivation to learn.

The low level of formal learning is a missed opportunity for low-wage workers but also for society in general. For policymakers, these results suggest a two-pronged strategy to increase learning among low-wage workers. First, more training can be made available to these workers at the workplace. Since private employers generally do not invest in training unless the skills are directly related to job performance, general learning or learning for career change has to be provided outside the workplace. In this respect, improving access to learning opportunities outside the job is critical to the learning for such workers. Secondly, even when opportunities are available, low-wage workers may be less likely to take advantage of learning opportunities due to lower levels of social capital. Hence, some effort can be directed to helping workers develop better social connections that could be accessed for better information on opportunities for learning and career advancement.

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